

SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



संवाद

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

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संपादकीय

प्रिय सभासद मित्रांनो,

अनुभवाने माणूस शहाणा होतो असे म्हणतात. म्हणजेच अनुभवातून नवीन नवीन गोष्टी तो शिकत असतो, आत्मसात करीत असतो. 'पुढच्याला ठेच मागचा शहाणा' अशी आपल्याकडे प्रचलित म्हण आहे. याचा अर्थ कोणी पुढच्याला वेडा ठरविला तर ते चुकीचे ठरेल. ठेच लागणे हा त्याचा अनुभव असतो. त्यातूनच मागचा माणूस सतर्क राहतो, जागृत होतो. आता अनुभव घ्यायचा म्हणजे जगणे आलेच. उत्तम जीवन जगणे हा सुद्धा एक सुखद अनुभवच आहे. आपणा प्रत्येकाला जुनं हवं असतं तसंच नव्ही! थोडं नवं मिळवताना बरंच जुनं सोडावं लागतं हे आपण सगळेच अनुभवत आहोत.

आज भौतिक प्रगतीमुळे नवीन प्रश्न निर्माण झाले आहेत. निसर्गाचा ढळणारा समतोल, महापूर, चक्रीवादळे, भूकंप, पर्यावरणाची हानी या नैसर्गिक आपत्ती आहेत तर शहरांमधील वाढती गर्दी, गलिच्छपणा, जागेची टंचाई, वाढती महागाई, बेकारी, भ्रष्टाचार या गोष्टी आपण अनुभवीत आहोत. हे अनुभव असे आहेत की त्यापासून काहीच शिकण्यासारखं नसतं.

जीवनामध्ये अनुभव येतच असतात. पण काही अनुभव आपण घ्यायचे असतात. निसर्गाचे अनाघाती सौंदर्य अनुभवायचे असेल तर डोंगर दऱ्या, धबधबे, सागर किनारे, निरनिराळ्या रंगांची फुले, उंच उंच झाडे, त्यामधून वाहणारे झरे यांच्या सानिध्यात विहार करायला हवा. उत्तम भाषणांचा, सुरेल संगीताचा श्रवण सुखाचा, सांस्कृतिक कार्यक्रमांचा, चित्रकृतींचा नेत्रसुखद अनुभव घेण्यासाठी बाहेरच पडावे लागते. रस्त्यात गाडी सिझलला थांबली की चटकन गाडीजवळ येऊन गजरे, छोटी रवेळणी घेण्याचा आग्रह करणारी छोटी मुले, त्यांचा तो पुन्हा पुन्हा आग्रह, चेहऱ्यावरील निरागस भाव, एकमेकांच्या खांद्यावर हात ठेवून पुढच्याला आधार देत प्रसंगी रस्ता ओलांडताना दिसणारी अंध मुलेमुली मजेत गप्पागोष्टी करीत जाताना आपण पाहतो. देवाने आपल्याला दृष्टी दिली नाही याची यत्किंचितही खंत न बाळगता, जगण्याविषयीचा त्यांचा आनंदी दृष्टीकोन हे व अशा लहान सहान अनुभवातून आपल्याला उत्तम जीवन जगण्याविषयीची

उमेद, ऊर्जा नक्कीच मिळते.

आपल्या अनुभवाने, ज्ञान तपश्चर्येमुळे आलेल्या सुखद अनुभवांचा आनंद दुसऱ्यांना देणे या सारखा खरा आनंद दुसरा कोणता असू शकेल? एखादा गायक, गायिका आपल्या सुरेल गायनाने श्रोत्यांना श्रवण सुखाचा अत्युच्च आनंदाचा अनुभव देते आणि श्रोत्यांच्या उत्स्फूर्त प्रतिसादाचा अनुभव ते स्वतः घेत असतात. चित्रकार स्वतः रंगात रंगून, विविध रंगांची उधळण करून नटलेल्या आपल्या कलाकृतीने एक वेगळाच नेत्रसुखद अनुभव प्रेक्षकांना देतो आणि स्वतःही घेतो. गुरूकुलातील गुरू आपल्या साधकांना शिक्षणाचे धडे देताना आपल्या अनुभवाची त्यास जोड देऊन, अधिक स्पष्टीकरण करून शिकवण्याचा अनुभव स्वतः ते घेतातच तसेच साधकही अध्ययनाचा अनुभव घेतात.

आपले काही सभासद मित्र नेत्रदानाचा प्रचार करताहेत. काहीजण विद्यार्थ्यांचे मोफत शिक्षण वर्ग, योगाचे वर्ग चालवत आहेत. काही जणांनी मंडळाची स्थापना करून या मंडळातर्फे गरीब, गरजू विद्यार्थ्यांना पुस्तके, कपडे, तसेच समाजकार्य करणाऱ्या संस्थांना देणगी स्वरूपात मदत केली जाते. काहींनी आपले स्वतःचे आयुष्य अनाथाश्रम कार्याला वाहून समाजकार्याचा वसा घेतला आहे. असे हे समाजोपयोगी सत्कार्य करणारे सर्वजण सुखद आत्मानुभवाचा प्रत्यय घेत असणार यात तिळमात्र शंका नाही.

शेवटी जीवनाचा उत्तम अनुभव घ्यावयाचा असेल तर चांगलेच अनुभव लक्षात ठेवा. अशा अनुभवांचा ठेवा जतन करून ठेवायला हवा. वाईट अनुभवांवर तेथेच अर्घ्य सोडा. त्याचा विचारही नको. चांगल्या अनुभवांची नुसती आठवण काढली तरी आपण क्षणभर आनंदच अनुभवतो. थोडक्यात उत्तम जीवन जगण्यासाठी उत्तम अनुभव हवेत आणि उत्तम अनुभव घेण्यासाठी आनंदाने जगले पाहिजे. उद्याचे कुणी पाहिलंय? जीवनाचे 'जीवनपण समजून घेणं', हाच खरा जगण्याचा महोत्सव आहे.

- प्रभाकर गुपचूप, पुणे

भ्रमणध्वनी - ९८८१५९४९९

**स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशन
(मुंबई सर्कल), पुणे
पुणे झोनल सब्-सेंटर
वार्षिक सर्वसाधारण सभेची नोटीस**

दि. ९ मार्च २०१२ रोजी झालेल्या पुणे झोनल सब्-सेंटरच्या कार्यकारिणीच्या सभेमध्ये ठरविल्याप्रमाणे आपल्या झोनल सब्-सेंटरमधील (म्हणजेच पुणे, अहमदनगर, कोल्हापूर, नाशिक, सातारा, सोलापूर व सांगली जिल्ह्यातील) सर्व सभासदांना कळविण्यात येते की, पुणे झोनल सब्-सेंटरची वार्षिक सर्वसाधारण सभा शनिवार दि. १२ मे २०१२ रोजी 'निवारा' सभागृह, ९६ सदाशिव पेठ, एस.एम.जोशी सभागृहाजवळ, पुणे-३० येथे सायंकाळी ५ ते ८ या वेळेत आयोजित केली आहे. या सभेत खालील कामकाज होईल.

- १) मागील १ जून २०११ च्या वार्षिक सर्वसाधारण सभेनंतर ज्या सभासदांचे निधन झाले त्यांना श्रद्धांजली वाहणे.
- २) मागील १ जून २०११ च्या सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे. हा वृत्तांत जुलै २०११ च्या संवाद मध्ये प्रसिद्ध केला आहे.
- ३) मा.चितणीसांचे वार्षिक अहवाल वाचन.
- ४) १ जून २०११ च्या वार्षिक सर्वसाधारण सभेनंतरच्या कालावधीत (म्हणजे २ जून २०११ ते १२ मे २०१२ या काळात) ज्या सभासदांनी वयाची ७५ वर्षे पूर्ण केली आहेत अशा ज्येष्ठ सभासदांचा सत्कार. (अशा सभासदांना वैयक्तिक निमंत्रण पत्रे पाठवली जातील.)
- ५) असोसिएशनच्या चालू घडामोडींविषयी वृत्तांत कथन.
- ६) आपल्या पुणे झोनल सब्-सेंटरच्या पदाधिकाऱ्यांच्या व कमिटीच्या (२०१२-१३ व २०१३-१४ या कालावधीसाठीच्या) द्वैवार्षिक निवडणूका. (ज्यांना असोसिएशनचे काम करावयाचे आहे त्यांनी आपले नांव व कोणत्या पदावर काम करावयाची इच्छा आहे ते लिखित स्वरूपात स्वतःच्या आणि सूचक व अनुमोदकाच्या स्वाक्षरीसह ३० एप्रिल २०१२ पूर्वी असोसिएशनच्या कार्यालयात पाठवावे.)
- ७) अध्यक्षीय परवानगीने आयत्या वेळच्या विषयांवर चर्चा.

कृपया सर्व सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.

चंद्रकांत कुलकर्णी
चितणीस

Congratulations !!

Dr. Mrs. Deepali Sachin Kulkarni, daughter-in-law of Shri A.K.Kulkarni, - Nashik, is elected as Corporator from Ward No 40, Indira Nagar, Nashik with comfortable margin on MNS ticket. Dr. Deepali has secured 1300 votes more than her next candidate. There were a total of five candidates in fray from different parties. Congratulations Dr. Deepali !

- Secretary

Congratulations !!

Mrs Shibani Nitin Deshpande (Pune), daughter of Shri.Subhash Patki, our member from Nagpur, successfully completed the womens car rally from Pune to Lavasa on the 19th February 2012, 98 km route. The rally was flagged off from Hotel Orchid. for awareness of Cervical cancer. There were more than 600 women participants. Congratulations Mrs.Shibani Deshpande !

- Secretary

S.B.I.Pensioners' Association (Mumbai Circle), Pune**Proceedings of the 37th Annual General Meeting held at Satara on 31st July 2011**

In terms of our Notice dated 15th June 2011 published in 'SAMVAD' for the month of June 2011, the Annual General Meeting of the Association was held at 'Radhika Sanskritik Sankul', 117 Budhwar Peth, Satara - 415001 at 10.00 a.m. under the Chairmanship of our President Shri.V.M.Gokhale. Around 850 members including Family pensioners and Associate members from all over Maharashtra and Goa attended the meeting.

Shri.S.S.Deshpande, President of Satara Unit, extended a warm welcome to all and invited the office-bearers of the Circle Association on the dais to occupy their seats. After welcome, Shri.Deshpande requested Shri.V.M.Gokhale, Circle President and other Circle office-bearers to light the auspicious traditional lamp in token of having inaugurated the Annual General Meeting. Thereafter, the 'Maharashtra Geet' was sung by the girls and their teacher from a local school who were felicitated at the hands of our President Shri.V.M.Gokhale by offering each one of them a rose flower. Shri.S.S.Deshpande then welcomed all the members on behalf of Satara Unit and then requested Shri.R.N.Lalingkar, Circle Secretary, to proceed as per the Agenda.

After welcoming all the members, Shri.Lalingkar told the house that the messages conveying good wishes to the AGM were received from Shri.P.P.S.Murthy, General Secretary of the Federation, Shri.A.K.Garg, CGM (HR) at Corporate Centre, Riten Ghose, Gen Manager (Network-II), Dr.A.A.Bandodkar, Chief Medical Officer, Panaji Module, and S/Shri.S.B.Kulkarni, P.V.Deshpande, Ram Chandorkar, Prakash Jande, Sharad Deshpande & Mukul Chitale, our members.

Agenda Item No.1 : To Condole the Death of Members / Family Pensioner Members / Associate Members :

Shri.Lalingkar, Secretary, before proceeding to the next Agenda item, clarified that the names of deceased members during the last year were printed in 'Samvad' for June 2011 wherein the name of Smt.Manisha Ramnath Pai (Mem.No:PM/4622) from Mumbai was included through oversight for which he expressed deep regret. He also clarified about why the same Date of Death (i.e. 1-1-2011) has been recorded against the names of about 50 members in the List of Deceased Members published in 'Samvad' for June 2011. He clarified that it was observed during the last year that 'Samvad' for about 350 members were being returned undelivered by post office for consecutively 3-4 months or more. So, in the Circle Managing Committee Meeting it was decided that all the Zonal Sub-Centres should take a survey of all such members by going to their recorded addresses and try to find out their whereabouts. In Mumbai Zonal Sub-Centre, our committee members visited the recorded addresses of such members and found that the members are not residing thereat. In some cases, it was told by the neighbours that the person has left and new address is not known. In some cases it was found that names of the spouses are appearing in our record of 'Family Pensioners'. It means the pensioner member is definitely no more, but exact date of death is not known. It was, therefore, decided in the next Managing Committee Meeting that since no complaints of non-receipt of 'Samvad' has, so far, been received from such members, the members should be treated as deceased and a common date of their death (i.e. 1-1-2011) should be recorded and their names should be transferred to the file of Deceased members. The common date has been recorded, because computer system in our office, do not allow any name to be deleted unless the date of death is entered in it. So, a common date of death was entered to solve this technical problem. He further suggested to all the members that if any body knows changed address of such members, he should advise our office to take a note of the changed address, so that our records should be kept up-to-date. He then requested all the members to stand for one minute in silence to pay respects to the departed souls. Further, he also

requested to pay homage to those victims in the recent 'Mumbai Bomb-Blasts'. All the members stood in silence and paid homage to the departed souls.

Agenda Item No.2 : To confirm the Minutes of the last AGM dt.12th July 2010 held at Pune :

Shri.Lalingkar, Secretary, then told the house that minutes of the last Annual General Meeting dt.12th July 2010 held at Pune have been printed in 'Samvad' for September 2010. He tabled the minutes before the house and requested the members to adopt the same. If any body has any suggestion for addition/deletion therein, he should come forward to put his say before the house. Accordingly, Shri Mukund Karmarkar from Sangli came on the dais and put his objection before the house and opposed some of the contents of the Minutes as regards acquisition of 'Holiday Home-cum-Office' premises. He said that his objection should be noted in the minutes of this meeting. He elaborated his point by saying that he is strongly opposing for purchasing 'Holiday Home' premises and creating a 'property' of the Association. He further added that during the last year's Annual General Meeting, while replying to the suggestion of Shri.Tamhankar from Sangli to start 'Vridhashram' (Old-age Home) instead of 'Holiday Home', Shri.V.M.Gokhale, President, replied to Shri.Tamhankar during the AGM which also is appearing in the minutes of the last year's AGM. He is also now opposing such a huge expenditure of about Rs.35 lacs for purchase of Holiday Home. Instead, spend such an amount for starting Old-age Home for needy members. He further told that instead of calling for Donations for Legal fund, Association could have spent these funds for fighting cases for pursuing long pending demands of the pensioners in various courts. He expressed his personal opinion that such a decision of spending huge funds for creating 'Property of the Association' and thereby creating 'vested interests' should have been discussed and taken in Annual General Meeting instead of in Circle Managing Committee meetings which, he presume, have no powers to take such a decision. So, he suggested the members to come forward to oppose this decision of creating 'property' and support his say.

Secretary Shri.Lalingkar clarified on the points raised by Shri.Karmarkar. He said that the points raised actually pertain to the financial matters and should have been raised by him at the time of discussions on the financial statements. We will, however, answer Shri.Karmarkar's objections at this juncture only. We had already requested the members when our financial statements were published in SAMVAD for June 2011 along with Notice & Annual Report that objections/queries about financial matters, if any, should be sent before 20th July 2011 to our office in writing so that we can answer them in writing. According to our appeal we would have answered the queries of Shri.Karmarkar had he raised these objections in writing before 20th July 2012. Secretary further said that the similar queries were raised by Shri.S.D.Mehta from Sangli in writing which were answered immediately by a letter and he would like to read the relevant portion regarding the query about 'Holiday Home' in our reply for information of all the members.

He told that it was clarified in our letter that "The decision of purchase of these premises was taken in the previous M. C. Meetings after giving thought to the following points.

a) Since past many years, the amount of membership fees received from the members (when they were enrolled as member) was treated as 'Income' of the Association. Hence, every year the amount of 'Excess of Income over Expenditure' was being accumulated and shown in the Financial Statements which attracted Income-tax. To avoid payment of income-tax during that year, it was being treated and shown in Income-tax returns as 'Amounts carried over for next five years for future spending for the purpose of the Association. Such amounts were shown in the Income-tax returns (which is allowed by Income-tax Act) as suggested by our C.A. which were being accumulated every year. Chartered Accountant informed us that during the financial year 2009-2010, the amount of Rs.35 lacs approx. had then become taxable. So, CA suggested to us that, if we spent substantial amount for the

purpose as laid down in Rules & Regulations of the Association for benefit of members during the year, we need not pay income-tax on the amount. At the same time, he suggested that we should change our membership application form and include therein the sentence 'the amount of membership fees be treated as Corpus Fund'. So we can show the membership fees as 'Corpus Fund' in B/S instead of showing them as 'Income' and can save on account of payment of income-tax in future. Accordingly, we amended our membership application form, from that year onwards. The balance amount which was set aside in previous years is being nullified every subsequent year due to losses being shown in Income & Expenditure a/c.

Further, the investments in fixed assets, like invested in premises at Panaji, Pune, Thane, though apparently not earning that much returns had these been invested in TDRs etc, are actually appreciating as per market value. At the same time, they are being utilized as office premises which are being used for meeting purposes also. We are also conducting our organizational activities in the premises on regular basis. If for such purposes, had we engaged rental premises, we would have spent more amount of rent every year. Instead, our office-bearers/members meet regularly at such office premises. At Panaji, we are also running Holiday Home which also earns some rentals during the season and maintenance expenses are thereby recovered. Idea of Holiday Home has been liked by members who do visit Goa for private tour purpose, who would have spent huge amounts on hotel rentals So, for the benefit of our members we have purchased premises at Panaji. Of course it is not for sale and recover huge sale-proceeds etc.

We are not calling 'Donations' to reduce our losses, but are spending for the purpose for which they are called for/given by members. Donations for 'Samvad' recover some portion of expenditure incurred for printing & sending it by post. But such expenditure on 'SAMVAD' is necessary. Because, every year Association is required to issue Circular instructions on various occasions/subjects (which we are supposed to inform all our members) and amount of postages would have been more than what we are spending on postage of Samvad. And for such each dispatch of circular to each member, we would have spend Rs.4/- per article as postage (minimum postage) and our total expenses per circular would have been Rs.40,000/-, since our membership has now crossed 10,000 and it is increasing every month. So, for the benefit of members we are continuing our above activity. Thereafter the Minutes were passed by 'majority votes', except that of Shri. Mukund Karmarkar, who voted against.

Agenda Item No.3 : Felicitations :

A) As per our practice the members whose Birthday was on 31st July were felicitated by giving them a rose at the hands of our President. The programme was conducted by Shri. Ashok Pandit, Jt. Secretary of Pune Zonal Sub-Centre. The names of the felicitated members include Shri. Vinayak Y. Bal (Pune), Shri. D. R. Joshi (Mumbai), Shri. Somnath Dixit (Dhule). The 'Best Wishes' also were given to those who could not attend the AGM. Shri. Somnath Dixit spoke on the occasion and thanked for his felicitation.

B) On this occasion of Annual General Meeting the following felicitations were also done. 1) Shri.G.A.Kulkarni, Secretary of the local retirees of LIC / Insurance field in Satara; (2) Shri. Navandar, Owner of 'Radhika Sanskritik Sankul', Satara; (3) Senior most Family Pensioners from Satara Smt. Padmavatibai Ghamande & Smt. Krishnabai Kulkarni who crossed 90 years of their age; (4) Dr. Suhas Pethe, who is an authority in 'Sant Literature' and authored many religious books. He is our member from Satara. He could not attend the meeting due to his illness. So his wife Mrs. Shubhada Pethe accepted the felicitation on his behalf. (5) Our senior member from Pandharpur Shri. Nanasahab Deshpande who donated his own 'OMNI' Van to a local School for Blind children for ferrying them to school from their residences. Sou. & Shri. Deshpande were felicitated at the hands of our President.

C) Then, the winners who have won the prizes in the competition of writing articles on given subjects, held by the Editorial Board of 'SAMVAD' for this year, were given prizes at the hands of our President. The names of the winners have been given in 'Samvad' for May 2011. The programme was conducted by Shri. P.R.Gupchup. Following winners who were present in the AGM were felicitated. Gents : Second Prize - Shri. Sadanand Phadnis, Kolhapur Ladies : First Prize - Sou. Padma Gokhale, Kukwad, Sangli.

D) Then Shri. V.P.Bhave, former Secretary and Vice-President of our Circle Association, was felicitated for getting "Sahakar Bhushan" Puraskar awarded by Institute for Women's Development, Education & Public Welfare, Kolhapur for his excellent achievements while working as Chief Executive Officer in Janata Sahakari Bank, Pune since last 8 years. Shri. S.G.Rabade & Shri. V.M.Gokhale spoke on the occasion. Shri. V.P.Bhave while thanking the Association for his felicitation told that whatever he could achieve while working as CEO of the Janata Sahakari Bank and could improve the financial position of the Bank from negative Net Worth in 2003 to plus 110 crores Net Worth in 2011, it was possible only with the great co-operation of all the Directors / Employees / Customers of the Janata Sahakari Bank.

Agenda Item No.4 : To present the "Late Shri.L.N.Pabalkar Memorial" Gold Medal to Shri.V.R.Punekar :

Shri.M.D.Palkar conducted the programme. While speaking on the occasion, Shri. Palkar told that "Late Shri.L.N.Pabalkar Memorial Gold Medal" is a prestigious Award introduced by our Association since 1997 for the members who have made invaluable contribution towards strengthening our Association. This year Shri.Punekar was awarded this Gold Medal who is the second person after Shri.D.R.Tirodkar who has enrolled maximum new members. So far he has enrolled 1375 new members and collected membership fees for more than Rs.13.5 lacs including Donations, Legal Fund etc. Shri.Palkar read the 'Scroll of Honour' and wished him a long and contented life. Shri.Punekar was felicitated by our President Shri.V.M.Gokhale by offering him a shawl, coconut, sweets & bouquet. He was awarded the "Gold Medal" and the "Honour of Scroll". Mrs.Punekar was also felicitated on the occasion by offering her a bouquet at the hands of Mrs.Sumitra S. Deshpande, Associate member from Satara. Shri.V.M.Gokhale & Shri.Punekar spoke on the occasion. Shri.Punekar thanked the Association for selecting him for this prestigious Award and also thanked senior members like Shri.N.S.Kulkarni & Shri.B.G.Dandekar and others for guiding and encouraging him to the Association work.

After taking permission from the President to speak, Shri.Hemant Nabar, President of Dahisar Unit, spoke on the occasion. He praised the excellent work done by the Pensioners' Association during the past 37 years under the able guidance of office-bearers like Shri V.M.Gokhale. He thanked the Association for purchasing a suitable premises for running 'Holiday Home' for the members. Shri.Rajaram Mansukh and Shri.Sahebrao Desai also spoke on the occasion. On behalf of Dahisar Unit, Shri.V.M.Gokhale was felicitated by offering him a bouquet at the hands of Shri.Mansukh.

Agenda Item No.5 : To approve the audited Financial Statements for the year ended 31st March 2011 :

Shri.D.A.Kulkarni, Treasurer of the Circle Association, presented the audited Financial Statements for the financial year ended 31st March 2011. He read out certain corrections in the 'Notes on Financial Statements' elaborating the variances in the various items over the last year's figures which were published in Samvad for June & July 2011 and requested the house to adopt the same. Since no objections were raised, the Financial Statements were approved unanimously by the house.

Agenda Item No.6 : To Adopt the Annual report of the Managing Committee for the year 2010-2011 :

Shri.Lalingkar then told the house that the Annual report for the year 2010-2011 has been published in Samvad for June 2011 along with Notice of the AGM. He requested the house to discuss and adopt the same. If any body has any suggestion, he should come forward and put the same before the house.

Shri.N.S.Kulkarni, former President of our Circle Association/Federation, came on the dais and put his say before the house. Initially he offered his condolences to his close friends late Shri.L.G.Kulkarni, late Shri.A.R.Barwe & late Shri.P.M.Shanbhag whose names are appearing in the list of 'deceased' members during the last year and spoke high about them. He also spoke about excellent work done by Shri.V.R.Punekar who was presented the 'Gold Medal' this year. While speaking about Shri.Punekar he told that by collecting total funds of more than Rs.13.50 lacs towards membership fees etc. he has kept his word to collect the total cost of our office premises at Pune, for which he admired the tireless efforts made by Shri.Punekar. Then Shri.N.S.Kulkarni pointed out that there should have been mention in the Annual report about the efforts made to get 'revised Family Pension advices', since the Family pension has been revised in 2008 and no advices so far have been received by the pensioners. He expressed that every existing pensioner should know what is the revised family pension in his/her case which will be sanctioned to his/her spouse after him/he. All should get Advice of revised family pension as early as possible. Also, nothing is heard about opening the dispensary at Paud Road (Pune) Branch though it was assured by Shri.Punia, the CDO at Mumbai LHO when he personally called on him in the recent past. Shri.Kulkarni further raised reservations about mention in the Annual report about the present office-bearers of the Nagpur ZSC Shri.S.G.Desai & Shri.J.S.Vakil who were duly elected by ballot for the biennial period 2008-2010. Now, even after lapse of one year no fresh elections have been conducted in Nagpur ZSC. So, he asked how long the present office-bearers of Nagpur ZSC will be continued without conducting fresh elections.

Shri.N.S.Kulkarni further asked that when Association conducted the elections of Office-bearers of Nagpur ZSC by calling 'Nominations' etc. Similarly, he demands in this meeting that the biennial elections of Circle Office-bearers also should be conducted democratically by calling nominations when the elections will be conducted next year when they will be due. He then referred the article/Note of Shri.V.M.Gokhale published in Samvad for December 2010 about the Donation of Rs.1,11,111/- given by Shri.Eknath Thakur. Shri.Gokhale mentioned in his article some derogatory remarks about Shri.N.G.More, a senior member from Nagpur. In reply to these remarks, Shri.More wrote a letter in reply to the charges made against him by Shri.Gokhale to the Association and requested to publish it in Samvad for information of the members which has not yet been published by the Association. Shri.Kulkarni told that Shri.More also sent a copy of his reply to him for information. In this letter Shri.More clarified his stand in the matter and refuted all the charges made by Shri.V.M.Gokhale in his article. In his letter Shri.More clarified that Shri.EknathThakur gave the donation in honour of Shri.More under whose guidance he could learn Banking when he was a Probationer in the Bank. Shri.More is his philosopher & guide and he has donated Rs.1,11,111/- for the purpose of giving prizes to the deserving activists of the Association from Vidarbha area, out of interest earned on this amount every year. The award should be named 'N.G.More Service Award'. In his letter Shri.More said that the intention of Shri.Thakur was to give donation to the 'Nagpur Club', though the cheque was drawn in the name of the Association. So, the Association has got no right to claim the amount and appropriate it to the Association account. Shri.N.S.Kulkarni continued to read the letter. But his reading was not properly audible in the auditorium because of echo sound. So, the members started to become restless and

many left their seats also. Shri.Kulkarni completed his reading and lastly requested the President to say 'sorry' to Shri.More for his derogatory remarks and close the matter.

Thereafter, Secretary Shri.Lalingkar put before the house the Annual report for approval. The report was passed in the meeting. Thereafter, Secretary put before the house the standard resolutions (given in the Annexure) and requested the house to pass the same. After his reading, all the five resolutions were passed unanimously. The meeting was adjourned for 'Lunch Break'.

After the Lunch Break the Bank's Pensioners' Meet was conducted. Shri.N.B.Savale, Dy. Manager (HR), Zonal Office, Pune invited office-bearers of the Pensioners' Association and the Bank's dignitaries on the dais and welcomed all the pensioners at the Meet. On behalf of the Bank, Association's office-bearers S/Shri.V.M.Gokhale, R.N.Lalingkar and C.P.Kulkarni were welcomed by offering them a bouquet. Also on behalf of the Association Shri.Thakare, AGM (PPG Dept), Mumbai LHO, Shri.Gutte, Chief Manager (HR) & Shri.Savale, Dy. Manager (HR) from Pune Z.O., Smt.Shilpa Barik and Smt.Sunita Ghodke, both the concerned desk clerks at Personnel Section at Pune Z.O. were felicitated by offering them a bouquet.

Initially the Meet was addressed by Shri.Gutte, Shri.Thakare and Shri.V.M.Gokhale. Then, during the open session, members asked questions about SBIRE Medical Benefit Scheme, TDRs held jointly with spouse, non-credit of pension despite submission of Life Certificate etc. The queries were asked by S/Shri.G.B.Bagul, V.L.Sarpotdar, Shrikant Desai etc. Shri.N.B.Savale and Shri.Gutte gave suitable answers to most of the queries and assured the members to take up the other matter with LHO which pertain to Bank's policy matters. The Pensioners' Meet was concluded with vote of thanks by Shri.C.P.Kulkarni, Secretary Pune ZSC.

Open Session :

Shri.Lalingkar while starting the session requested the members to come forward put their say in short so as to accommodate maximum members to put their say.

Shri.V.Y.Prabhune came on the dais and told for information of all the members that S/Shri. B.G.dandekar, V.M.Gokhale and S.B.Gokhale called on Shri.Prithviraj Chavan, the then Minister for Pensioners' grievances at the Centre along with himself and gave a detailed charter of demands and discussed the matter with him. Shri.Chavan noted some points and assured to look into the demands favourably. But, as every body knows, the concerned Dy. Secretary in Banking Operations Dept of Finance Ministry is sitting over the matter and has not yet taken any decision. He assured to pursue the matter. He also suggested that the differences amongst us should be discussed and settled amicably.

Then Shri.Sangawdekar from Sangli expressed his views. He talked about grave injustice done to the 7th Bi-partite retirees. He referred a letter written in the year 2000 by Govt department in Banking Division addressed to our Bank on the subject 'SBI Pension Fund Rules, Revision in Ceiling for those officers retiring after 1-11-1997' which may be updated by merger of DA upto 1616 points and not as per revised scales (wherein the DA merger was 1684 points) and submit their proposal for revision of pension to the Govt of India. To this letter, unfortunately no reply was sent by Bank. He narrated in his talk various types of injustices done to the retirees of seventh & eighth bipartite. Also latest position about our various cases should be given in Samvad each month, so that new members will get information about the same. He also pointed out that till today no reply has been received from the govt to the joint representation signed by 104 MPs which was sent as enclosure to our letter. Had the Association sent the joint representation through MP, then it would have some more weightage. Many past letters written about our problems have not been replied by the HQs except one or two recently. He cited that the letter from one of our members from Sangli Shri.Malge pointing about 20-25

discrepancies was sent to the Federation which was overlooked. The organization which neglects members studied points about organizational matters may not succeed in its mission.

Then Shri.S.V.Kelkar from Pune put his points before the house. He talked about his 6 letters written to the Association during 2010 and 2011, of which the points raised by him were not replied. He wanted to highlight those points. He started to read his letter mentioning these points. President Shri.Gokhale objected to this as the points were already replied to by the Secretary vide his letter dt.12th July 2011. So he should raise only new points. He continued to read some points in his letter. Then some members in the audience became restless to here all these and requested him to stop reading as he has exceeded his limit of talking given by the President. He still continued his speech. Many members stood and started shouting at him to stop his speech. Shri.Narkar and Shri. Sahebrao Desai tried to pacify the members and also requested Shri.Kelkar to conclude his speech as early as possible. Shri.V.M.Gokhale also tried to intervene and requested him to conclude. But Shri.Kelkar was not in a mood to listen. Ultimately he left the dais.

Then Shri.V.M.Gokhale, President, spoke on the occasion. He clarified some of the points raised by Shri.Sangawdekar in his speech. About case in Delhi High Court filed in 2002, he clarified that all possible steps have been taken/being taken by Delhi Circle Association who have filed the case and are making follow-up of the case. Still, due to Govt.'s adamant nature, it is not coming for hearing. As regards joint Memorandum signed by 104 MPs, Shri.Gokhale clarified that the memorandum was drafted jointly by Shri.Thakur, Shri.Dandekar, Shri.Gokhale himself and Shri.S.B.Gokhale and at the request of Shri.E.K.Thakur, a covering letter was drafted under Federation letter-head and the Memorandum after getting signed by 104 MPs was handed over by Shri.Thakur himself to Shri.Chidambaram, then Finance Minister. Shri.Sangawdekar does not know actually what has happened in this case. So, whatever he has told about this is not correct.

The third point Shri.Gokhale clarified about the hunger strike declared by Shri.P.G.Kakodkar, retired Chairman of the Bank, to press our demands. There was proper coordination and understanding between Shri.Kakodkar and our Association/Federation in the matter. Federation's action to organize a Dharna programme at Bank's premises near Nariman Point which was subsequently shifted to Azad Maidan due to intervention of the court and was a grand success. Shri.Kakodkar also written an article in Samvad for August 2008 which proves that Shri.Kakodkar was knowing the facts. As regards drafting 'plaint' to file case in Supreme Court, Shri.Dandekar had clarified that whatever deficiencies were observed by Shri.Malge were already taken care of before finalizing final draft. Thereafter, Shri.S.W.Agarkar from Dombivali spoke on the occasion. He appealed to all the members that decorum of the meeting should be observed for smooth functioning of the meeting. Those who wish to work for the organization should come forward and get duly elected in the Managing Committee for which all are welcome.

Then Shri.P.M.Narkar, Vice-President, spoke on the occasion about Holiday Home of the Association started at Panaji. He reiterated that Holiday Home is a welfare activity for the members of the Association and should not be seen as a profit or loss making activity. He requested the members who oppose this project to come and stay at the Holiday Home and see for themselves the location and the arrangements made at Holiday Home and then form their opinion about this activity. The local activists at Panaji are making all efforts and welcome members even if they come at odd hours during night time and see that their stay is comfortable. As regards Nagpur problem he told the house that all out efforts were made to convince Shri.N.G.More that the Cheque for Donation given by Shri.Thakur was actually in the name of the Association. Instead he felt that it was for Nagpur Club. Shri.Narkar

further requested to all to contest the elections of the office-bearers for which nominations will be invited in due course. He also requested Shri.Kelkar to come to the Association office at Pune and get first hand information about our accounts by scrutiny of expenditure-vouchers. All our office-bearers are trying to incur minimum possible expenditure while traveling for Association work, attending meetings etc. Shri. Somnath Dixit from Dhule spoke on the occasion and requested all members to behave properly in the meeting and avoid confrontation as all are now senior citizens.

Then Shri.Sahebrao Desai, Vice-President, spoke on the occasion. He told that he himself along with Shri.Shantha Raju was present at our Bank's premises at Nariman Point on the day of 'Dharna' and he was witness for what was happening on that day. So the members should get first hand information and then blame or say about Association activities.

Then Shri.S.B.Gokhale, vice-President, spoke on the occasion. He clarified on certain points about our Supreme Court case as also 7th Bi-partite agreement. He clarified that any wage agreement is signed by the working staff federations. The Pensioners' Federation is not a party to such agreement. So at the time of agreement for 7th Bi-partite, when it was noticed by the Bank that due to merger of certain percentage of DA while arriving at pay-scales at various levels, the revised pension is being reduced by Rs.35/- to 350/- of categories from subordinate staff to DMD. It was decided by the Bank at that time that the pension will be fixed for the time being on the basis of salaries of 1992 (i.e.6th bipartite salaries) where 1148 points DA was merged instead of on the basis of salaries of 1997/98. The Supreme Court case has been admitted and RBI & Govt. have been asked to submit their affidavits. The Registrar of the Supreme Court is also a sitting Judge and after considering whether the case is admissible under the existing rules, the Registrar admits the case. So, in our case the Registrar has given ten weeks time. It is also observed that some members are saying that the case filed in Supreme Court is beneficial to only 2% pensioners which is not so. It covers all the pensioners retired after 1986.

Vote of Thanks :

To conclude the proceedings of the Annual General Meeting Shri.C.P.Kulkarni, Secretary of Pune ZSC expressed his appreciation for all those members who have taken active part in the discussions held during the meeting and expressed their views for which he thanked one and all. He also thanked all the members from Satara unit who have made excellent arrangements for lodging and boarding of members who stayed at the venue as also organized this meeting successfully, under the guidance and leadership of Shri.S.S.Deshpande, Shri.Dilip Deshpande & Shri.Gulab Shaikh. It was also declared that total Donations of Rs.28,164/- were received during the day from 76 members. Shri.S.S.Deshpande thanked all the members for attending the AGM in large numbers and taking part in deliberations. At the end Shri.S.V.Kaujalgi from Satara sung in his melodious voice the "Karunashtake" written by Swami Samarth Ramdas. 'Pasaydan' was also chanted by Smt.Shraddha Deshpande and Smt.Sumitra Deshpande from Satara. Thereafter the meeting was concluded.

For and on behalf of Managing Committee

R.N.Lalingkar

Secretary

(Resolutions passed in the AGM have been printed on the next page)

Supreme Court Case

On 12th March 2012 our case No.184 of 2011 in the Supreme Court came up for hearing. However the Government has not yet submitted its Affidavit. So, the court has granted further period to the Govt for filing Affidavit and the case has now been listed for hearing on 2nd July 2012.

Resolutions passed in the AGM dt.31-07-2011 at Satara

- Resolution No.1 :** "Resolved that the Proceedings of the last Annual General Meeting of the Association held on 12th July 2010 be confirmed."
Proposed by : Shri.C. P. Kulkarni; Seconded by : Shri.B.B.Gupte
- Resolution No.2 :** "Resolved that the Income & Expenditure A/c for the year ended 31-03-2011 and the Balance Sheet as on that date be approved & adopted."
Proposed by : Shri.D.A.Kulkarni; Seconded by : Shri.S. P. Barve
- Resolution No.3 :** "Resolved that the Managing Committee's Report for the year 2010 - 2011 presented by the Secretary be approved."
Proposed by : Shri.R.N.Lalingkar; Seconded by : Shri.Ashok Pandit
- Resolution No.4 :** "Resolved that M/s A.R.Sulakhe & Company, Chartered Accountants, Pune be appointed as Auditors of the Association for the year 2011 - 2012 on the same remuneration."
Proposed by : Shri.D. A. Kulkarni Seconded by :Shri.Pramod Chate
- Resolution No.5 :** "Resolved that this meeting of the SBI Pensioners' Association (Mumbai Circle), Pune specially thank the Bank's Management at Corporate Office, Mumbai LHO and all Zonal Offices for the sympathetic attitude towards the problems of Bank's Pensioners."
Proposed by :Shri.S.M.Dharadhar; Seconded by : Shri. R.S.Rajiwdekar

युनिट वार्ता**सातारा युनिट :**

दीर्घकाल प्रतिक्षेत असलेली बँकेची डिस्पेन्सरी सातार्यात दि.५ मार्च २०१२ रोजी सुरू झाली. डिस्पेन्सरी सुरू व्हावी म्हणून गेली तीन वर्षे खटपट सुरू होती व अनेक अडचणी पार करत ती अखेरीस सातारा येथील शेती विकास शाखेचे इमारतीत सुरू झाली. या सर्व कार्यात शेती विकास शाखेचे चीफ मॅनेजर श्री.विलासराव कांबळे व एच.आर.डी. मॅनेजर यांची चिकाटी व निर्णय तत्परता उपयोगी पडली. या डिस्पेन्सरीचे उद्घाटन आपले पुणे झोनल सबसेटरचे सेक्रेटरी श्री.चंद्रकांत कुलकर्णी यांचे हस्ते अतिशय उत्साहात व थाटात पार पडले. वाई व सातारा येथील बहुसंख्य पेन्शनर सभासद यावेळी उपस्थित होते. ही डिस्पेन्सरी दर सोमवारी, बुधवारी व शुक्रवारी संध्याकाळी ५ ते ७ यावेळेत शेती विकास शाखेच्या इमारतीत सुरू राहिल.

- एस.एस.देशपांडे, अध्यक्ष

कोल्हापूर युनिट :

आमच्या युनिटची सहल दि.१४ व १५ फेब्रुवारी २०१२ ला कुणकेश्वर व मालवण येथे गेली होती. यावेळी रोजच्या चाकोरीबद्ध जीवनातून जरा निवांतपणे रहावयाचा योग आला. दि.१४ ला दुपारी एक वाजता प्रथम देवगड तालुक्यातील कुणकेश्वर येथील महादेवाचे दर्शन घेऊन मुक्कामाला मालवण येथे गेलो. दुसरे दिवशी सकाळी मालवण येथील रॉक गार्डन, चिलवा बीच इ. ठिकाणी भेट दिल्यावर गणपती दर्शन घेतले. नंतर सिंधुदुर्ग किल्ला पाहिला. दुपारी भोजन

व विश्रांती झाल्यावर रात्री ९ वाजेपर्यंत कोल्हापुरास परत आलो. या सहलीचा लाभ १५ सभासदांनी (१० पुरुष व ५ स्त्रिया) घेतला.

- जगदिश दिवाण, अध्यक्ष

'स्नेहालय'-उपेक्षित व शोषित बालकांचे व महिलांचे हक्काचे घर

अहमदनगर येथे 'स्नेहालय' या नावाची एक संस्था १९८७ पासून अनाथ मुलांसाठी तसेच एड्सग्रस्त स्त्रिया, मुले/बालकांसाठी, बलात्कारित महिला-मुली इत्यादी समाजातील उपेक्षित घटकांसाठी फार मोठे सामाजिक काम करित आहे. या संस्थेचे कार्य नगर जिल्ह्यातील १४ तालुक्यात व सोलापूर, पुणे, नाशिक व बीड जिल्ह्यात विस्तारले आहे. बालकांचे भवितव्य उज्वल करण्यासाठी स्नेहालय नियोजनबद्ध प्रयत्न करते. संस्थेच्या निवासी पुनर्वसन प्रकल्पातील बालकांना पोषक आहार व दर्जेदार शिक्षण देणे व त्यांच्यावर चांगले संस्कार करून चारित्र्यवान नागरिक निर्माण करण्यासाठी अहर्निश पायाभूत काम संस्था करित आहे. निवासी प्रकल्पात ३५० बालके, ४६ महिला, देह-व्यापारातील २१५० महिला, तीन हजारावर लाभार्थी एच.आय.व्ही. एड्स बाधित व हे काम करणारे शंभरावरील संस्था-सेवक, विश्वस्त व अगणित कार्यकर्त्यांचा हा मोठा परिवार आहे. स्नेहालय ज्या समाज घटकांसाठी काम करते तो बहुतांशी दलित, मागास, इतर मागास, आदिवासी, अल्पसंख्यक वर्गातील आहे. अशा सेवाभावी संस्थेला स्वेच्छानिधी देण्यासाठी सढळ हाताने मदतीची अपेक्षा आहे. 'स्नेहालय, अहमदनगर' या नांवे चेक अथवा ड्राफ्ट पुढील पत्त्यावर पाठवावा. 'स्नेहालय भवन', चित्रा टॉकीज समोर, म.गांधी मैदानाजवळ, अहमदनगर - ४१४००९.

Unparalleled and Historical "DHARNA" of Pensioners (SBI) against the tyranny of Government of India

You are aware that our Federation is struggling to solve the difficulties and financial problems (in pension related issues) of Pensioners. In the issue of "Samvad" for the month of August 2011, I have given a gist of some efforts (known to me) made by our Federation. One of the issues is "Dharna" arranged by us in Mumbai and in New Delhi. Today I intend to give some more information how this programme was arranged and how SBI (or Government of India?) prevented us, through High Court, to enter the premises/ compound of the Corporate Centre i.e. State Bank Bhavan, Mumbai.

In a Meeting of the Action Committee it was unanimously decided to launch agitational programme, viz. Dharna, demonstrations, Protest March, addressing the Press Conferences, etc. Accordingly it was decided to arrange "Dharna" programme on 23-9-2008 in the premises of Corporate Centre of the Bank at Mumbai and on 6-10-2008 at New Delhi before the office of the Banking Department, Government of India. We, therefore, on 5-9-2008 advised our decision to SBI as well as to Government of India, stating therein the main grievances, which are as under:-

- 1) The revision of pension in respect of the 7th Bipartite Retirees.
- 2) The revision of ceiling of Pension to 50% of the last drawn pay in respect of all the retirees.
- 3) The extension of the formula of 100% D.R. to all the Pensioners and Family Pensioners.
- 4) Several other anomalies have not been resolved.

On 15-9-2008 we also advised our decision to the Senior Police Inspector, Marine Lines Police Station, Mumbai. The decision was also advised on 8-9-2008 to our Affiliates.

The work of arranging this programme was entrusted to our Mumbai and Delhi Circle Associations.

For my "eye check up" I left for Hyderabad on 18-9-2008. After "checkup" I left Hyderabad, by train, on Saturday, the 20th September 2008. That day in the evening in the train I got a call from Police Inspector, Marine Lines Police Station, stating that SBI has advised them that we should not be allowed to do "Dharna" in Bank's Premises and he added that Bank has filed suit in Mumbai High Court requesting the Court to prevent pensioners (of SBI) from entering the premises of Corporate Centre of the Bank. On phone the Inspector requested me to contact him on Monday. I told him that at this moment I am in train and will reach home on Sunday morning (i.e. on 21-9-2008).

Immediately on arrival I found a big cover addressed to me by M/s Bhawe & Co. Advocates, which contained the suit No. SL/2925) of 2008 (Notice of motion in suit) filed in the High Court of Bombay. We were also advised by the Advocate as under:-

"We will be mentioning the above said matter
On 22nd September 2008 before His Hon'ble Justice
Shri V.M. Kanade, for urgent relief's, at 11.00 A.M.,
when you may remain present if you so desire".

I contacted my colleagues and then we met at 1.00 p.m. in the office of our Association at Thane. We talked over phone with Shri Raju Z. Moray, our Advocate, after hearing us, he told us to meet him in his office (in Fort) at 10.00 a.m. on Monday the 22nd September 2008. Accordingly myself, Shri V.M. Gokhale, President of Mumbai Circle Association and Shri B.P. Khare, Treasurer, Federation, went to the office of Shri Moray. After going through the Complaint, Shri Moray said "we have no time to prepare a reply; however, we will argue the case". Though we were advised that the case will come up for hearing at 11.00 a.m., the same was adjourned to 3.00 p.m.

In the meantime, as per our earlier plan, we left the Court for the Press Conference. This Press Conference was over at 2.45 p.m. and immediately we rushed to Court Room No. 20. Hearing started at about 4.00 p.m. Shri Moray tried his best to convince the Court. In the process of proceedings the

Hon'ble Judge questioned the counsel of plaintiff that "What danger you expect from these Pensioners who are more than 65 years and have rendered long service in the Bank?" The Bank's counsel viz. Shri J.P. Cama argued more on "fundamental right". Hearing was over at 5.30 p.m.

Finally the Court prevented us from entering the compound or office of State Bank Corporate Centre, Mumbai or any of its Branches.

(The Judgment in question dated 22-9-2008 has been published in this issue after this article).

As stated above, the case under reference was filed by State Bank of India, Corporate Centre, Mumbai against the following (Defendants):-

- 1) Federation of SBI Pensioners' Associations
- 2) B.G. Dandekar, President
- 3) S.B. Gokhale, General Secretary
- 4) G.K. Gandhi, Secretary
- 5) B.P. Khare, Treasurer
- 6) SBI Officers' Association (Mumbai Circle)
- 7) P.V. Dighule, General Secretary
- 8) SBI Staff Union (Mumbai Circle)
- 9) Prakash Gangal, General Secretary
- 10) P.G. Kakodkar

Serving Staff Association/Union had given a notice of strike. Shri P.G. Kakodkar, Chairman (Retd.) had advised the Bank and Government of India about his decision of "Hunger Strike". Extract from his letter dt. 25-8-2008 addressed to Government of India is as under :-

"So for us, the meek of the earth, the only way to get justice is to follow the Father of the Nation, i.e. Mahatma Gandhi by starting a peaceful and non-strident agitation in the form of Indefinite Hunger Strike (relay) on his forthcoming 139th birth day anniversary i.e. 2nd October 2008, in front of the Corporate Office of SBI Mumbai.
Let me make it clear that we have nothing but love for our bank."

In the Court Room following were present :-

Sarvashri P.G. Kakodkar, B.G. Dandekar, V.M. Gokhale, B.P. Khare, S.M. Dharadhar, J.B. Pusalkar, P.A. Lopes, Shantha Raju, R. Nagarajan, PPS Murthy, S.C. Rindani, H.R. Magon, Prakash Gangal and many others.

Outside the Court, Shri Jadhav, Police Inspector, met us and told, in view of the court order, please tell all your Members not to come to Corporate Centre, as you will not be permitted to enter even the compound of that office. Further he added that we cannot allow you to gather on road as the area is under Section 144 of IPC Act. We told the Inspector that now there is no time for us to convey this decision to our members as many will be coming from say Nasik, Pune etc. He again told us to advise the Members to gather at Azad Maidan. Thereafter we requested that some of our Members will be near the Corporate Office and they will direct the Members to Azad Maidan. He agreed. Next day our Committee Members (Mumbai Circle Association) stood outside the Corporate Centre and directed all to Azad Maidan. However, before leaving, all of them expressed their resentment against the Government of India/SBI. Police Department Co-operated with us and they allotted a place in the Maidan for our Meeting. In spite of this, our programme was successful and over 600 Members attended (including ladies more than 75). Pensioners from all categories i.e. Retired M.D. to subordinate staff

participated. The rally was addressed by the undersigned besides Sarvashri Shantha Raju, PPS Murthy, S.C. Rindani and representatives from officers Federation and Award Staff Federation viz. V.D. Deshpande, P.V. Dighule, Prakash Gangal and many others.

At about 2.00 p.m. Police, suggested us to visit the Corporate Centre and meet the concerned Executives. For this they provided their van with Inspector. They told us that they will tell the Executives to have a talk with us on our issues. Accordingly myself and Sarvashri Shantha Raju, PPS Murthy, S.C. Rindani & V.M. Gokhale went to Corporate Centre in Police van. There we met Mrs. Bharati Rao, Dy. M.D. & CDO. She told us that all the pension related issues have already been taken up with the Government of India and they (SBI) have submitted a detailed proposal along with recommendations. She also added that the matter is being followed up closely at the highest level and they had an exclusive meeting on the issues on 9-9-2008 with Government officials at New Delhi.

In the history of Pensioners movement this is historical event.

Two days (i.e. 22nd and 23rd) all the Committee Members of Mumbai Circle Association had hectic time, particularly due to Court case and change of venue. In that they had done complete arrangement such as water Tea/Coffee, food, sitting arrangement etc. at our State Bank Bhavan. However at the last moment we had to abandon the place. Under the leadership of Shri V.M. Gokhale, they all worked in team spirit. On behalf of Federation I thank them all.

(In this Meeting Shri S.B. Gokhale, General Secretary of the Federation was not able to take part as he had undergone by-pass surgery on 13-8-2008).

After the above "Dharna" programme similar Dharna was arranged on 6-10-2008 at Jantar Mantar, New Delhi. Intimation of this, as stated above, was given to SBI/Government of India.

Over 600 Members (including ladies) attended from Ambala, Bareilly, Chandigarh, Lucknow, etc. Office bearers from other Circle Associations also joined this "Dharna". Slogans were shouted in front of New Delhi LHO and even before the building wherein the office of Banking Division of the Government of India is located. This is a unique event and this is the first time that Pensioners marched on Parliament Street, (thanks to Shri H.R. Magan's special efforts) Like Mumbai, all the arrangement, for this, was done by Delhi Circle Association. Again thanks to Shri Magan and his team. On behalf of Mumbai Circle Association Shri V.M. Gokhale, President and Shri R.N. Lalingkar, General Secretary attended the above programme.

During the same week similar Dharna / Demonstrations were successfully arranged by Pensioners' Associations of other Circles. These were in the Bank's premises.

- | | |
|-------------------------|--|
| 5-9-2008 | We advised the Bank and Government of India about our decision of "Dharna" in Bank's compound, Corporate Centre, Mumbai, on 23-9-2008. |
| 15-9-2008 | Similar intimation sent to Mumbai Police |
| 19-9-2008
(Friday) | Bank filed "Notice of Motion" in Suit (Lodging) No. 2925 of 2008, in the High Court of Judicature at Bombay. |
| 20-9-2008
(Saturday) | Notice received by Sarvashri S.B. Gokhale and B.K. Khare. |
| 20-9-2008 | Notice addressed to Shri B.G. Dandekar delivered at his residence when he was away at Hyderabad. |
| 21-9-2008
(Sunday) | Notice read by Shri B.G. Dandekar after his arrival. |
| 22-9-2008 | Date of hearing in the High Court. |

From the above you will notice that the suit was intentionally filed, just two days prior to date of hearing (excluding Sunday), so that we should not get time to prepare our reply. Therefore we do feel that the Bank may have been forced to file such Petition.

Dt. 8-3-2012

B.G. Dandekar

IN THE HIGH COURT OF JUDICATURE AT BOMBAY
ORDINARY ORIGINAL CIVIL JURISDICTION
NOTICE OF MOTION NO. OF 2008
IN
SUIT (LODGING) NO. 2925 OF 2008

State Bank of India Plaintiff
V/s
Federation of State Bank of India
Pensioner's Associations & OrsDefendants

Mr. J.P. Cama i/b Bhave & Co. for the plaintiff.
Mr. Rajiv Moray for defendant Nos. 1 to 5.
Mr. T.R. Yadav for defendant Nos. 6 to 9.

CORAM: V.M. KANADE, J.
DATE 22ND SEPTEMBER, 2008

P.C.:

1. Mentioned, not on board.
2. Leave under rule 147 of the High Court (Original Side) Rules is granted to the plaintiff to take out a notice of motion in terms of draft notice of motion handed in. Plaintiff to get the suit and notice of motion numbered.
3. Heard the learned Counsel appearing on behalf of the plaintiff and the learned Counsel appearing on behalf of the defendants.
4. Plaintiff has filed this suit, seeking an order of injunction restraining defendant Nos. 1 to 10 from holding demonstrations in the premises (building & compound) of its Branches in Mumbai. It is the case of the plaintiff that the defendants have informed the plaintiff that they intend to hold Dharna in the protest of pension not being enhanced by the plaintiff. Plaintiff apprehends that if the defendants are permitted to hold Dharna in the premises of the plaintiff - Bank, it is likely to obstruct the ingress and egress of its staff and customers and also likely to damage the property.
5. The learned Counsel appearing on behalf of defendant Nos. 1 to 6 has filed an undertaking on behalf of defendant No.1 which is signed by the President of Federation of State Bank of India, Pensioners' Association. It is stated in the undertaking that defendant No.1 shall hold Dharna in front of the State Bank Corporate Centre, Mumbai on the 23rd September, 2008 at 10.00 a.m. in a non-obstructive and peaceful manner. It is also stated that the defendant No.1 and its members shall not obstruct the ingress and egress of any person into the State Bank Building and shall not cause any obstruction or impediment in the day-to-day functioning of the Bank and that they shall also not shout any slogans or cause any nuisance to the Bank Officers and other persons who may be visiting the said premises. It is further stated that they shall either stand or sit with play-cards

inside the compound of the State Bank Bhavan, but shall not enter the building.

6. Mr. Cama, the learned Counsel appearing for the plaintiff submits that the defendants may not be permitted to enter the premises of the Bank either in the compound or in the building. He submits that the defendants do not have any fundamental right to stage Dharna in the premises of the State Bank. In support of his submission, he relied upon the judgment of the Supreme Court in the case of Railway Board Representing the Union of India Vs. Niranjan Singh, reported in 1969 (1) SCC 502.

7. In my view, the defendants have candidly given an undertaking that they will not obstruct the ingress and egress of any person entering the premises. However, taking into consideration the apprehension expressed by the plaintiff, it would be appropriate if the defendants are directed not to enter the compound or office of the State Bank Corporate Centre, Mumbai or any of its Branches. Defendants may, however, stage the Dharna by showing play-cards outside the compound of any Branch of Sate Bank of India, after giving due notice to the police in the said area. The word "inside" in the last paragraph of the said undertaking is accordingly modified.

8. With the aforesaid modification/direction the undertaking given by defendant No.1 is accepted.

9. Ad-interim order is passed in the aforesaid terms.

(V.M. Kanade, J.)

कै.भरत भास्कर गुप्ते - श्रद्धांजली

जगामध्ये कोणी कोणासाठी थांबत नाही असे म्हणतात. परंतु माणसाचे जाण्याने कांही काळ एक पोकळी निर्माण होते हे नक्की. आपल्या संघटनेचे माजी जॉइंट सेक्रेटरी व पुणे मुख्यालयातील एक उत्साही कार्यकर्ते श्री.भरत गुप्ते यांचे गुरूवार दि. १६ फेब्रुवारी २०१२ रोजी हृदयविकाराने निधन झाले. तसे ते गेली दोन वर्षापासून आजारी होते. त्यामुळे त्यांच्या घराबाहेरच्या हालचालींवर मर्यादा आल्या होत्या. सुमारे तीस-बत्तीस वर्षे बँकेच्या कारकीर्दीत पुणे, मुंबई, पिंपरी, अहमदनगर, माढा इ. शाखांमध्ये विविध पदांवर कार्यरत असतांना, तसेच युनियन/असोसिएशनचे काम केले असल्याने पुष्कळ मित्र परिवार त्यांनी वाढवला होता व प्रेमळ स्वभावाने एक वेगळे स्थान निर्माण केले होते. सेवानिवृत्तीनंतर आपल्या असोसिएशनच्या जॉइंट सेक्रेटरी पदाची धुरा यशस्वीपणे सांभाळली व गेल्या सात-आठ वर्षांत आपल्या संघटनेच्या पुणे, नाशिक, कोल्हापूर, सोलापूर, अहमदनगर व सातारा येथे झालेल्या वार्षिक सभांचे आयोजन आणि पुणे झोनल सबसेंटरच्या व सर्कलच्या त्रैमासिक बैठकांचे आयोजन, तसेच पुणे येथील पेन्शनर्स स्नेहमंडळाचे सांस्कृतिक कार्यक्रमांचे आयोजन व ते यशस्वी करण्यात त्यांचा सहभाग फार मोठा होता. परंतु वयाच्या ६५ व्या वर्षीच ते आपल्यातून जातील असे कोणालाच वाटले नव्हते. पण ईश्वरी इच्छा निराळी होती. यापुढील आपल्या प्रत्येक कार्यक्रमात त्यांची उणीव भासेल हे नक्की. परमेश्वराजवळ आता एकच प्रार्थना आहे की, त्याने कै.भरतच्या कुटुंबियांना हा धक्का पेलण्याचे सामर्थ्य द्यावे व त्यांच्या आत्म्यास शांती लाभावी हीच इच्छा.

- भरत गुप्ते मित्र परिवार

We give below an Appeal me by son of our late-pensioner member Shri.M.A.Lonkar, retd. AGM. Those interested may contact him on his given e-mail address / Mobile

An Appeal for Kidney Donation

"Chintamani Lonkar , 31 year old Indian citizen and California resident, working for a high tech company, have been diagnosed with stage V kidney disease (Chronic Kidney Disease). This is an appeal for a **willing donor to give the Gift of life/ kidney.**

This is an appeal for those willing to help out a patient in need of an O(+ve) Blood group kidney. If you are interested you can contact at "help.chintamani@gmail.com" or Mobile -09169523218 for additional information"

State Bank of India Pensioners' Association (Mumbai Circle), Pune
NAGPUR ZONAL SUB-CENTRE

NOTICE

Pursuant to the Notice published on Page No.6 of "Samvad" magazine for the month of January 2012, the Biennial Elections for the period from 1-04-2012 to 31-03-2014 for electing the following **office bearers for the entire Nagpur Zonal Sub-Centre** will now be held by Secret Ballot as per the programme given below. The Nomination Form to be used by the members who intend to contest the election is available with Shri.J.S.Vakil.

Nominations invited for electing the following Office Bearers

- | | | | |
|----|-----------------|----------|-----------------------------------|
| 1. | President | One Post | from Nagpur City |
| 2. | Vice-President | One Post | from place other than Nagpur City |
| 3. | Secretary | One Post | from Nagpur City |
| 4. | Joint Secretary | One Post | from place other than Nagpur City |
| 5. | Treasurer | One Post | from Nagpur City |

Election Programme

- | | |
|---|--|
| Last date for filing Nominations | - 25 th April 2012 |
| Last date for withdrawal of Nominations | - 30 th April 2012 |
| The List of Final Nominations (after withdrawal) | - 07 th May 2012
(To be available with Shri.J.S.Vakil, Secretary) |
| Date of Election (if necessary) | - 27 th May 2012 |
| Time of Election | - 4.00 p.m. To 7.00 p.m. |
| Venue of Elections | - Premises of State Bank of India, Zonal Office,
Sardar Vallabhbhai Patel Marg, Kings Way,
Nagpur - 440001 |

The election (if necessary) will be conducted by Shri.Arvind G. Deshpande, R.P.T.S.Road, in front of "NEERI", Surendranagar, Nagpur- 440015; Phone - (0712) 2246868; (M) 09423685980, who has been appointed to work as Election Officer with his due consent. The other members required for election work will be selected by Shri.Arvind G. Deshpande as per his choice and need.

Nomination forms may be sent to Shri.J.S.Vakil, Secretary, so as to reach on or before 25th April 2012 by Registered Post/Speed Post/Courier at his residential-cum-Office address. In case of those candidates who wish to file the nominations personally, Shri.J.S.Vakil will be available at his residence - Vakil's Bungalow, Congress Nagar, Nagpur - 440012. Phone (0712) 2455404 on Friday, Saturday and Sundays only during the period 4.00 p.m. To 7.00 p.m.

J.S.Vakil
 Secretary

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

For Attention of Members from NAGPUR UNIT

(Comprising Nagpur Dist. and Chandrapur, Gadchiroli, Bhandara & Gondia Districts)

NOTICE

Pursuant to the Notice published on Page No.6 of 'Samvad' magazine for the month of January 2012, the biennial Elections for the period from 01-04-2012 To 31-03-2014 for **Nagpur Unit** (comprising Nagpur Dist. and Chandrapur, Bhandara, Gadchiroli & Gondia Districts only) will now be conducted by **Secret Ballot** on **Sunday the 22nd April 2012** at the premises of State Bank of India, **Zonal Office**, Sardar Vallabhbhai Patel Marg, Kings Way, Nagpur - 440001 during the period from 11.00 a.m. To 03.00 p.m. For the purpose of conducting the elections Shri.V.D.Deshpande, Plot No.209, "Shri-Krupa", Surendranagar, Nagpur - 440015; Phone (0712) 2227107; (M) 09422108532, has been appointed as Election Officer with his due consent. The other members required for election work will be selected by Shri.V.D.Deshpande as per his choice and need. The Nominations received for the various posts are as under.

1. President (one post)	(1) Shri.V.B.Gadkari; (3) Shri.P.B.Badge;	(2) Shri.J.R.Khekale;
2. Vice-President (one post)	(1) Shri.H.N.Wanaskar;	(2) Shri.D.B.Deshmukh;
3. Secretary (one post)	(1) Shri.V.M.Jagdale;	(2) Shri.J.R.Khekale;
4. Joint Secretary (one post)	(1) Shri.M.N.Udawat;	(2) Shri.D.M.Godbole;
5. Treasurer (one post)	(1) Shri.N.A.Diore;	(2) Shri.A.S.Punekar;
6. Committee Members (Four Posts)	(1) Shri.T.G.Meshram; (3) Shri.V.S.Phadke; (5) Shri.M.B.Gupte;	(2) Shri.L.G.Gautam; (4) Shri.M.S.Tonge;

J.S.Vakil, Secretary

प्रतिक्रिया

आपल्या पेन्शनर्स असोसिएशनचा 'संवाद' डिसेंबर २०११ चा अंक मिळाला. गृहपत्रिकेतील 'संपादकीय' पासून व्याकूल सूर्यापर्यंतचे सर्व लेख, काव्य आवडले.

पेन्शनरांचा देवदूत, 'खुराडी' मधून जाणवणारी बदलती परिस्थिती, 'दुधावरची साय' मधील नातेसंबंध, 'युनिट वार्ता' मधून सभासदांना प्रोत्साहित करणारे विविध नाविन्यपूर्ण उपक्रमासंबंधीची माहिती, 'नातवंडांचं कौतुक', निवृत्तीनंतरच्या काळात जपायच्या त्या आठवणी आणि रंगसूरांचा मेळ घालत निसर्गासोबत जगण्याचा संदेश, आयुष्य जगलो कसे आणि

जगावे कसे या संबंधीचे व्यक्त झालेले विचार, आपल्या 'संवाद' रूपी अंकातून सर्वापर्यंत पोहोचतात. 'संवाद' असावा तो असाच!
- बाळासाहेब कुळकर्णी, अहमदनगर

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'संवाद'च्या फेब्रु.१२ च्या अंकात श्री. मधुकर पालकर यांनी लिहिलेला 'नो युवर कस्टमर' लेख वाचला. हौसिंग सोसायटी बांधते वेळी आलेला अनुभव, एकत्र कुटुंब पद्धतीचे फायदे, आजच्या पिढीवरचे भाष्य चांगल्या शब्दात मांडले आहे. त्याबद्दल श्री. पालकर यांना धन्यवाद.

- सौ. वि. द. कुळकर्णी, पुणे

SOURCE OF HAPPINESS

I am reminded of a story read in the childhood viz 'Shirt of a Happy Man'. Unhappy king was advised by his counsellor to wear a shirt of a happy man to become happy in life. The King ordered his men to search for a happy man. After a long search when they found one, he was not having a shirt although he was very happy. This symbolic story illustrates that happiness is a state of mind. It does not derive from external sources. It comes from within and can be had at all times and anywhere. Joy derived from external source can contribute to unhappiness when the external factor no more exists.

Unconditional Prayer

While doing my first year after B.Sc. for M.Sc. in statistics from the Pune University, I lost one year due to constant attack of sinus trouble. I would get relief within half an hour after an injection but the trouble would recur after three days. I was advised by an elderly M.B.B.S. lady doctor related to my friend from my native place natural methods to clear the nose rather than puncturing sinus, as advised by an ENT specialist. An elderly professor holding Ph.D. from my native place advised me about sleeping early and getting up early even at 4.00am, if necessary, rather than studying late in the night. I blindly followed his advice and only subsequently realised that advice was based on body cycle theory which states which part of the body is active at which time. The next year I came across an amateur homoeopath who cured me of the problem. Now I mainly use homoeopathy and my wife and me converted many persons including family members like daughters-in-law and grand children to homoeopathy. In other words, I was benefited from the problem in the long run. Allopathy is used for emergencies and when quick relief is required. For long term cure we advocate homoeopathy.

When we face a problem, we can pray for freedom from suffering without expecting a particular solution for the problem by simply leaving to God to answer our prayer. If difficulties come these are meant for making us stronger for ultimate success, if we continue our efforts. All the difficulties except the ones which take away our life are meant for making us strong to enable us to face some thing in store which we can't imagine when difficulties arise.

I have an example of an answered prayer i.e. unconditional sincere thought for the future. While studying econometrics in the final year of M.Sc., I was so much fascinated by the subject that I felt I should get an intelligent wife studied in economics with optional papers of econometrics with no other condition attached to the thought. When I married years later, my wife was an M.A. in economics with optional papers of econometrics with first rank in the Bombay University. She taught econometrics in the College where she worked as a lecturer. In fact, my unconditional positive thinking in the face of sickness stated above was itself a prayer though not prayed in a manner we pray to God.

Causes of Unhappiness

In the normal course, an individual identifies himself with body and mind. Ideally, one should be connected with soul which means with God. When that happens only happiness flows in life. Any obstacle in the flow of happiness should not be resisted to accumulate bad experience but experience what happens as it occurs. Then one can have an opportunity to search a solution. If we have pain it should not be resisted but merely experienced. When that is done, the pain disappears. I have experienced this and many others also experienced when we attended training programme of continuous 12 to 16 hours of EST training. This is a natural course for those who have connected themselves to soul i.e. God.

Another cause of unhappiness is greed to have as many things as possible to become happy or comfortable. This never satisfies an individual and results into unhappiness.

Some times, happiness of others or success or wealth of others makes an individual unhappy. All individuals have soul i.e. God within them whether or not they are aware of it. Every other person we

come across is a representative of God having God within him. Some times he loves us and other times he creates problems or enmity. When in the latter case we resist there is a problem and bad feelings; the flow of happiness is obstructed and we lose an opportunity given by God to remain connected with him. Hence we become unhappy.

If India loses cricket match, it is an opportunity given by God to analyse our shortcomings and improve. This is possible if we remain happy in somebody Else's victory.

How to be Happy

It is necessary to understand difference between need and desire. Need may change from time to time and from individual to individual. But, the distinction is very important for a simple happy life. In the story of 'Shirt of a Happy Man' narrated above at the beginning, the man did not need even a shirt. For this purpose, we should forget the past except for useful cautions not to repeat the same mistakes, have full faith in God and need not worry about the future but live in the present moment fully without resisting what comes in life.

We should have company of happy people and we need not break relationship with others even though, to the extent possible, we should avoid their company. Of course, if somebody else is having a problem, we should thank God for giving us an opportunity to help. We can listen to his problem by empathising with him to comfort him but without becoming unhappy. It is necessary to remain happy for opportunity given by God to help him. Unless we are inwardly happy though empathising with the person needing help, we cannot render good help.

If somebody has hurt you knowingly or unknowingly, it is OK to feel bad momentarily. But, we have to get rid of bad feelings and sincerely forgive the person concerned. When we forgive, the bad feeling on our part disappears and we remain happy. It does not mean that we need not be cautious about the person, but, forgiving sincerely is necessary for our own happiness. There are instances of subsequent relenting by persons causing hurt.

Conclusion

Matthieu Ricard, a Buddhist monk, has written in his book 'The Art of Meditation' that "The aim of meditation is to transform the mind. It does not have to be associated with any particular religion. Every one of us has a mind and every one of us can work on it" "Meditation is a practise that makes it possible to cultivate and develop certain basic positive human qualities in the same way as other forms of training make it possible to play a musical instrument or acquire any other skill. I recommend the book to read. More about him can be known from his website www.matthieurecard.org.

Many problems get solved when we connect ourselves with soul. It gives us inner peace and pleasure. The best way out for this is meditation, breathing technique which calms down a person. It may be called 'Soham Technique' or 'Vipashyana' or 'Kriya Yoga' in various forms of meditation. The techniques help to calm body and mind and provide bliss. This is the way of connecting to God to find bliss and happiness.

Let me admit that I have not mastered the ways I have written about. But, I am conscious of the concept and has been endeavouring to cultivate to the extent possible day after day. I am pennig this for the benefit of fellow pensioners.

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PS:-The article was published in 'Snehadeep' Diwali 2011 issue of SBI Pensioners' Club, Andheri East, Mumbai 400069

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**Table-1 RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS Annexure - I
WHO HAVE RETIRED (A) PRIOR TO 1-11-1987 and (B) BETWEEN 1-11-1987 & 31-10-1993**

Sr. No. Basic Pension + F.D.R. (as applicable)	Dearness Relief for the months from February 2012 to July 2012 (Average Index - 4519) (Slabs - 979)
i) Upto Rs.1,250=00	655.93 % of aggregate of Basic Pension & F.D.R.
ii) Rs.1,251=00 to Rs.2,000=00	Rs.8,199=12 + 538.45 % of aggregate of Basic Pension & F.D.R. in excess of Rs.1,250=00
iii) Rs.2001=00 to Rs.2,130=00	Rs.12,237=49 + 323.07% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,000=00
iv) Above Rs.2,130=00	Rs.12,657=48 + 166.43% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,130=00

**Table-2 DEARNESS RELIEF PAYABLE TO PENSIONERS
WHO HAVE RETIRED ON OR AFTER 1-11-1993 UPTO 31-10-2002**

Sr. No. Basic Pension	Dearness Relief for the months from February 2012 to July 2012 (Average Index - 4519) (Slabs - 842)
i) Upto Rs.2,400=00	294.70 % of Basic Pension
ii) Rs.2,401=00 to Rs.3,850=00	Rs.7,072=80 + 244.18 % of Basic Pension in excess of Rs.2,400=00
iii) Rs.3,851=00 to Rs.4,100=00	Rs.10,613=41 + 143.14 % of Basic Pension in excess of Rs.3,850=00
iv) Above Rs.4,100=00	Rs10,971=26 + 75.78 % of Basic Pension in excess of Rs.4,100=00

Table No.3 Dearness Relief payable to Pensioners who have retired on or after 1-11-2002 To 31-10-2007 for the months from February 2012 to July 2012

(Average Index - CPI - for quarter ended December 2011 :- 4519 ; and No.of Slabs - 557)

Rate of Dearness Relief on Pension :- 100.26 % of Basic pension

(Ignore decimals from 3rd place onwards)

Dearness Relief to Pensioners who Retired on or after 1-11-2007 for the months from February 2012 to July 2012

(Average Index - CPI - for quarter ended December 2011 :- 4519 ; and No.of Slabs - 420)

Rate of Dearness Relief on Pension :- 63 % of Basic pension

(Ignore decimals from 3rd place onwards)

Dearness Relief payable to Family Pensioners Annexure - II

- (i) Dearness Relief for Family Pensioners in respect of pensioners who died or retired
(a) before 1-11-1993 (b) on or after 1-11-1993 but before 1-4-1998 and
(c) on or after 1-11-2002 will be paid as per the tables given for the pensioners in Annexure-I **(given above)**
- (ii) The Dearness Relief of Family Pensioners in respect of pensioners who died or retired on or after 1-4-1998 but before 1-11-2002 will be as per the following Table :-

Sr.No. Basic Family Pension	Dearness Relief for the months from Feb. 2012 to July 2012 (Average Index - 4519) (Slabs - 708)
i) Upto Rs.3,550=00	169=92 %
ii) Rs. 3,551=00 to Rs. 5,650=00	Rs. 6,032=16 + 141.60 % of Basic Family Pension in excess of Rs. 3,550=00
iii) Rs.5,651.00 to Rs.6,010.00	Rs. 9,005.76 + 84.96 % of Basic Family Pension in excess of Rs.5,650.00
iv) Above Rs.6,010.00	Rs.9,311.61 + 42.48 % of Basic Family Pension in excess of Rs.6,010.00

आंतरराष्ट्रीय महिला दिन

अर्थपूर्ण आयुष्य जगण्याकरिता व्यक्तिगत किंवा सामाजिक जीवनात संघर्ष करीत राहणाऱ्या स्त्रियांविषयी जाणून घेण्याची ओढ मला नेहमी वाटते. 'स्व'च्या शोधासाठी चाललेला 'स्त्री'चा झगडा तसा फार पूर्वीपासून आहे. सतराव्या शतकात ज्या काळात स्त्रियांना धार्मिक व्यवहारात अजिबात स्थान नव्हते, तेव्हा मुक्ताबाई, जनाबाई, बहिणाबाई ह्यासारख्या स्त्रियांनी अशिक्षित असूनही उत्तम काव्यनिर्मिती केली व भक्तिमार्गाचा अवलंब केला. त्यामुळेच त्या जाती धर्माच्या व रूढीग्रस्त सांसारिक जीवनाच्या पलिकडे जाऊ शकल्या. नंतर अठराव्या शतकात म्हणजे पेशवाईच्या काळात पेशव्यांच्या ब्राह्मण स्त्रिया तसेच राजे सरदार ह्यांच्या मराठा स्त्रिया ह्यांनी पत्नी किंवा माता म्हणून जबाबदारी पार पाडताना निरनिराळ्या प्रसंगात आपली मुत्सद्देगिरी, धैर्य, चिकाटीपणा दाखविला. प्रसंगी शिक्षा वा कारावासही भोगला.

परंतु खऱ्या अर्थाने स्त्री सुधारणांविषयी विचार होऊ लागला तो १९ व्या शतकात. ब्रिटिशांच्या आगमनामुळे पाश्चिमात्य उदारमतवादाचा समाजावर प्रभाव पडू लागला. महाराष्ट्रात तर रानडे, आगरकर, कर्वे, ज्योतिबा फुले इ. सुधारकांच्या विचारांमुळे समाजात उलथापालथ होऊ लागली. आजच्यासारख्या प्रसिद्धी माध्यमांचा अभाव, धर्ममार्तंडांचा समाजावरील जबरदस्त पगडा, प्रखर सामाजिक तसेच कौटुंबिक विरोध अशा प्रतिकूल परिस्थितीतही ज्या धाडसाने स्त्रियांनी संघर्ष केला ते पाहून आजच्या काळातही मी अचंबीत होते.

आणि म्हणूनच ८ मार्च ह्या आंतरराष्ट्रीय महिला दिनानिमित्त महाराष्ट्रातील १९ व्या शतकातील स्त्री संघर्षाची काही मोजकीच उदाहरणे मला येथे नमूद करावीशी वाटतात.

एका श्रीमाळी ब्राह्मण विधवेने, मुंबईचा तत्कालीन गव्हर्नर आणि कौन्सिल प्रेसिडेंट लॉर्ड एल्फिन्स्टनला एक अर्ज पाठविला. तो १८ ऑगस्ट १८५५ च्या टेलिग्राफ मध्ये प्रसिद्ध झाला. तिला केशवपन करावयाचे नव्हते. केशवपनावर कायद्याने बंदी घालावी व सक्तीने वपन केले तर विधवेच्या नातेवाईकांस व न्हाव्यालाही शिक्षा करण्यात यावी अशी विनंती तिने अर्जात केली होती. आपले नाव तिने गुप्त ठेवले होते. परंतु केशवपनबंदीचा कायदा झाला तर स्वतःचे नाव जाहिर करण्याची तयारी दाखवली होती. १८५४ साली शंकराचार्य नगरास गेले असता त्यांनी काही विधवांना केशवपन करावे असा आदेश दिला. केशवपनास तयार नसलेल्या विधवांवर जेव्हा शंकराचार्यामार्फत जबरदस्ती करण्याचा आदेश आला, तेव्हा ह्या विधवांनी उलट जबाब दिला, "ही मोगलाई नाही. जुलूम जबरदस्ती कराल तर आत्ताच्याआता फौजदाराकडे अर्ज करू." शेवटी ह्या स्त्रियांशी कोणीही अन्नपानादी व्यवहार ठेवू नये असा हुकूम सोडून शंकराचार्य नगरातून निघून गेले.

पुढे १८७४ सालची घटना. दहाव्या वर्षी नकळत्या वयात विवाह झाला म्हणून हा विवाह मला मान्य नाही असे सांगून सुशिक्षित घरातील रखमाबाईने निरक्षर दादार्जीशी संसार करण्यास नकार दिला

मार्च १८८४ मध्ये रखमाबाई दादार्जीचा खटला प्रथम कोर्टात दाखल झाला. ह्या खटल्याचे पडसाद लंडनमधील वृत्तपत्रातही आले. पुढे हायकोर्टात रखमाबाईस शिक्षा झाली. सनातनी धर्ममार्तंडांना विजयी झाल्यासारखे वाटले. परंतु रखमाबाईच्या धाडसी भूमिकेमुळे समाजात लढ्याच्या संमती वयाबाबत चर्चा सुरू झाली व पुढे संमती वयाचा कायदा आला. १८९० मध्ये मुंबईच्या सुमारे दोन हजार स्त्रियांनी संमती वयोमानाच्या वाढीला पाठिंबा देणारा अर्ज सहा करून सरकारकडे पाठविला होता. बुलढाप्यातील बापूजी हरी शिंदे त्यांची ताराबाई ही मुलगी काळाच्या मानाने बरीच शिकलेली. तिने १८८२ साली 'स्त्री पुरुष तुलना' नावाचे अवघे ३७ पृष्ठांचे पुस्तक लिहिले. त्यातील परखड आणि रोखठोक भाषा आजही धाडसाची वाटेल. स्त्रीवर अमानुष अन्याय तर पुरुषांना मात्र स्वैराचाराचे स्वातंत्र्य हे कुठल्या धर्मशास्त्रात वा नीतिशास्त्रात बसते म्हणून तिने ह्या पुस्तकात अतिशय तिखट शब्दात जाब विचारला आहे. १८८७ साली कार्नेलिया सोराबजी ही महाराष्ट्रातील पहिली पदवीधर स्त्री. स्त्रीला कायद्याची डिग्री मिळविण्याची परवानगी इंग्लंडमध्येही नव्हती. तेव्हा तिने संघर्ष करून कायद्याची पदवी मिळविली. तरीही भारतात परत आल्यावर वकिलीची सनद तिला सतत नाकारली गेली. पुढे तिने पुण्यातल्याच लाकूडतोड्याच्या बायकोच्या वतीने बोलायची परवानगी मिळविली व भारतातील पहिल्या वकिल स्त्रीने आपली पहिली केस जिंकली. विधवाविवाह चळवळीचे प्रमुख कार्यकर्ते मोरोबा कान्होबा यांनी आपल्या बंगल्यात १६ वर्षांच्या विधवा वेणूबाईचा विवाह २५ वर्षांच्या करमरकरांशी मोठ्या थाटामाटात केला. समारंभाच्या वेळी सनातनी गोंधळ घालतील म्हणून पोलिस घोडेस्वार व कॉन्स्टेबल बंदोबस्तासाठी बोलाविले. ह्या पुनर्विवाहाचा परिणाम सनातन्यांवर बराच झाला. ह्या जोडप्यावर घराघरातून बहिष्कार टाकला गेला.

महाराष्ट्रात १९ व्या शतकात अनेक ज्ञात तसेच अज्ञात सुधारकांच्या सभासंमेलने तसेच वर्तमानपत्रे, पुस्तके ह्यातील विचारांनी, सामाजिक सुधारणेचे वारे वाहू लागले. त्याला साथ मिळाली ती अनेक शिक्षित तसेच अशिक्षित गोरगरिब स्त्रियांच्या संघर्षाची. समाजाकडून होणाऱ्या निंदानालस्ती, अपमान, बहिष्कृतता ह्या सर्वांना तोंड देत स्त्रिया झगडू लागल्या.

महाराष्ट्रातील आजची स्त्री इतर राज्यांच्या तुलनेत प्रगत दिसते त्याचे मूळ ह्या स्त्रियांनी केलेल्या धाडसी प्रखर संघर्षात दिसते म्हणून ह्या संघर्षाला महिला दिनानिमित्त लाख लाख प्रणाम.

(संदर्भ पुस्तक- स्त्री प्रश्नांची चर्चा एकोणीसावे शतक प्रतिभा रानडे)

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