

SBI PEN. ASSN.'S SAMVAD

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

Price ₹ 3/-



संवाद

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

Vol.- 6

Issue 9

मार्च - २०१४

March 2014

संपादकीय

गेल्या महिन्यात राजकीय क्षेत्रात फार महत्त्वाच्या घटना घडल्या त्याची नोंद घेणे या देशाचे नागरिक म्हणून आवश्यक वाटते. १५ व्या लोकसभेचे शेवटचे अधिवेशन आटोपले. १९५२ ला राज्य घटनेनुसार सार्वत्रिक निवडणुका होऊन १ ली लोकसभा अस्तित्वात आली होती. आता १६ व्या लोकसभेसाठी निवडणुकीची धामधूम सुरू झालेली आहे. जाता जाता लोकसभेने देशातील २३ वे राज्य तेलंगणा या नावाने जन्मास घातले.

१५ ऑगस्ट १९४७ ला देश स्वतंत्र झाला. ब्रिटीशांनी राज्यकारभाराच्या सोईसाठी विविध प्रांत निर्माण केले होते व प्रांतिक कारभार निवडून झालेल्या विधानसभांकडे सोपविला होता. त्यावेळी देश एकूण १६ राज्यात व शेकडो लहान मोठ्या संस्थानात विभागलेला होता. १९४८ मध्ये सरदार वल्लभभाई पटेल यांनी संस्थाने विलिनीकरणाचे फार मोठे कार्य कुशलतेने केले. काही संस्थानांनी विरोध केला, पण शेवटी एकसंध भारत निर्माण झाला.

नंतर काही वर्षांतच सत्तेत सहभाग असावा. आपलाही वाटा असावा, म्हणून प्रादेशिक व भाषिक अस्मितेला खत पाणी घालण्यास राजकारण्यांनी सुरूवात केली. १९५६ मध्ये 'राज्य पुनर्रचना आयोग' स्थापन झाला व भाषिक प्रांतरचनेला सुरूवात झाली. काही राज्ये सुरळीतपणे निर्माण झाली. काहींना संघर्ष करावा लागला. सध्याचे गुजराथ, प. महाराष्ट्र, कोकण व उत्तर कर्नाटक हे मुंबई राज्य ह्या नावाने ओळखले जात होते. आजच्या मराठवाडा हैद्राबादमध्ये तर विदर्भ मध्यप्रांतात होते. १ मे १९६० रोजी आजचा मराठी भाषिक महाराष्ट्र निर्माण झाला व गुजराथ वेगळा झाला.

वास्तविक संपूर्ण आंध्रची भाषा तेलगू असूनसुद्धा वेगळे तेलंगण निर्माण झाले. त्यामुळे आता पुन्हा महाराष्ट्रातून विदर्भासाठी, उत्तर प्रदेशातून पूर्वचल बुंदेलखंड, अवध इ. ची मागणीस आता नव्याने जोर येईल.

वेगळे राज्य झाले म्हणजे प्रगती होते असे जर असते, तर ६५ वर्षांच्या स्वातंत्र्यानंतर आपण किती प्रगती करू शकलो, याचा अगोदर विचार झाला पाहिजे. मग छोटी राज्ये मिळवून काय साध्य

होते, तर राजकारण्यांचा फायदा होतो, तो म्हणजे मंत्रीपदे, महामंडळाची अध्यक्षपदे आंध्रप्रदेशात आज जेवढे मंत्रीगण आहेत त्यांची संख्या दुप्पट होईल शिवाय दोन मुख्यमंत्री, दोन राज्यपाल सर्वांना सरकारी बंगले, गाड्या नोकरचाकर, जनतेचे सेवक म्हणून फुकट प्रवास. 'आपण सारे भाऊ भाऊ सर्व मिळून वाटून खाऊ.' जनता असते तेथेच ती राहते. देशाला एकच पंतप्रधान व एकच राष्ट्रपती मग आम्हाला काय? मग तुम्ही मंत्रीपदे घ्या, राज्यपाल व्हा! ६५ वर्षात राज्याची संख्या दुप्पट झाली. म्हणजे सत्ताधारी पण दुप्पट झाले. १५ ऐवजी ३० राज्यपाल. राज्यपाल हे केंद्रात सत्तेवर असलेल्या पक्षाचे एजंट म्हणून कामे करतात. पक्षात जे उपद्रवी असतात किंवा जूने ज्येष्ठ राजकीय नेते जे सत्ताधाऱ्यांशी एकनिष्ठ असतात. त्यांना अशा पदांवर पार्क केले जाते. पूर्वीचे राजे व संस्थानिक यांचाच हा नवा अवतार आहे. आपला गरीब व कर्जबाजारी देश यांचेवर भरपूर खर्च करीत असतो.

स्व. राजीव गांधी पंतप्रधान असताना म्हणाले होते की देशातील १ रुपया उत्पन्नापैकी १५ ते २० पैसेच सामान्य माणसापर्यंत पोहोचतात. त्यांचेवर खर्च होतात, बाकी सर्व मध्येच वाटले जातात. हा पैसा सत्तेतील बांडगुळे फस्त करतात.

वेगळे तेलंगण झाले म्हणजे आता तेलंगणातील लोकांचे कल्याण होणार असे दिवास्वप्न कुणी पाहू नये. तसेच वेगळा विदर्भ झाला म्हणजे कापसाला भरपूर भाव मिळेल व शेतकऱ्यांच्या आत्महत्या थांबतील असे नाही. एकसंध स्वतंत्र देश असून प्रगती करता येत नाही, तेथे तुकडे तुकडे करून काय प्रगती होणार आहे, हे खरच कळत नाही. आपल्या हातात आता एकच गोष्ट आहे, येणाऱ्या सार्वत्रिक निवडणुकीत आपला मतदानाचा हक्क बजवायला विसरू नका व कोणत्याही प्रलोभनाला बळी न पडता स्वतःच्या सदसद्विवेकबुद्धीला स्मरून योग्य उमेदवाराला मतदान करा.

वसंत धुपकर, पुणे
फोन : ०२०- २०२५५४०८

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

**Proceedings of the 27th Annual General Meeting held on Tuesday the 25th Feb. 2014 at
Shivaji Mandir (Natyagraha) Dadar, Mumbai 28**

The Meeting as per schedule was to begin at 11.00 am. Shri. P.A.Lopes, who was on the dais, however, declared that since the quorum for the meeting was not adequate, the Meeting stands postponed by 30 minutes. Accordingly, the meeting started at 11.30 am. Shri. Lopes extended a warm welcome to all the present for the meeting. Then he also expressed good wishes to the children/grandchildren of the pensioners, who were to appear for HSC/SSC examinations. Shri. Lopes then invited the following dignitaries on the dais. Shri.V.M.Gokhale, Circle President, Shri. S.B.Gokhale, President of Mumbai ZSC, Shri. B.G.DAndekar, former Adviser to the Federation of SBI Pensioners' Associations, Shri.P.M.Narkar, President of Panaji (Goa) ZSC, Shri.R.S.Rajiwadekar, Principal Secretary of Mumbai ZSC, Shri.Sahebrao Desai, President of Aurangabad ZSC. Shri L.G.Gandhi, President, Pune ZSC & Shri. R.N.Lalingkar, Circle Secretary of SBIPA, who arrived slightly late were also invited to occupy the chairs on the dais.

At the outset, Shri. Madhav Nadkarni recited Sanskrit Shlokas - 'Vakratund Mahakay' and 'Gurur Bramha Gurur Vishnu' and appealed to the deities to be present in the Meeting.

Shri.G.K.Gandhi, Gen Secretary of SBI PA, Bhopal Circle had sent a message expressing good wishes for the Meeting. This message was read out. Shri.Lopes then started the Meeting as per the Agenda.

Agenda Item No. 1 : To condole the death of Bank's Pensioners/Family Pensioners and Associate Members whose names have been reported to us after the 8th Feb. 2013 :

Shri Lopes read out the names of pensioners/ Family pensioners / Associate Members whose death was reported after the 8th Feb. 2013 & requested the audience to stand in silence for 2 minutes to pay respect to the departed souls. The entire gathering at the Meeting stood in silence for 2 minutes to pay homage to the departed souls.

Agenda Item No. 2 : To confirm the minutes of Annual General Meeting held on the 8th February 2013 :

The Minutes were published in October.2013 issue of 'Samvad'. Shri.S.B. Gokhale read out some very important features/points in the minutes and requested the members for confirmation of the minutes. These were confirmed by the gathering without any query.

Agenda Item No. 3 : To honour Senior members who have completed 75 years of age between the 9th Feb. 2013 to the 25th Feb. 2014 (both days inclusive) :

Out of 179 members who had completed 75 years of age (which included 55 lady members) 79 had confirmed to attend the meeting. However, only 58 members were actually present for the felicitation programme. It was a great site to witness the senior members who had spent 35 to 40 years of their life in serving the Bank, being felicitated in front of a gathering of nearly 1000 members. A great honour indeed ! Shri.M.D.Dalal, retired CGM of the Bank, who had completed 93 years of age, was also present for the meeting. He too was felicitated. Those members whose birthday fell on the date of this meeting were also honoured.

At this juncture, Bank officials arrived at the venue to conduct the Pensioners' Meet. So, it was decided to hold the Bank's meet. Shri. Lopes invited the following officials of the Bank on the dais & were extended welcome with flowers.

Smt. Pooja Thakur	- AGM, PPG, Corporate Centre
Shri. Chintamani Mulye	- Dy Manager, PPG Dept, Corporate Centre
Dr. Smt. V.M.Ajinkya	- Chief Medical Officer, Corporate Centre
Shri. P.K.Beri	- Dy. G.M., Mumbai L.H.O.
Shri. Pradeep Thakre	- AGM, PPG Dept., Mumbai LHO
Shri. Manohar Kamat	- CM (HR-I), Zonal Office, Mumbai
Shri. Patkar & Shri. Krishnamurthi	- C.M.(HR-II & III), Zonal Office, Mumbai
Smt. Kavita Salunke	- Dy Manager, Welfare Cell, Z.O., Mumbai

Shri. Manohar Kamat, who took over the charge of the Meeting declared in his speech that the problem at Borivali Dispensary has been sorted out and the dispensary has been shifted to new specious premises at MTNL complex on 2nd floor at Borivali (W) where lift is available. This announcement was greeted with cheers. Shri. Kamat thereafter gave some statistical data about the implementation of REMBS & EMWS in branches under jurisdiction of Mumbai Zonal Office. The details are as under.

Retired Emp. Medical Benefit Scheme

During April 2012 to March 2013

New members	- 244
Total Members	- 3456
Bills paid	- Rs.4.39 crores for Hospitalisation - Rs.0.38 crores on domiciliary treatment
Total	- Rs.4.77 crores

During April 2013 to Jan. 2014

New Members	- 197 +287 (Nasik)
Total New Members	- 484
Total membership	- 3970
Bills paid	- Rs. 4.00 crores (Hospitalisation) - Rs.0.36 crores domiciliary treatment
Total	- Rs. 4.36 crores

Mutual Welfare Scheme

During the period 2012-13

Amount paid for Hospitalisation	- Rs.2.37 lacs
Regular quota	- Rs.4.22 lacs
Monthly Financial Relief	- Rs.10.88 lac

During the period 2013-14

Amount paid for Hospitalisation	- Rs.1.04 lacs
Regular quota	- Rs.8.54 lacs
Monthly Financial Relief	- Rs.3.36 lacs

He also informed that 45 accounts were deleted due to non-submission of Life Certificate. Shri.Kamat requested the members to submit their bills through their pension paying Branch who should forward the same direct to Zonal office, Mumbai and not to route them through RBOs.

Shri. P.K.Beri, Dy GM CCO, in his address clarified that after some teething troubles, the

!! गुढीपाडवा व नूतन संवत्सरानिमित्त सर्वांना हार्दिक शुभेच्छा !!

payment of pension by CSPPC at Kolkata has now been streamlined. He requested the members to submit their Life Certificate on time. He appealed to those who have not yet submitted their Life Certificate to submit the same at the earliest.

Dr. Smt.V.M.Ajinkya also spoke on the occasion. She emphasized the need to remain fit & fine. She gave following tips for this purpose.

- 1) To avoid overeating & avoid spicy & fried food.
- 2) Exersize, like walking, at least for 45 min. a day is necessary.
- 3) To do Yoga & Meditation.
- 4) To be social & take part in social / cultural activities.
- 5) To be very careful of any eye problem - Contact eye specialist without delay.
In fact 'check-up' after every 6 months was advised by her.
- 6) To take care of kidneys through special pathological tests.
- 7) Have proper sleep & avoid watching TV for long hours.

Dr. Ajinkya's advices were well accepted by the audience.

Thereafter Shri.Chintamani Mulye, Dy Manager, PPG, C.C., presented an audio-visual programme & explained to the members about Bank's website for pensioners available on the internet & how to visit & explore the site for getting information. Shri. Mulye's presentation was very informative & educative. Hence, that too was well appreciated by the gathering.

A lunch break was taken at 1.30 pm. The session after lunch began with remaining Agenda items.

Agenda Item No.4 : Committee's report for the year 2013 to be read, discussed & adopted :

Shri. S.B.Gokhale read out important features of the Report & informed that during the year. Mumbai ZSC has enrolled 410 new pensioners which is a record by itself. The report was adopted by the gathering.

Agenda Item No. 5 : To discuss recent developments :

Shri. S.B.Gokhale then took over the mike to appraise the gathering about some recent developments as under.

- 1) The case filed by the Federation in the Supreme Court which was subsequently transferred to Delhi High Court on technical grounds stands adjourned to 18th March 2014. He further informed that all the information as demanded by the court has been furnished & the case is due for a final hearing & judgment.
- 2) Some Pensioners had filed a petition in Delhi High Court seeking redressal to our various long pending demands. The case was filed in 2002 & out of seven petitioners only 2 are now alive. The judgment in this case is expected to be given very shortly.
- 3) Corpus of SBI / IBI Pension fund is Rs.39,000/- crores. The interest on this fund is enough to take care of yearly out go of pension. Bank has no problem for payment of pension. However, section 50(2)(0)(ii) of the SBI Act compels the Bank to refer the matter to Govt. for release of any additional benefits & GOI is taking undue advantage of the powers vested with them & is playing dilly/dallying tactics in releasing further benefits to us.
- 4) Very recently, a Parliamentary Committee on National Grievances of Workers was also apprised of our problems and the difficulties faced by us in resolving our issues by our Federation.
- 5) Shri. Gokhale also appealed the gathering to follow two recent instructions of the Bank viz.
 - i) To get the Provident Fund Index No. to be linked to savings Bank / Term deposit Accounts. Or else, they may lose the benefit of 'staff rate' on these deposits.

- ii) To submit information/documents required to be submitted under 'KYC' norms. Non-submission could result in charging of penalty of Rs. 110/- by Bank.

Agenda Item No. 6 : Speech of the Chief Guest :

Shri. B.G.Dandekar, former Adviser to the Federation, was requested to speak. Shri. Dandekar informed that apart from two important Court Cases i.e. (i) A case filed by Federation in Supreme Court & (ii) a Case filed by 7 pensioners in Delhi High Court, there are several other cases filed by individual pensioners in other High Courts in the country. But none of them has yet been decided. In two cases which were decided, GOI has gone in appeal. In our legal battle for our legitimate demands, GOI is putting so many hurdles. In fact, one of the Sr. Judges, after going through the evidence papers, asked the Advocate of GOI as to why they are objecting to grant the demands of the pensioners when SBI is ready to bear the costs without any difficulty. However, in spite of such blunt talk by the Judge, GOI put forth some technical reason & got the Supreme Court Case transferred to High Court in Delhi. This is nothing but delaying the case for no understandable reason.

Referring to Delhi High Court Case, he told that 5 out of 7 petitioners had passed away since the case was filed in 2002. The remaining petitioners desperately appealed to the Chief Justice of India and narrated the dismal state of affairs in granting justice to them. It was only after that the High Court case started to come up for regular hearing. The Next hearing was on 27th Feb 2014. At the time of last hearing the GOI raised a very peculiar problem which baffled our Advocate. But our Federation General Secretary Shri.PPS Murthy, who was present in the Court, with the permission of the Judge, gave replies to the GOI questions and thereby stalled the delay in hearing of the case. However, it seems that GOI has decided to postpone the judgement till the General Elections for Lok Sabha are over. At the end of his speech Shri.Dandekar appealed to the members for 'Eye Donation.

Agenda Item No. 7 : Speech of the Circle President :

Shri. V.M.Gokhale, President, Mumbai Circle, started his speech by saying that it was decided that no office-bearers/committee members of the Association will be honoured in the meetings. However, this year, all the committee members of the Mumbai Zonal Sub-Centre have done very splendid job by enrolling 410 new members. It has, therefore, been decided to acknowledge their services by honouring them with a bouquet. Accordingly, he honoured them with a bouquet. Shri. Gokhale had a special word of praise for Sarva/Shri. C.N.Date, R.V. Chhabria and P.A.Lopes. Shri.V.M.Kanhere who runs our Library at Thane office was also felicitated. Shri.V.M.Gokhale also honoured Shri. P.V.Gokhale, one of our members from Kalyan, who inovated / modified a bicycle which runs on the battery fitted to it which saves energy. This improvised cycle is good for senior citizens within the City area.

Then Shri.V.M.Gokhale expressed his displeasure regarding non-availability of volunteers to work for the Association. He made an earnest appeal to the pensioners (particularly who know computer operation) to come to the Association Office in Thane/Pune. In a quick response to his appeal Shri. A.D.Surve from Malad came forward to work for the Association.

While replying to the objection raised by a senior pensioner who had opined that since we are getting adequate pension, why should we keep on fighting for higher pension, Shri V.M.Gokhale replied that our fight is not for higher amount of pension but for a proper cadre-based pension which is payable to us as per rules. He quoted an article written in Times Of India by Shri.O.P.Bhat, former Chairman of the Bank. Shri.Bhat had mentioned that due to meagre pension what he is going to get after retirement, he will have to do a job since the pension amount at his disposal would not be sufficient to maintain his family with descent standard of living. Shri.Bhat is drawing a pension less than what a recently retired Special Assistant gets. Hence our fight is not for more money but for

removal of injustice.

Shri. Gokhale appealed to the pensioners to get rid of the negative thinking and be happy / jolly & take part in social activities.

Agenda Item No. 8 : Election of office bearers/Committee members of Mumbai Zonal Sub Centre for the period of two years 2014-2016 :

Nomination form & other information was published in Samvad along with notice of this AGM. As per the notice for the Biennial elections of the office bearers for the years 2014-2016, the elections were held for different posts. Shri.C.N.Ketkar, the Election officer, could not attend the AGM due to ill health. So, he forwarded the nominations received from S/Shri A.D.Butala, P.A.Lopes, C.N.Date & B.P.Khare. Shri.V.M.Gokhale, Circle President, took the charge of the Election process. Since there were no other contestants, the above four activists were declared as elected for the respective posts applied for by them. For all the other posts, since no nominations were received, the existing office bearers of these posts were requested to continue, which they agreed to and hence they were declared as elected.

Shri. A.D. Surve had submitted nomination for the post of Regional Secretary, Malad (W). Since there is no post like that, the Circle President declared that Shri.Surve will be co-opted in the Zonal Committee and suitable post would be given to him.

The following Office-bearers of Mumbai Zonal Sub-Centre were declared elected.

<u>Sr. No.</u>	<u>Name of the Office-bearer</u>	<u>Designation</u>
1	Shri. S B Gokhale (022) 21632723	President
2	Shri. S M Dhardhar (022) 22059241	Vice-President
3	Shri. R S Rajivedekar 09920466577	Principal Secretary
4	Shri.S W Agarkar 09920597231	Treasurer
5	-----do-----	Organizing Secretary

The following Regional Secretaries as per their area of operation are as under :-

<u>Sr. No.</u>	<u>Name & Phone No.</u>	<u>Area</u>
1	Shri. S.M. Dharadhar (022) 21632723	Kolaba to Parel / Elphisten / Dadar
2	Smt. Jyoti Shahane (Ladies' Representative) 09869255021	Hiranandani Thane, Ghodbandar & Vasant Vihar, Thane
3	Shri. R.S.Rajiwadekar & Shri.Madhav Nadkarni : (09920466577) (09819084380)	Linking Road (E), Goregaon E & W Vile Parle E & W, Andheri E & W
4	Shri. C. N. Date 0993054006	Malad to Dahisar (E & W)
5	Shri. P A Lopes (0250) 2383220	Mira Road to Dahanu
6	Shri. B P Khare 09819173871	Thane Municipal Corporation area
7	Shri. S W Agarkar 09920597231	Part of Thane District & Dombivli to Badlapur, Bhiwandi etc.

8	Shri. R.V.Chabria 09819033231	New Mumbai / Raigad
9	Shri. B.C.Thakur 09689918081	Nashik District
10	Shri. A D Butala 09833148904	Powai / Sakinaka, Marol, Seepz, Cargo, Kanjurmarg, Vikroli.
11	Shri. J B. Pusalkar (022) 21636512	Mulund to Sion

Agenda Item No. 9 : Any other business with the permission of the chair :

Shri. A.K.Kulkarni expressed his views and suggested to take help of political leaders for example. Shri. Rahul Gandhi to solve our issues. Shri B.G.Dandekar, while clarifying on the suggestions made by Shri.A.K.Kulkarni, explained the various efforts made with the help of political leaders like S/ Shri. Pranab Mukherjee (then Finance Minister), Pritviraj Chavan, Rahul Gandhi and Mrs. Pratibhatai Patil (then President of India). He said all their efforts had failed to bring success. Even a written appeal addressed to the Prime Minister and Finance Minister with the signatures of 104 MPs from different political parties was handed over to the Finance Minister at the hands of the then MP Shri. Eknath Thakur, but no response. (Kindly also refer 'Samvad' issue for August 2011 which is available on our website).

Thereafter Shri. S.W. Agarkar informed that during the day the Association received Rs. 1.25 Lac by way of Donations from members. He then gave vote of thanks. The Meeting was concluded at by chanting National Anthem at 4 p.m.

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

Congratulations

Sau. Vaishali Kiran Ghadyalji, daughter-in-law of Shri. Hari Tukaram Ghadyalji, our member from Mumbai, has been awarded a Ph.D. in English Literature on 24th February 2014. Her thesis subject was: "Changing Trends in Tragic Expressions in Drama : A Journey through Three Classics: Oedipus Rex, King Lear, Mother Courage and Her Children". After putting in hard work along with intellectual energy for more than five years under the guidance of Dr. V.K. Mirajkar in S.R.T.M. University, Nanded, she achieved this success. At present she is working as Assistant Professor in K.J. Somaiya Institute of Engineering & Information Technology, Sion, Mumbai. On behalf of our Association we heartily congratulate Sau. Vaishali Kiran Ghadyalji and wish her bright future in her career.
- Secretary

↑ ४ रात्र - ५ दिवस ↓

अंद्मान

मे-जून-जुलै-ऑगस्ट चे बुकिंग सुरू
रु-२८०००फक्त

मुंबई ते पोर्टब्लेअर परतीच्या विमान प्रवासा सठीत
चामध्ये असेी हॉटेल वास्तव्य, चहा - नाश्टा -
दोन्हीवेळचे जेवण, साईटसीन करीता असेी कार, गाईड फी,
बोट तिक्कीट, प्रवेश फी यांचा समावेश आहे

दररोज-रेल्वेने
अंबाजोगाई दर्शन
सोबत परळी वैजनाथ
रु-३०००फक्त

call: Rajesh Ranade **Tourways**
922 3434 354

Dearness Relief to Pensioners/Family Pensioners of IBI/State Bank of India

In various meetings and interactions with the members, we are being posed certain problems by the pensioner members about which there is a lot of confusion in their minds. In the Annual General Meeting of Panaji (Goa) Zonal Sub-Centre held in April 2013 one of the intelligent members Shri. Joshi from Ratnagiri District raised the following questions and wanted to know in simple language what are the meanings of various terms which are being used by the speakers in the context of various problems of the revision of pension etc.

- a) What is meant by the revision in pension whenever there is a salary revision of staff consequent upon the 'Bipartite talks'
- b) What is meant by lack of parity in payment of 'Dearness Allowance' between the working staff and pensioners
- c) What is meant by 100% neutralization of DA and how it compares with the present system of payment of DA to staff and pensioners

2) Since the points raised by Shri Joshi are very important and there is no clarity about those matters in the minds of our members including myself, I assured the gathering that I will study the various matters and will try to come out with suitable 'Article in Samvad' in due course.

3) As regards the point mentioned at a) above as per the universal principle accepted by various tribunals, central pay commissions, supreme court judgments, with every revision in the salary scales of the staff at periodical intervals there should be automatic revision in pension by that bipartite settlement also. While in every organization such periodical revision is taking place, there are some exceptions like SBI / LIC. Due to adamant attitude adopted by the Finance Ministry, such revision in pension had not taken place and we continue to draw the same basic pension what we were sanctioned at the time of our 'Retirement'. For getting our pension revised on the accepted principles we have taken following steps.

- 1) Making representations to the Bank / Govt. of India.
- 2) Submitting representations to the Govt. of India through Members of Parliament / Ministers.
- 3) Submitting an appeal to the Finance Minister signed by 104 Members of Parliament.
- 4) Lobbying through political leaders and by publishing articles in the newspapers.
- 5) Arranging 'Dharna' at Mumbai and Delhi by our members.
- 6) Requesting our working staff Federations to assist us in getting our demands accepted by Bank / Govt. through their negotiations at the time of periodical salary revisions. (For details, please refer to 'Samvad Issues' of July / Aug. 2011)

The reason why the Bank is unable to concede our demands is because under Sec. 50 (0) (i) of the SBI Act, prior sanction of the Govt. of India is required for granting any increase in Superannuation benefits.

Since all the above efforts have not resulted in solving our grievances, as a last resort we have filed a case in 'Supreme Court of India' on the 16th March. 2011 and the case is in progress.

As regards point mentioned at (b) above, currently the revision in 'Dearness Allowance' is being made quarterly for the staff members while for pensioners it is revised at half yearly intervals thus there is injustice to the pensioners.

As regards point mentioned at C above we give below the detailed information.

- 1) Dearness Relief is a sort of help given to pensioners / Family Pensioners to reduce partially the burden caused due to rising cost of living. However, this quantum of compensation is not

adequate and this is mainly due to faulty formula of calculating this compensation. At present, the method is based on All India Working Class Consumer Price Index, base of which is "1960 = 100".

2) For information of members, we give below the rates of D.R. applicable to those pensioners who retired during 1/11/1993 & 31/10/1997 (Award Staff) / 31/3/1998 (officers). For comparison, we also give below the rates of Dearness Allowance applicable to employees during the period under reference. During this period the salary scales were based on D.A. merger upto 1148 points.

	<u>Rate</u>	<u>Basic Pension</u>		<u>Basic Salary of the employee</u>
a)	0.35%	upto Rs. 2400/-	Rs. 2400/-	a) upto Rs. 4800/- Rs. 4800/-
b)	0.35%	For first Rs. 2400/- plus		b) For first Rs. 4800/- plus
	0.29%	Next Rs. 1450/-	Rs. 3850/-	Next Rs. 2900/- Rs. 7700/-
c)	0.35%	For first Rs. 2400/- plus		c) For first Rs. 4800/- plus
	0.29%	Next Rs. 1450/- plus		Next Rs. 2900/- plus
	0.17%	Next Rs. 250/-	Rs. 4100/-	Next Rs. 500/- Rs. 8200/-
d)	0.35%	For first Rs. 2400/- plus		d) For first Rs. 4800/- plus
	0.29%	Next Rs. 1450/- plus		Next Rs. 2900/- plus
	0.17%	Next Rs. 250/- plus		Next Rs. 500/- plus
	0.09%	Over Rs. 4100/-		Over Rs. 8200/-

3) From above you will observe as under:

- i) Quantum of slab (in Rupees) applicable to pensioners is half of the quantum applicable to working staff, e.g. - the rate of 0.35% per slab for staff is applicable upto Rs.4,800/- whereas for pensioners it is applicable only upto Rs.2,400/-, which is 50% of the salary of working staff. Other three slabs are also fixed in the same manner.
- ii) For staff, the rates change on quarterly basis i.e. on 1st February, 1st May, 1st August and 1st November, whereas for Pensioners/ Family Pensioners the change is half yearly on 1st February and on 1st August. In other words, only for two quarters (in a year) i.e. on 1st February and on 1st August, the rates are equal to staff & pensioners. In other two quarters, staff rate is higher than the rate applicable to pensioners.

4) Due to formula stated in para 2 & 3 (i) above, a pensioner whose pension is say Rs. 4250/- p.m. will receive less Dearness Relief than an employee whose basic salary is Rs.4,250/- p.m. as explained below:

(DA merger - 1148 points) / position as on 28/2/2014

Pensioner - pension Rs. 4250/- p.m.; D.R. Rs.14,324/- p.m.

Employee - Salary Rs.4,250/-p.m.; D.A. Rs.16,184/- p.m.

Loss of pensioner - Rs.1,860/-p.m.

5) From the rates quoted above in para 2, you will observe the rates are reducing from 0.35% to 0.09% per slab. In other words, "more the pension - lesser the D.R.". In fact overall price rise in respect of all items of daily use (viz. food grains, vegetables etc) affects equally to all pensioners / employees. This proves that adequate compensation is not given to majority pensioners. In the above formula, the first slab (i.e. 0.35%) is based on 100% neutralization and all the pensioners who retired from subordinate staff cadre are even now in receipt of Dearness Relief calculated at

100% neutralization. Presently neutralization rates are 100% (first slab), 82%, 50% & 25% (subsequent three slabs). Our demand is - the rate of 100% neutralization should be extended to all pensioners irrespective of their date of retirement. Of course, as pensioners from subordinate staff are already in receipt of D.R. calculated at the above formula, there will not be any change in the quantum of D.R. which they are at present in receipt.

6) For information of our members, we give below one example showing the difference of quantum of Dearness Relief calculated according to existing formula and as per 100% neutralization formula

As on 28/2/2014

Basic pension - Rs. 4,250/- p.m.

Salary based on D.A. Merger of 1148 points

D.R. formula as stated in para 2 above (slab of 4 points)

<u>Slabs (Rs.)</u>	<u>Rate per slab</u>	<u>Rupees per slab</u>
2400/-	0.35%	8.400
1450/-	0.29%	4.205
250/-	0.17%	0.425
150/-	0.09%	0.135

Rs. 4250/-

Rs. 13.165

Rs. 13.165 per slab of 4 points

Slabs 1088 increased over 1148 points

DR - 1088 slabs x Rs. 13.165 = Rs. 14,324/-(A)

As per 100% neutralization formula - Rate 0.35% per slab.

Rs. 4250/- @ 0.35% per slab = Rs. 14.875 per slab

Slabs - 1088 x Rs. 14.875 = Rs. 16,184/-(B)

(B) Rs. 16,184/- - Rs. 14,324/-(A) = Rs. 1,860/- p.m.

If "100% neutralization" formula is implemented to all earlier pensioners, the pensioner whose pension is Rs.4,250/- p.m., will get the benefit of Rs.1,860/-p.m.

7) For the salary scales wherein D.A. up to 1148 points have been merged, the rate of 100% neutralization is calculated as under:

Slab of 4 points - DA merger 1148 points

4(one slab)x 100% neutralization = 0.348%

1148 (points merged in salary) i.e. 0.35% per slab of 4 points

For all pensioners who retired before 1-11-1993, the rate of 100% neutralization works out to "0.67%" per slab.

8) From the above you will observe that the formula of 100% Neutralization is beneficial to us. Besides the benefit in question, it is equal (in percentage) to all the pensioners / Family pensioners irrespective of the quantum (i.e. Rupees) of pension/ Family Pension. This formula has been extended to pensioners (and only to their Family Pensioners) who retired after 31-10-2002. However, the effective date to them is 1-05-2005 onwards. In view of the above, our demand is that the "Dearness Relief" as per the above formula should also be calculated in respect of pensioners / Family Pensioners irrespective of their date of retirement, of course w.e.f. 1-05-2005.

As on 28/2/2014 - per month

	<u>Clerk</u>	<u>Scale I</u>	<u>Scale V</u>	<u>Dy. M.D</u>
Salary	6420	9200	11450	14800
Pension	3210	Min. 4250	4580	5920
Existing D.R.	11695	14324	14647	15959
<u>D.R.As per 100% neutralization</u>	12224	16184	17441	22544
Increase	Rs. 529	Rs. 1860	Rs. 2794	Rs. 6585*

*From the above statement you will observe that benefit per month is increasing from Rs.529/- p.m. to Rs.6,585/- p.m. This is mainly because the higher/ highest paid pensioners were getting DR at 0.17 % or even 0.09% as against revised system he will get at 0.35% per slab.

Note : Amount paid to employees is known as "Dearness Allowance - D.A " and to pensioners and Family Pensioners "Dearness Relief - D.R."

Caution : Our existing formula is based on Working Class Index (1960=100) as stated above which does not take care of living of employees of "Middle class" needs viz. Medicines, private hospitalization, good clothing, fairly well residence with amenities like T.V., fridge, consumption of milk (for drinking) etc. Therefore, the increase in D.R. does not compensate the rise in expenditure towards the items mentioned above.

- **V.M.Gokhale**, President,
SBI Pen. Assn (Mumbai Circle)
Ph. No. 9869713185

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Minutes of the Structered Meeting held at Mumbai between Bank & the representatives of our Federation and its Affiliates held on 28.01.2014

We are happy to report that the above meeting participated by DMD and CDO (HR), CGM (HR), DGMS (P.M), (I.R) and (Law) and other officials and representatives from the various Circle Pensioners' Associations was held on 28.01.2014 at Mumbai and the various issues as per the following Agenda have been discussed. The discussions held at this meeting should eventually help us in serving our members better with the support and assistance rendered by our Bank. The DMD promised to consider our representations positively.

1. Follow up action taken on the decisions taken at the Structured Meeting held on 12.10.2012 and the Meeting of the Small Committee held on 22.02.2013

Response from the Bank :

- a) Family pension from our Bank in addition to Military family pension from the Government is being provided.
- b) The Bank took up the issue of payment of Dearness Relief with 100% neutralization with IBA, which did not accede to our request made by us in this regard.
- c) Provision has now been made for recording during service the names of the handicapped children eligible for family pension.
- d) For children whose both parents are employees of our Bank, the maximum family pension payable to them has been revised.

Our request for forwarding to us the copies of the circulars relevant for pensioners and for communicating reply/response to our correspondence has been conceded to.

2. Holding of two Structured Meetings by the LHOs in a year. Some LHOs have not held even one meeting during the past two years.

Response from the Bank:

The issue of some Circles not holding even a single Structured Meeting in a year was taken up. We were advised that the Corporate Centre have sent communicatons to all LHOs reiterating its instructions on holding Structured Meeting twice in a year.

3. PENSION ISSUES :

A request was placed by us that our Bank should always place on record in its proposal to the Government the pension due to us at 50% of the last drawn pay notwithstanding the adamant stand of the Government. As our Pension Scheme is independent of the Industry level Pension scheme, our Bank should have arranged for the payment of Dearness Relief with cent percent neutralization to the pre 01.11.2002 pensioners without any reference to IBA on the basis of the legal position obtaining with effect from 01.05.2005.

We also requested for the revision of our family pension at 30% of pay uniformly to all stating that our family pension scheme is not covered by our Pension Fund Rules and our family pension can be improved at 30% of pay without making any amendment to our Pension Fund Rules. We also made a strong plea for the removal of the ceilings stipulted on family pension stating that the ceiling of Rs.5930/- stipulated on Nineth Bipartite salary scales reduces the family pension to about 7.9% of the maximum pay of Rs.75,000/-.

We also pleaded that the long over due revision of our pension on seventh bipartite pay scales should be made by our Bank by regularly pursuing with the Government stating that the pending court cases should not stand in the way of any decision by the Government and our Bank in this regard.

Response from the Bank :

The DMD (HR) replied stating that our Bank would take steps for resolving our pension issue in particular the seventh bipartite pension issue.

4. ISSUES CONNECTED WITH CSPPC KOLKATA

i. Life Certificates

- a) Difficulties / Delays in uploading the life certificates by a staff member (Maker) and authenticated by an official (Checker) on the same day.
- b) Tagging to EOD the uploading the life certificates by the maker and checker.
- c) Follow up by each controlling office the uploading of the life certificates.

Response from the Bank :

- a) The instructions on uploading the life certificate by a staff member and authentication by a Checker is required and cannot be waived.
- b) Steps have been taken to ensure that no entry remains unapproved at the end of the day.
- c) Follow up of uoloading the life certificate is being done by LHO PPG Department at Circle and Corporate Centre. Suffient time has been granted for this purpose. For non submission of Life Certificates, pension is stopped only from February on wards.

ii. Issue of Form16 / 16A

- a) Issue of the above Forms without TAN Number, date of deposit with relative challan number.
- b) Issue of Form 16 in the name of the deceased pensioner, instead of in the name of his spouse.
- c) Non disclosure of TDS deducted in the NSDL site, due to incomplete details furnished in the Form 26 A.

Response from the Bank :

- a) Pension paying Branches are providing Forms 16 / 16 A with TAN and date of deposit, as the Branches are remitting the TDS and these details are not available with CSPPC.
- b) Pension paying Branches will issue Form 16/16A in the name of the spouse of the deceased pensioner.
- c) The reconciliation with NSDL site will not have this problem after the relevant site is modified.

iii. Family pension

- a) Payment of the family pension sanctioned immediately on uploading the death cerificate- Delay in the authorisation of the payment of family pension by CSPPC.

Response from the Bank :

After modification in the software the delay in payment of family pension will be minimized. Payment of pension is stopped immediately on receipt of death certificate. The payment of family pension will be authorized on completion of the formalities.

- b) Insisting on opening a new account in the name of the family pensioner for crediting the family pension instead of the Joint Account (either or survivor) in the name of pensioner and his spouse.

Resonse from the Bank :

On the demise of a pensioner, a new account in the name of the family pension is required to be opened, as there is no provision under CBS for deleting the first name in the account.

iv) Recovery from pension made without information

Recoveries are made by CSPPC from pension without any advice furnishing the relevant details. (Ex : Recoveries made on reduction of rate of interest on P.F with retrospective effect)

Response from the Bank :

A report advising recovery will be developed by CSPPC to take care of any recovery from pension account.

v) Data of the pensioners of e-SBS and e-S B of Indore migrated to CSPPC

The accuracy of the above data migrated to CSPPC needs to be ensured before the special cells at LHOs are disbanded.

Response from the Bank :

Payment of pension to the above pensioners has been made successfully in December 2013 by CSPPC and after the mock run no major difference in the data migrated could be found. There are no reconciliation issues faced in this regard.

vi) For accessing the Pensioners' portal, the one time password may be sent to the e-mail address of the pensioner in addition to sms to his mobile number.

Response from the Bank :

Arrangements are being made for communicating the one time password by e-mail also.

5. MEDICAL FACILITIES PROVIDED BY OUR BANK

i) Administration of the existing medical facilities.

- a) Monitoring the functioning of the existing Dispensaries
- b) Improvement in the supply of medicines by the Bank's Dispensaries with adequate allotment of the amount and with storage of medicines prescribed for the specialists.
- c) Prescriptions for undertaking the 29 diagnostic tests

Response from the Bank :

This being a Circle Issue, may be taken up at the Circle Level. The medical officer concerned need to prepare for the year and get it approved from appropriate authority. Clear instructions in this regard have been issued by the Bank. Specific Cases if any may be brought to the notice of the Circle CGM for redressal.

ii) Appointment of Doctors at the Dispensaries.

- a) Panel and procedure for appointment of doctors. Dispensaries to be placed in charge of permanent doctors.
- b) Review of the remuneration to doctors.

Response from the Bank :

The remuneration for the contract doctors has been revised from October 2013. At centres with dispensary wide publicity has been made, more than 30/40 doctors have applied for the post of contract doctors. The appointment of Permanent part time doctors is under process.

- c) Appointment of Qualified Pharmacists and Dispensing of the prescribed medicines approved by the Bank's Doctors through the approved pharmacies like M/s Apollo Pharmacy etc at different centres, instead of through the Bank's Dispensaries, thereby obviating the need for appointment of pharmacists

Response from the Bank :

The recruitment of qualified pharmacists is expected to be completed by February 2014. The need for dispensing the medicines through Pharmacies is not feasible.

iii) Approval of Diagnostic Centres for carrying out 29 pathological tests

Approval of well established diagnostic centres at the Dispensary Centres.

Response from the Bank :

The Corporate Centre has not declined any proposal received from the Circles. Proposals received are attended to promptly. The cases of declining the Doctor any request for carrying out 29 tests may be brought to the notice of the Circle CGM. The Corporate Centre has approved 12 Diagnostic Centres since April 2013. In 2012, 29 diagnostic centres in different Circles have been approved by the Corporate Centre.

iv) Norms for opening New Dispensaries

- a) The existing norms for establishing dispensaries need to be revised in view of the considerable reduction in the staff strength and increase in the number of pensioners. Pensioners living in the centres need to be taken into account for establishing new dispensaries.
- b) At metro and large cities having concentration of pensioners, more dispensaries need to be opened.

Response from the Bank :

The existing policy of establishing dispensaries at Centres with 100 serving staff is adequate. Proposals received from the Circles are promptly approved. After March 2013, seven new dispensaries were approved. During 2012-13, ten new dispensaries were approved.

6. REMBS

a) Admission of new members

All those, who are due to retire within three months may be permitted to submit their applications for joining the above Scheme along with their applications submitted for the payment of their retirement benefits. The Circle CGM may be delegated with powers for admitting the eligible pensioners to the above scheme with adequate control mechanism.

Response from the Bank :

As per the extant rules of REMBS an application for joining this Scheme can be submitted by an employee 15 days before his retirement on superannuation but not earlier than 15 days through the Branch where he is working. In such cases, the receipt of the application would be deemed to be on the date of his retirement.

b) Allocation of Funds to the ADM Units

At the beginning of every financial year, on the basis of the average utilization during the previous years by each ADM Unit, appropriate amount may be sanctioned to each ADM unit, without submission of proposals from LHOs. The administrative delays in the submission of proposals from ADM Units and LHOs and subsequent allocation of funds by the Corporate Centre result in considerable delay in the payment of bills under the above Scheme.

Response from the Bank :

Every effort is made for allocation of funds to various Administrative Units on the same day of receipt of indents from the LHOs and advice of such allocation is sent even by FAX. No request is pending at the Corporate Centre.

c) Reimbursement of bills

- i) All the above bills are now required to be submitted to the respective C.M (HR) of ADM unit through the Pension paying Branches and also through the respective Regional

- Business Units. These bills may be forwarded by the Pension paying Branches direct to the respective C.M (HR) and the redundant tier of RBU may be dispensed with.
- ii) On sanction, the amount is credited under CBS to the account of the pensioners with out any advice and without furnishing any details of the claim disallowed. The balance available in REMBS is also not advised. The balance available may be advised through the Pension Paying Branch, which may also be authorized to make entries in the REMBS Pass Book the amount paid and the balance available. The need for submitting to the CM (HR) at ADM Unit, the REMBS Pass Book every time a reimbursement claim is made, can thus be avoided.

Response from the Bank :

Till the completion of REMBS automation project, Circles will be advised to issue the necessary instructions to the Pension Paying Branches to send the medical bills submitted by the members of REMBs direct to Administrative Offices and also to the Administrative Offices to advise the members of REMBS through the pension paying branches the reasons for disallowing certain portion of the claim made, if any and also advise the balance amount available in the REMBS account of the members. Based on the advice from the A.O, the pension paying branches will make the entries in the pass book. On completion of the automation of REMBS, members can have on line access to their REMBS accounts.

- iii) After the death of either a pensioner or his spouse the surviving member is eligible for cover under REMBS II. The claim for the treatment of the terminal diseases covered under REMBS can be made only by his / her legal heirs, as none of the beneficiaries under this scheme will be alive for claiming reimbursement of the eligible expenses. To facilitate claim by the legal heirs, a nomination of one of the family members of pensioner / his spouse need to be made.

Response from the Bank :

The reimbursement claim in such cases may be made by one of the legal heirs. The sanctioned amount will be credited to the account of the deceased pensioner/ deceased spouse, which can be claimed as per the Bank's norms. Nomination of one of the members of REMBS member/his spouse may create legal dispute.

- iv) Concession/discounts from, approved hospitals for health check up While concluding arrangements with the approved hospitals, the agreements entered in to may provide for extending the same concessions/discounts provided to the serving staff to the pensioners/ family pensioners also.

Response from the Bank :

The above provision is already in place. An empanelled hospital/diagnostic centre cannot charge different rates for serving staff and pensioners/family pensioners.

v) Review of REMBS II (Modified)

- a) Enlarging the eligible diseases to cover all ailments of Gynecologic Diseases, Respiratory Disorders including Asthma and Neurological disorders. Asthma being a chronic ailment affecting a large number of the elderly may be included as eligible for domiciliary facility up to the limit. Similarly, the expenses for Route Canal treatment including the cost of capping may be made eligible for domiciliary up to the limit. The specified diseases under Income Tax Rule No.11DD for the purpose of deduction under

Section 80 DDB of Income Tax Act not included in the approved 20 diseases may also be included as eligible diseases.

Response from the Bank :

The above issue will be considered while reviewing the scheme depending upon the cost involved.

- b) Alternative system of medicines like Ayurvedha, Siddha, Homeopathy, Acupuncture, Acupressure and Unani for treating chronic ailments like asthma, arthritis, sinus may made eligible for domiciliary/hospitalization treatment.

Response from the Bank :

In view of the lack of standardization in the cost of treatment under the above alternate systems of medicine it is not now possible for including these treatments under domiciliary treatment facility. A request was placed by us for considering treatment taken from reputed and well established hospitals and prescribed by qualified doctors.

- c) The spouses of the employees, who passed away in service and those pensioners who passed away before the expiry of the time limit for the submission of applications may be permitted to join the above Scheme.

Response from the Bank :

This request will be considered while reviewing this Scheme.

- d) All members of REMBS I may be made eligible for admission to REMBS II (Modified) and 20 ailments with domiciliary facility.

The eligible members of REMBS-1, who retired on superannuation on completion of 60 years of age, were permitted to join the REMBS- II (Modified) by contributing the differential subscription amount on or before 30.06.2011. However, in view of the existing size of the corpus, it is not possible to permit those members of REMBS-1 who do not fulfill the eligibility criteria to join REMBS-II (Modified).

- e) Extending the above Scheme to all those retired before attaining the age of 60 years, including the VRS and Exit option retirees with a stipulation to avail of the benefits on attaining the age of 60 years.

Response from the Bank :

In view of the existing size of REMBT corpus, it is not possible to extend the scheme to all those retired before the age of 60 years including VRS and Exit Optees with a stipulation to avail of the benefits on attaining the age of 60 years.

- f) Extending the benefits of the above REMB Scheme to the disabled children, widowed daughters and dependent parents.

Response from the Bank :

As per the extant rules, disabled child/children are also eligible for the benefit of REMBS. In view of the existing size of the corpus, it is not possible to include widowed daughters and dependent parents.

- g) To arrange for the review of REMBS of e-SBS and e-State Bank of Indore and provide for the same medical facilities provided by State Bank of India to the pensioners of e-SBS and e-State Bank of Indore.

Response from the Bank :

The proposal for extension of SBI-REMBS to the eligible retirees of e-SBS and e-SBIN was placed in the meeting of the ECCB held on 12.01.2013. This proposal was

withdrawn with remarks of Directors stating that the proposal needs to be examined a fresh as to whether it would be in order to extend the benefit to pre-merger retirees and also in the light from the superannuation funds, if any, that accrued at the time of merger from the superannuation funds of the respective banks. This matter is being examined a fresh.

7. Other Facilities

- i) To restore the concession of the additional interest at 0.50% p.a on the deposits of Senior Citizens,
- ii) To provide the overdraft facility exceeding Rs. 3 lacs granted to pensioners of our Bank against their deposits at the same rate on deposits, as charged for the overdraft less than Rs.3 lacs and
- iii) To arrange for providing the concessionary facilities including interest on secured advances like gold loan being extended to the serving staff by our Bank, to pensioners and family pensioners by the Bank by making suitable changes in its Core Banking software packages

Response from the Bank :

The departments concerned have been asked to look in to the above issues.

- iv) To arrange for extending the benefits of Judgments of the various Courts already implemented by our Bank to all other pensioners similarly placed.

Response from the Bank :

Specific case if any may be brought to the notice of Bank. The judgement implemented by our Bank pronounced by the Madras High Court ordering payment of pension on salary scales in force as on 31.11.1992 as per the then extant rules was referred to by us stating that this benefit has not been extended to similarly placed eligible pensioners retired from 01.11.1992 / 01.07.1993 to 31.10.1993 drawing pay scales with a merger of CPI 1148 points. The DGM (Law) replied that by oversight, an appeal against the above judgement was not made and it is therefore possible to extend the benefit of this judgement to other pensioners similarly placed.

- v) To recognize the Federation and Associations of Pensioners and provide office accommodation and other facilities to our Federation and its Affiliates in all Circles to enable them to provide the various services required by past employees of our Bank.

Response from the Bank :

No instructions in this regard can be issued from this office as most of the offices are facing space constraints.

- vi) To arrange to extend the facility of interest free festival advance provided to the serving employees to the pensioners of our Bank to enable them to meet the expenses for celebrating the festivals.

Response from the Bank :

The above facility is not permitted as per the present guidelines of RB

- vii) To arrange for revising minimum pension corresponding to the revision made on the basis of industry level pension settlement.

Response from the Bank :

Pension in SBI is paid in terms of SBI Employees Pension Fund Rules and is not automatically revised with industry level settlement.

B श्रीरामाचे वारस आम्ही B

श्रीरामाचे वारस आम्ही
पुण्यभूमीशी अक्षय नाते ।
होऊ, भारत भाग्यविधाते ॥६॥



श्रमसिंधूला अरवंड भरती
परिश्रमाने वैभव निर्मिती
परिश्रमे जन्मभूमी स्वयंपूर्ण घडते ॥१॥

न्याय-नीतीचे मुक्त समर्थन
भेदनीतीचे सक्त विसर्जन
कर्तव्यपालनां राष्ट्रभूमी ललकारते ॥२॥

जन्माने मानव का ठरतो श्रेष्ठ?
सत्कर्मे ब्रह्मर्षी ठरले वशिष्ठ
सद्गुणांची धवल कीर्ती दुमदुमते ॥३॥

पराक्रमाची उज्वल परंपरा
'चक्र-सुदर्शन' भूषण योगेश्वरा
पराक्रमापुढे धरती अंबर झुकते ॥४॥

भ्रष्टाचाराची अभद्र छाया
आश्रये खुर्चीच्या काळी माया
असत्यमेव जयते, अशोकचक्र हळहळते ॥५॥

अजिंक्य ध्येयास्तव पुरुषार्थ
इच्छाशक्तीने भेदू निजस्वार्थ
त्याग सचोटीने रामराज्य अवतरते ॥६॥

- पुंडलिक भेंडे, पुसद

भ्रमणध्वन-९५५२२९२९७७
B

५/१३

अभिनंदनीय

आपल्या असोसिएशनचे पुणे येथील एक सभासद श्री. गजानन अराणके यांचा पहिलाच 'सांजकिरण' हा काव्यसंग्रह २४ नोव्हेंबर २०१३ रोजी अखिल भारतीय साहित्य महामंडळाच्या अध्यक्ष डॉ. सौ. माधवी वैद्य यांच्याहस्ते प्रकाशित झाला. श्री. अराणके यांच्या कविता 'संवाद' मधूनही प्रकाशित झाल्या आहेत.

श्री. अराणके यांच्या या उपक्रमाबद्दल असोसिएशनतर्फे हार्दिक अभिनंदन व त्यांच्या भविष्यातील काव्य लेखनास शुभेच्छा.

सेक्रेटरी

M चिमणी M

(२० मार्च 'वर्ल्ड स्पॅरो डे' निमित्त)

चिमणे चिमणे कशी ग चिमणे
असतेस कुठे सांगशील का?
गवताच्या खोप्यात हसणारी बाळे
पुन्हा आम्हाला दिसतील का?



सकाळच्या वेळी शेणाच्या सड्यात
टुण टुण उड्या मारणार का?
तांदळाचे दाणे हातातील माड्या
चिऊचिऊ करीत खाणार का?

दुपारच्या वेळी मेकअप करण्या
आरशात येऊन पाहणार का?
सवतीला पाहून आरसा पुन्हा
रक्तबंबाळ करणार का?

चिमणे चिमणे कशी ग चिमणे
असतेस कुठे सांगशील का?
वीस मार्च तुड्याच दिवशी
आम्हाला येऊन भेटणार का?

अरुण सावरकर (कांदिवली)
मोबा : ९८९२८१२८३८

W २७/१४

प्रतिसाद

फेब्रुवारी २०१४ चा अंक वाचला. श्री. क्रांतिसेन आठवले यांचा खरा सावरकर मार्ग हा लेख विवेकगर्भ असून विचार प्रवण आहे. बऱ्याच जणांचे सावरकरप्रेमीचे सुद्धा डोळे उघडणारा आहे.

आपल्या खुमासदार आणि खुसखुशीत शैलीमध्ये श्री. वसंतराव धुपकरांनी सभा घेतली. ती निवृत्त साहित्यिकांची, कुणालाही राग न येऊ देता, त्यांच्यावर केलेली टिपणी वाखाणण्याजोगी आहे. काल्पनिक पण उत्तम सभा.

संत तुकाराम लहानपण देगा देवा म्हणतात तर सौ. सुषमा तिळवे यांना सानुले व्हावेस वाटते. त्यांची कल्पनाशक्ती चांगली आहे. पण खरी दाद मिळवून जाते ती श्री. सतिश केतकरांची 'शून्य' ही कविता. शून्यातूनच सृष्टि निर्माण होते. शून्याचे महत्त्व त्यांनी चांगले अधोरेखित केले आहे. उपरोल्लिखित सर्वांचे मनःपूर्वक अभिनंदन!

अरुण तुळजापूरकर, पुणे

Writ Petition No.1875 of 2013

The case filed by the Federation in the Supreme Court which was subsequently transferred to Delhi High Court on technical grounds stands adjourned to 18th March 2014. It is further informed that all the information as demanded by the court has been furnished to the Court & the case is due for a final hearing & judgement.

Writ Petition No.1931 of 2002

Seven pensioners had filed a writ petition in Delhi High Court seeking redressal of our various long pending demands. The case was filed in 2002 & out of seven petitioners only 2 are now alive. The case is being heard on every Thursday.

The Federation has requested through our counsel to decide the case at the earliest.

- Secretary

स्टेट बँक पेन्शनर्स सांस्कृतिक मंडळ (ठाणे-मुलुंड)

स्टेट बँक पेन्शनर्स सांस्कृतिक मंडळ (ठाणे-मुलुंड) व श्री.ज्ञानदेव सेवा मंडळ (ठाणे) यांचे संयुक्त विद्यमाने विद्यावाचस्पती प.पू.श्री.यशवंत पाठक यांची ज्ञानेश्वरीवरील उत्कृष्ट प्रवचने आयोजित केली आहेत.

- विषय :** १) ज्ञानेश्वरीतील भक्तियोग;
२) ज्ञानेश्वरीतील गुरुतत्व; आणि
३) 'आता विश्वात्मके देवे'

दिनांक: १२, १३ व १४ एप्रिल २०१४ या दिवशी

वेळ : सायंकाळी ७ ते ९

स्थळ : श्री.ज्ञानदेव सेवा मंडळ, संत ज्ञानेश्वर पथ, डॉ.सुबोध मेहता हॉस्पिटल जवळ, ठाणे महानगर पालिकेच्या मागे, पाचपाखडी, ठाणे तरी सर्वांनी या सुवर्णसंधीचा लाभ घ्यावा.

सेक्रेटरी

स्टेट बँक पेन्शनर्स सांस्कृतिक मंडळ (ठाणे-मुलुंड)

Attention Members

Bank has extended the last date to 30th Sept.2014 in respect of submission of application for payment of Ex-gratia lumpsum amount in lieu of Compassionate Appointment for eligible dependent (s) of the deceased / retired employees vide its Circular No.CDO/P&HRD-PM/75/2013-14 dt.25th February 2014 which is available on our website. It will be also available at Branches.

Members are requestd to tell the eligible employees/retirees who are eligible but yet to apply.

अभिनंदनीय

आपले पुणे येथील एक सभासद श्री.भालचंद्र व्यंकटेश देशपांडे यांनी 'दिशा डेव्हलपमेंट ट्रस्ट आणि एच.व्ही.देसाई महाविद्यालय, पुणे' यांनी ज्येष्ठ नागरिकांसाठी आयोजित केलेल्या 'सृजन वाक्यज्ञ' या वक्तृत्व स्पर्धेत भाग घेतलेल्या ५१ स्पर्धकांमध्ये द्वितीय क्रमांक मिळवला. त्याबद्दल श्री.देशपांडे यांचे असोसिएशनतर्फे हार्दिक अभिनंदन.

- सेक्रेटरी

मध्यमवर्गीयांसाठी डिलक्स सहली



राजगुरु टुर्स

जिव्हाळा जयणारी माणसं...

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Healthy Ageing

Healthy ageing means growing old in good physical and mental health, avoiding illnesses and remaining active and independent. Everyone has to grow old. But old age should be enjoyed and not to be cursed. We can enjoy more in old age if we maintain good health of body and mind. Therefore, maintenance of good health must be the first and foremost aim for us. How to achieve this seemingly high aim when age-related feebleness creeps upon body and mind? On this perplexing question, I offer a few suggestions in the following paragraphs.

2. To grow old in good health, termed as healthy ageing by the experts, we have to be watchful on the following aspects of our daily life.

a) Nutritious diet

Diet provides nutrition to our bodies. It consists of macronutrients viz. Protein, carbohydrates and fats and micronutrients i.e. Vitamins and minerals.

- i) The proportion of nutrients in a healthy diet is- proteins: 20-30%, carbohydrates: 55-60% and fats 10-20%. Sources of healthy proteins are milk and milk products, poultry and fish. Carbohydrates are obtained from whole grains, pulses and beans, vegetables & fruits. Fats are available from ghee, butter, hydrogenated vegetable oils and non-veg diet. Among fat or fatty acids, monounsaturated (olive/canola oil), polyunsaturated (kardi /sunflower oil), and saturated (palm oil/ghee/butter) should be used in the ratio of 50:40:10. Saturated fats should be minimal as they are likely to block arteries of heart especially in old age. Total calories intake should be restricted to 1600 calories for an elderly person. 1 gram of protein and carbohydrate contain 4 calories, whereas 1 gram of fat contains 9 calories. Therefore, proportion of fats in our daily diet should be low, say 3/4 teaspoons of oil per person.
- ii) Micronutrients comprise of vitamins A, B complex, C, D, E &K and minerals like calcium, potassium, sodium, iron, etc. They help in absorption of macronutrients to provide energy to the body. However they are required in very low quantities i.e.in milligrams or micrograms. These are mostly available from a balanced diet. These are in natural form, which are superior to supplements.
- iii) Water intake in a day should be around 2.5 liters, unless restricted by doctor. Water helps to keep blood circulation and skin healthy.

b) Regular exercise

Daily exercise is necessary to keep proper fitness level for an elderly. Main exercises are three i.e. Cardiovascular, strength, and flexibility.

- i) Cardiovascular exercises include walking, jogging, cycling, rowing, swimming, etc. These exercises improve blood circulation, weight reduction and building of strong muscles and bones. These exercises should be done for 30 to 60 minutes a day for 5 to 7 days in a week. On an average, a normal person burns 4 calories in one minute by brisk walking or 240 calories in an hour. Walking is one of the safest exercises and can be done by any person of any age without difficulty, on a regular basis.
- ii) Strength exercises include lifting of light weights e.g. Dumbbells (2.5kg or more), sit -ups, push-ups, climbing stairs, etc. These exercises strengthen muscles, bones, metabolic system, and lower blood pressure and cholesterol. They should be done for 10 to 20 minutes, 2/3 times in a week.
- iii) Flexibility exercises include stretching and yoga exercises which help preventing stiffness in joints. They cover neck, waist, wrist, knees, toes, and even fingers of hands and feet. Usual forward, backward and sideward bending are attempted. 'Surya Namaskar' is a

very useful yoga asana for flexibility of whole body. But one should be careful in doing these exercises, as they can cause avoidable pain to joints, muscles. 15 to 20 minutes are enough on a daily basis or on alternate days.

- iv) Dental care is also very important. Our teeth are likely to decay in old age. If we are careful, we can prevent gum disease and tooth extraction/dentures. This will help in enjoyment and digestion of food. A simple rule is to brush teeth with a good tooth brush, keeping bristles at 45 degree angle to the line of teeth, twice a day, one in the morning and the second time at night, after dinner. A fluoride tooth paste should be used, which is accepted by Indian Dental Association. In addition, dental floss should also be used to prevent minor food particles in cavities and also to prevent plaques on the inner or outer side of teeth and gums. Cleansing of nose through jal neti and gargles protect nose and throat from infections.
- v) Periodical check up of body is necessary especially maintenance of normal weight (height in centimeters minus 100), blood pressure (< 140/90mmHg), blood sugar (fasting<130 mg/dl, pp<180 mg/dl), lipid profile for cholesterol (total<200mg/dl, LDL<100mg/dl, HDL>40mg/dl, triglycerides<150 mg/dl). Higher HDL is better, as it takes out bad cholesterol from blood stream and prevents plaque formation on the walls of arteries and increases with cardiovascular exercises.

c) Mental health

A healthy mind protects body from several ailments.

- i) To maintain a healthy mind, it has to be kept active, cheerful, vigorous, and engaged in some activities which a person enjoys doing i.e. hobbies, music (vocal/instrumental), reading of classics, books on spirituality/religion, history, and other subjects of interest including learning a new language/ arts and engaging in social activities, travel, meeting friends and relatives, etc. provided they keep mind and body active (avoid TV watching for long periods).
- ii) Meditation is helpful in bringing peace/cheerfulness to mind and body, including abiding faith in the Supreme Intelligence.
- iii) Internet is also a good source of information/ entertainment and contacting friends and relatives through emails/ Facebook.

3. Each person is unique. His/her circumstances are also different from others. Therefore, managing old age is a personal effort. But sharing of experiences of the elderly will be helpful to everybody.

4. An outline of healthy ageing is made out in the above paragraphs, which I trust, will be helpful to the growing number of elderly persons.

- **Ramesh Kaul**, Mumbai
(M) 09892778518

अभिनंदनीय

आपले जळगाव येथील एक सभासद श्री.प्रल्हाद नामदेव चौधरी यांची नात (मुलाची मुलगी) कु.कांचन योगेश चौधरी हिला महाराष्ट्र राज्याचा सर्वोत्तम खेळाडूसाठीचा २०१०-११ चा जलतरण खेळासाठी 'एकलव्य पुरस्कार' मिळाला. त्याबद्दल राज्याच्या क्रीडामंत्र्यांच्या हस्ते ट्रॉफी, प्रशस्तीपत्र व मानधन देऊन सत्कार करण्यात आला. यापूर्वी देखील तिने आंतरराष्ट्रीय स्पर्धेत ३ सुवर्णपदके मिळवली आहेत. तसेच चीन येथील आशियाई जलतरण स्पर्धेत भारताचे प्रतिनिधित्व केले आहे. या सुयशाबद्दल कु.कांचन हिचे हार्दिक अभिनंदन !

- सेक्रेटरी

Congratulations

Our Associate member Mr.Jimmy F. Dordi, husband of our member Mrs.Daulat J. Dordi from Borivali, Mumbai has been awarded with "KARMVEER CHAKRA" National Award by International Confederation of N.G.O. U.N. This award has been given for his exceptional work for the Senior Citizens on 28th February 2014 at New Delhi. Hearty Congratulations Mr.Jimmy Dordi !

- Secretary

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Form IV (See Rule 8)

**Statement about the ownership and other particulars concerning
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- | | | |
|-------------------------------|---|---|
| 1. Place of Publication | : | Pune. |
| 2. Periodicity of Publication | : | Monthly |
| 3. Printer's Name | : | Shri. Chandrashekhar Digambar Joshi |
| Nationality | : | Indian |
| Address | : | Shree J Printers Pvt. Ltd., 1416 Sadashiv Peth,
Pune - 411 030 |
| 4. Publisher's Name | : | Shri.Ramchandra Narayan Lalingkar, |
| Nationality | : | Indian |
| Address | : | "Anubandh", Bldg. No.B/2, Block No.16, Near
Ramkrishna Math, Sinhgad Road, Pune - 411030 |
| 5. Editor's Name | : | Shri.Krantisen Ramchandra Athawale |
| Nationality | : | Indian |
| Address | : | "Anubandh", Bldg. No.B/2, Block No.16, Near
Ramkrishna Math, Sinhgad Road, Pune - 411030 |
| 6. Owner's Name | : | S.B.I.Pensioners' Association (Mumbai Circle), Pune |
| Address | : | "Anubandh", Bldg. No.B/2, Block No.16, Near
Ramkrishna Math, Sinhgad Road, Pune - 411030 |

I, Shri.Ramchandra Narayan Lalingkar, Secretary, SBI Pensioners' Association (Mumbai Circle), Pune hereby declare that the particulars given above are true to the best of my knowledge and belief.

Sd/-

R. N. Lalingkar

Signature of the publisher

Date : 25th March 2014

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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Timings : On Tuesday & Friday between 4 pm to 6 pm.

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