

SBI PEN. ASSN.'S SAMVAD

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



Price ₹ 3/-

संवाद

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

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March 2017

संपादकीय...

प्रिय सभासदमित्रांनो,

सुख ही गोष्टच अशी आहे की, जी प्रत्येकास हवी असते. परंतु तहानल्या हरीणाने मृगजळामागे धावत राहावे आणि मृगजळाने मात्र दूरदूर पळत राहावे अशी आज माणसाची अवस्था झाली आहे. सुख मिळेल का हो बाजारी, सुख मिळेल का हो शेजारी, या आशेने तो निरंतर धावतो आहे. कोणी व्यसनांमध्ये, कोणी पैशामध्ये तर कोणी आणखी कशातकशात सुखाचा शोध घेत आहे; परंतु या सगळ्या गोष्टी क्षणभंगुर आहेत हेच माणूस विसरत आहे. पैसा हे साध्य नसून साधन आहे, हेच त्याच्या लक्षात येत नाही. पैशाने कदाचित सुखसोयी विकत घेता येतील, पण सुख नाही. बाजारात औषध मिळेल, पण आरोग्य नाही. चष्मा मिळेल, पण दृष्टी नाही. गादी मिळेल, पण झोप नाही.

जगातील प्रत्येक माणसाला सुखी व्हायचे आहे. त्यासाठी त्याची सतत धडपड सुरू असते. प्रत्येक क्षणी त्याचा सुखाचा शोध सुरू असतो. सुख म्हणजे नक्की काय, ते कुठे असते, कसे दिसते, ते मिळवण्यासाठी काय केले पाहिजे, हे प्रत्येकाला समजून घ्यायचे असते. त्याचा हा सुखाचा शोध हजारो वर्षांपासून सुरू आहे. याचाच दुसरा अर्थ असा की माणूस फार पूर्वीपासून दुःखाने गांजलेला आहे. प्रत्येकाला काहीतरी प्रॉब्लेम आहे, खंत आहे, अडचणी आहेत. त्याला कशाची तरी तृष्णा आहे. ही तृष्णाच त्याला सुखाच्या पाठलागासाठी प्रेरणा देत असते. ऊर्जा देत असते.

सुखी कसे व्हावे हे शिकवणारी अनेक पुस्तके आज बाजारात उपलब्ध आहेत. कॅसेट्स आहेत - सीडीज आहेत, मठ आहेत-महंत आहेत, स्वामी, महाराज, आकाशवाणी आणि दूरचित्रवाहिन्या आहेत, वृत्तपत्रे आहेत. सुखी कसे व्हावे याचा

कानमंत्र देणारे संदेश सोशल मीडियावरून पावलोपावली प्रसारित होत आहेत. असे आहे तर आज सगळीच माणसे सुखी असायला हवी होती. पण असे होताना दिसत नाही. माहितीमुळे माणूस सुखी झाला असता तर त्याला सुखाचा पाठलाग करण्याची गरजच भासली नसती.

सुख हे बाहेरून आत येत नाही तर आतून बाहेर पडत असते. तसेच आनंदही बाहेरून आत येत नाही तर आतून बाहेर पडत असतो.

गाडी बंगला, उत्तमोत्तम कपडे, उंची अत्तरे, परफ्यूमस्, सोने-नाणे, जडजवाहीर, हिरे-माणके या बाह्य गोष्टींशी त्याचा संबंध नाही. या सर्व गोष्टी जशा मिळतात तशाच नाहीशाही होतात. पण आतून उमलणारा सुखाचा झरा माणसाला अमूर्त स्वरूपाचा आनंद देऊन जात असतो. परिपूर्ण सुख अशी कोणतीही गोष्ट नाही, हे माणसाने समजून घेतले पाहिजे. सुख आणि दुःख हातात हात घालूनच वावरत असतात. त्यामुळे सुखाच्या जोडीने दुःख येणारच हे लक्षात घेऊन त्याच्या स्वागतासाठी तयार राहणे यातच माणसाचे हित आहे.

माणसाचा सर्वात मोठा शत्रू कोण तर तो स्वतःच! आपले दुःख तो स्वतःच जन्माला घालतो आणि नंतर पश्चात्तापाच्या आगीत होरपळत राहतो. गत काळातील भोगलेले दुःख, कटू आठवणी, सहन केलेला अपमान अशा नापाक विचारांच्या गर्तेत माणूस स्वतःला गुरफटून घेत असतो. म्हणून तर माणसाने अशा विचारांचा कचरा, मनातील अभावात्मक कल्पना यांना दूर करून मनाच्या आकाशातील मळभ दूर करून, सुखाची वाटचाल करणे आवश्यक आहे.

प्रभाकर गुपचूप, मो. ९८८१५७९४९९

Visit us at : www.sbipensionerspune.org

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तुम्ही फक्त कुठे जायचे आहे ते सांगा, आणि बॅगपॅकला सुरुवात करा... बाकी सर्व काही आमच्यावर सोपवा!



Experience of a Lifetime!

भटकंती हा तर सगळ्यांच्याच आवडीचा छंद! कंटाळवाण्या, रूटिन लाइफमधून थोडा आराम मिळावा, फॅमिलीसोबत काही क्षण एन्जॉय करता यावेत म्हणून सहल हा सर्वोत्तम पर्याय! तेही ना प्लॅनिंगची कटकट, ना डेस्टिनेशनसाठी गूगलसर्च, ना रिझर्वेशनचा त्रास, सोयीच्या तारखा... वाटतंय ना कल्पनातीत ?

पण हो ! हे शक्य आहे... मॅंगो हॉलिडेजसोबत!

तुमचा असा ट्रॅव्हल पार्टनर, जो तुम्हाला घेऊन जाईल परफेक्ट डेस्टिनेशनला! आमच्या डोमेस्टिक आणि इंटरनॅशनल पॅकेजमधून तुमची दूर निवडा आणि लगेच बॅगपॅकींग सुरू करा. प्रवासाच्या बुकिंगपासून सगळी ट्रिप आम्ही ऑर्गनाईज करू. तुम्ही फक्त ट्रिप एन्जॉय करा! ऑफ बीट असं साइट सीइंग, प्रदीर्घ अनुभवाच्या बळावर 'मॅंगो'च देतं पर्यटनाचा निखळ आनंद, तोही रास्त आणि योग्य किमतीत.

चला तर मग... सहलीचा एक वेगळा अनुभव घ्यायला!

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14 May



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₹ 1,10,075/-* 9 Nights / 10 Days

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₹ 36,750/-* 7 Nights / 8 Days

10 May



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₹ 59,100 /-* 8 Nights / 9 Days

13 May



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₹ 33,700 /-* 6 Nights / 7 Days

आमच्या डोमेस्टिक किंवा
इंटरनॅशनल टूरसमधून तुमची दूर निवडा आणि
चला... मॅंगो हॉलिडेज सोबत!

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- | विमान प्रवासासह ।
- | टॅक्स अतिरिक्त ।

- 📍 पुणे: 302, स्वोजस कॅपिटल, फिल्म इन्स्टिट्यूटसमोर, लॉ कॉलेज रोड, पुणे 411004 फोन: (020) 2544 4415/16/17/18
- 📍 मुंबई: 5, आदि हाऊस, नॉर्थ गोखले रोड, पोर्तुगीज चर्चजवळ, दादर(प.), मुंबई 400028 फोन: (022) 2433 5500/11/22/33
- 📍 ठाणे: 702, तुलसी चॅम्बर्स, तीन पेट्रोल पंपाच्यासमोर, एल. बी. एस रोड, ठाणे 400602 फोन: (022) 2545 0017/18

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| ग्राहकांच्या सवु कन्व्हर्जन वेळामुळे टूरच्या किमतीत बदल होऊ शकतात. | जवळीक पर्यटकांचे खर्च कमीत कमीत वनातना मॅंगो हॉलिडेजला खर्च देण्याच्या दिवशी सवु कन्व्हर्जन वेळामुळे किमतीत बदल होऊ शकतात. |

**Aadhar-based smart cards for Senior Citizens
FM Arun Jaitley announces in Union Budget 2017-18**

The Finance Minister Arun Jaitley announced while tabling the Union Budgets 2017-18 in the parliament on Wednesday, the 1st February, 2017 that for Senior Citizens, Aadhar-based Health Cards containing their health details will be introduced. The senior citizens will receive Aadhar-based smart cards for their health and well-being. The LIC will implement a scheme for senior citizens to provide assured pension, with a guaranteed return of 8% per annum for 10 years. Although details were not shared, the Aadhar-based smart cards would contain health details of senior citizens. The finance minister further said that the pilot service of these cards would take off in 15 cities initially in India beginning this year. Health care Industry chiefs lauded the proposal saying that such digital penetration could be a key to affordable and accessible healthcare to Indian masses.

In this regard, it is observed that non-communicable diseases such as diabetes and cardiovascular problems such as hypertension are the biggest problems the senior citizens face. There is also a huge shortage of medicines for hypertension and diabetes in public hospitals. The high priority for them at present is to get the medicines and diagnostic systems at cheaper rate which is more useful measure than simply announcing a smart card.

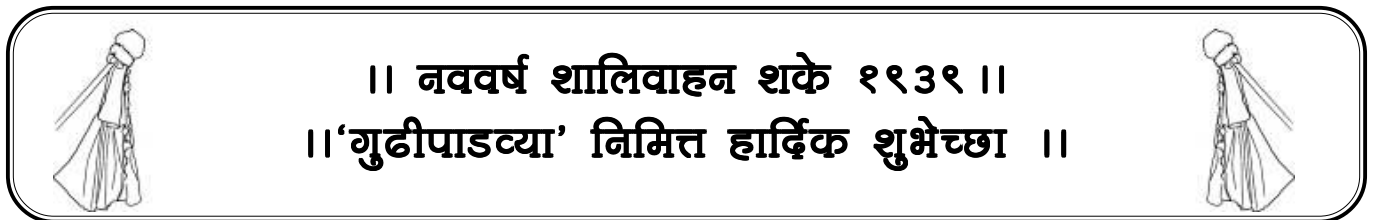
**AADHAR AUTHENTICATION SERVICE
FOR SENIOR CITIZEN PASSENGERS IN INDIAN RAILWAAYS**

Aadhar card is a unique identity proof that contains demographic and biometric details of an individual. The Government recently said that as of now more than 111 crore citizens in the country have an Aadhar number, and this unit covers more than 99 percent of the Indian adult population. Aadhar based LPG-subsidy Scheme is already in vogue in our country. The announcement for the new initiative of Aadhar based Smart Card for Senior Citizens shows how the Government is focusing on the path of making Aadhar the core platform in different services.

One more initiative of the Government :

"Railway Ministry, has recently decided to implement Aadhar-based ticketing system for Senior Citizens in a two-phased manner. Accordingly, from 1st January to 31st March 2017, requirement of Aadhar verification for getting concessional tickets for Senior Citizens will be on a voluntary basis. From 1st April 2017, such a requirement would become mandatory. The advance verification of Senior Citizens through Aadhar card has already been taken up by providing notice to these passengers to submit their Aadhar card details online on the Indian Railway Catering and Tourism Corporation (IRCTC) website or through the reservation offices from 1st December 2016 onwards. With effect from 1st April 2017, passengers in the Senior Citizens category will need to carry any of the original documents, including Aadhar card, for the purpose of identity proof. It has been introduced to bring in transparency in rail ticket reservations for Senior Citizens making the verification process easy and convenient. It will also prevent misuse of such a facility as ticket collectors can instantly verify the claims of passengers. In future, all ticket bookings will require an Aadhar Card." A. K. Manocha, IRCTC Chairman and Managing Director, said.

(Both the above articles are with the courtesy of "SBI Elders Voice" SBIPA, Chennai Circle)



SBI REMBS - POLICY - A Statement of Particulars

As on 1st June 2016, all the exiting members of REMBS with an available limit of Rs. 1lakh and above were shifted to policy 'A' of newly introduced Family Floater Mediclaim Insurance Policies for SBI Retired Employees. Members were advised that the terms and conditions specified under REMBS Scheme would no longer be applicable to get medical assistance or reimbursement of medical expense from the residual balance available in REMBS. However, all the provisions for hospitalization or domiciliary treatment and other terms pertaining to the Policy 'B' to allow medical expense would also be allowed to holders of Policy 'A' (i.e. REMBS). In the early stages lot of confusion erupted due to lack of clarity on the instruction as how to utilize / allow buffer amount. However, things started settling, of course, with lot of heart burns. It was advised that future claims should be submitted only to TPA (in our Circle, Paramount Health Services Ltd., TPA) either for preauthorization to hospitalization or reimbursement of medical expenses incurred. In order to facilitate the Insurance Company to maintain a record of retired employees who were transferred to Policy A and to proceed with their mediclaims, the Bank had furnished to the Insurance Company, a comprehensive statement showing the details of the employees, their eligibility limit etc. These statements are published in our Bank's website for information of not only the Insurance Company but also to the members.

2. We have been receiving complaints from our members that there used to be inordinate delay in getting service from the TPA and bills submitted for reimbursement remain unattended for months together. When we interacted with the TPA on the above problems, part came the reply that the details/particulars furnished by the Bank were incomplete or columns were not filled up properly. The statements contain relevant details of the members (Policy A) in 21 columns and the Insurance Company is guided by the contents of these statements. A cursory glance of the statements show that the notation in many columns is 'NA' which means 'Not Available'.

3. Most of the incomplete particulars relate to the Name, P.F Number, Date of Birth, Name of the Spouse, Address, Residual Limit, Complete Address, email ID, Mobile number etc. The above said statements sent to Insurance Company are uploaded in Bank's website for verification by the concerned members and to make necessary corrections, if necessary, through their respective CM (HR) to update the particulars. We furnish here under some of the columns in statements, the data of which is not furnished or wrongly furnished.

Column E	-	Plan / Limit
Column F	-	Employee's Name
Column G	-	Date of Birth
Column H	-	Spouse Name
Column I	-	P. F. Index Number
Column J	-	Residual Limit
Column K,L,M,N,O	-	complete Address with City/State
Column P,R	-	Mobile No, Landline No,
Column S	-	E Mail ID
Column T,U	-	Account No/Branch

Copy of the statement is available in Bank's website which can be opened by logging of "http://www.sbi.co.in/sbipension/user_htm"

The statements were prepared Circle / Module wise. The names of the employees appear in the respective module of the Branch from where Pension is drawn. The list is not in alphabetical order

and therefore search your name from the respective module. For the immediate reference the code numbers of module in our circle are given below.

Aurangabad Zone	6860	Amrawati Zone	16519
Mumbai Zone I	6858	Mumbai Zone II	16517
Mumbai Zone III,	16574	Mumbai Zone IV	16516
Nagpur Zone	5741	Panaji Zone	7927
Pune Zone I	6859	Pune Zone II	16518

Members are requested to open the website and ensure that the particulars relating to them in all the 21 columns are filled up without any discrepancy, particularly the name of the Spouse. If discrepancy is found please take it up by directly writing to CM (HR) of the respective module and endorse a copy to the Secretary, of the respective SBIPA's Zonal Sub Centre for follow up.

(Courtesy: "SBI Elders Voice" SBIPA, Chennai Circle)

Names & Contact Numbers of Anand Rathi Insurance Brokers Ltd.

Name of Zonal Office	Name of ARIBL Contact Person	Contact No
Mumbai-I-Worli	Ananda Kurade	8291707504
Mumbai-II-Belapur	Chetan J Shinde	7045783143
Mumbai-III-Worli	Ananda Kurade	8291707504
Mumbai-IV-Thane	Rohan Marathe	8291267291
Pune-I	Abhijit Nikalje	7798980748
Pune-II	Abhijit Nikalje	7798980748
Nagpur-I	Ritesh Wankhede	8828435492
Nagpur-II	Ritesh Wankhede	8828435492
Panaji	Abhijit Gosavi	9637483344
Aurangabad	Umesh Bhosale	9637656444

Unit Varta: Nagpur Zonal Sub-Centre

Shri. Sudhir Agrekar, Secretary, Nagpur, Z.S.C. has advised that the Managing Committee of the Nagpur Zonal Sub-Centre at its Meeting held on 7th March 2017 have decided to hold the **General Body Meeting of the Association's Nagpur Zonal Sub-Centre on Saturday the 22nd April, 2017 at 3.00. p.m. in the Canteen Hall, Third Floor, State Bank of India, Zonal Office, S.V.Patel Road, Nagpur.** He also advised that the Agenda of the Meeting will be given/advised to the Members at the time of registration at the venue. In the said Meeting, various other matters were also discussed. This decision not to print a detailed Notice of the AGM has been taken in view of the Post Office rules which do not permit direct communication with the Members. The inconvenience to the Members is regretted

युनिट वार्ता - ठाणे युनिट

स्टेट बँक पेन्शनर्स, कल्चरल मंडळातर्फे दि. २९ जाने. २०१७ रोजी प्रसिद्ध डॉक्टरांची व्याख्याने आयोजित केली होती. डॉ. अनिल हेरूर (कॅन्सर सर्जन) ह्यांनी कॅन्सर भयगंड - समज - गैरसमज, डॉ. श्रीनिवास ठाकूर (जेरियाट्रिशियन - वयस्कर व्यक्तींची प्रकृति व आरोग्य विषयक काळजी घेणारे) यांनी वयोवृद्धांच्या आरोग्यविषयक समस्या व त्यावरील उपाय व डॉ. मालिनी ठाकूर (रूट कॅनल विशेषज्ञ) यांनी दातांची निगा कशी राखावी याबद्दल सविस्तर मार्गदर्शन केले.

मंडळाचे सचीव श्री. वसंत कर्वे, श्रीमती भारती गद्रे, श्रीमती सुलभा आरोस्कर व श्रीमती ज्योती शहाणे या सर्वांनी कार्यक्रम यशस्वी होण्यास विशेष हातभार लावला. स्टेट बँक पेन्शनर्स व ठाण्यातील नागरिक यांचेकडून कार्यक्रमास चांगला प्रतिसाद मिळाला.

सचीव, स्टेट बँकपेन्शनर्स कल्चरल मंडळ, ठाणे, मुलुंड

(We are publishing hereunder two circulars bearing No. 03/2017 and 04/2017 issued by CBPRO for information of members)

Circular 003/2017

Dear Comrades,

Sub: CBPRO Delegation met Chief Executive, IBA on 15.02.2017

As per the decision of CBPRO, a delegation consisting of the representatives of the Constituents led by Joint Conveners met the Chief Executive Shri V. G. Kannan of IBA on 15.02.2017. The delegation included Shri S.B. Gokhale, Vice President Federation of SBI Pensioners' Associations, Shri P.S. Patki, Sr Vice President AIBPARC, Shri R.D. Deshpande, Gen. Secretary RBONC, Shri M.D. Deshpande, President FORBE and Shri B.T. Sharma, Treasurer AIRBEA along with few of their representatives. The delegation presented a memorandum explaining the main pending issues of Bank Retirees to Shri V.G. Kannan, Chief Executive.

After submitting the memorandum detailed discussions took place between CBPRO Delegation and Shri V G Kannan, Chief Executive IBA, Shri K. Unnikrishnan, Deputy Chief Executive and Shri K.S. Chauhan, Senior Vice President. On behalf of CBPRO Joint Conveners Shri A.Ramesh Babu and Shri K.V.Acharya presented the case of Retirees and expressed the concern and anxiety of the Bank Retirees as no forward movement has taken place in respect of any of the issues raised by them in spite of a detailed representation by the CBPRO delegation to IBA when they met on 26.05.2016 and also by several written representations drawing the attention of IBA the need to resolve the issues urgently.

Shri V.G.Kannan responded and appreciated the concerns of the Retirees. He also explained about the constraints of the IBA via-vis the financial implications. He also explained about the earnest efforts put in by the IBA by placing the issues before the Management Committee of IBA during their meetings of May- June 2016. However the same could not go through as the mandate was not available from the Bank Managements to IBA to resolve the Retirees' issues.

CBPRO explained in detail the provisions of Pension Regulations in respect of the above issues and also made a pointed reference to the 8th Bipartite Settlement which only amended the DA formula to 100% DA neutralisation as against the earlier formula of tapered DA and pointed out that in as much as the settlement provided superior relief by amending the DA formula and with that the new DA formula should have been uniformly implemented for all Serving Employees and as well as all Retirees. We also pointed out that the Pension Settlement very clearly provides DA relief as obtaining in RBI and as applicable to Serving Employees. Unfortunately a wrong interpretation was given in regard to applicability of the new DA formula. We also explained in the changed scenario, in view of the recent Hon'ble Supreme Court Judgment, the way is cleared to IBA to cross over the constraint of matter sub-judice and extend the 100% DA formula to pre-2002 Retirees.

CBPRO also made fervent appeal to increase the Family Pension to 30% and give relief to the very aged spouses of the Retirees taking into account the position in this regard in respect of both Retired Government Employees and RBI Employees. We also urged upon the proper implementation of Pension Regulation in respect of Updation of Basic and Additional Pension and pointed out that the Pension Scheme in Banks is a DEFINED BENEFIT PENSION SCHEME and as per Bank Employees Pension Regulations it is the obligation of the Banks to "make such additional contribution to the fund as may be required to secure payment of the benefits under these Regulations."

We also made a fervent appeal to advise the Banks to bear the entire Medical Insurance Premium of the Retirees who have joined the Medical Insurance Scheme as it is not only an obligation on the part of Banks to take care of the Medical needs of its Employees both while in service as well as after Retirement and also cited the Government communication to IBA in the year 2012 in this regard. The steep three-fold increase in the Premium amount is a huge burden on Pensioners in general and especially on Family Pensioners who get a paltry sum as Family Pension.

Comrades, we have explained in nutshell the proceedings of the meeting of CBPRO delegation with the Chief Executive of IBA though of course a detailed, sound and convincing explanations and submissions were made by us. We are convinced that on every point we had a convincing point and we are confident that the esteemed Chief Executive and his team have also definitely got convinced about our concerns and the urgency required to ameliorate the plight of Bank Retirees. They have solemnly assured us that IBA will do its best in addressing all our concerns.

We are confident that it was a very meaningful exercise we undertook where we were heard very patiently giving us the comfort of understanding the depth of the grievances of ours who are the Elder Citizens of the Banking Industry.

We thank profusely Shri V.G.Kannan who has very recently adorned the post of Chief Executive of IBA and his team, for their pro-active observations and keenness, to resolve the Bank Retirees long pending issues.

We have addressed a separate memorandum to Shri Rajeev Rishi, Chairman, Indian Banks' Association detailing our long pending issues and requesting him to take suitable steps so that the Management Committee of IBA takes decisions to resolve our issues immediately.

CIRCULAR 004/2017

Dated 01.03.2017

Dear Comrades,

Sub : DHARNA PROGRAMME AT JANTAR MANTAR, DELHI - DEFERRED

We have vide our circular 001/2017 dated 21.01.2017 advised you about the demonstrative action programmes proposed by CBPRO in regard to our long pending issues of non-updation of Pension, Denial of 100% DA neutralisation to pre-2002 Retirees, improvement in Family Pension and urging Banks to bear the entire Medical Insurance Premium cost as extended to serving Employees and Officers.

Our call for demonstrative action programmes as mentioned in the circular evoked lot of enthusiasm among the membership and Delhi State unit of CBPRO started with right earnest preparation for the centralized Dharna at Jantar Mantar, New Delhi on 15th March, 2017 by holding meetings and obtaining required permission from the authorities.

Meanwhile we also further activated our meetings and interactions with the concerned authorities like IBA, top Ministry Officials and conciliation proceedings in the office of Deputy Chief Labour Commissioner, Mumbai.

Our delegation to IBA had a full scale meeting with the Chief Executive of IBA and his team of Senior Officials on 15.02.2017 as per our programme. It was a cordial meeting where the issues were discussed in detail and the Chief Executive IBA conveyed to us their positive and pro-active concern in regard to all the issues of the Pensioners and Retirees and the requirement of the necessary

response from the members of the Management Committee of IBA and as well as from the Finance Ministry in respect of our issues which will help in materialising our requests.

Immediately after the meeting with IBA, we met the top officials of the Finance Ministry on 21.02.2017 seeking their required intervention in regard to the resolution of our issues. We are encouraged by their positive response indicating to us that they have started looking at the issues again after the hectic demonetization and Central Government Budget exercise.

We again participated in the conciliation proceedings on 28.02.2017 at Mumbai. The respected Assistant Labour Commissioner after receiving inputs from us and endorsement of our views by AIBOC in the earlier proceedings on 24.01.2017 and observations of IBA representatives during the proceedings on 28.02.2017 advised to us that in view of the ongoing conciliation proceedings we should avoid agitational actions. We also suggested that IBA should come out with acceptable proposals as per provisions of settlements and Pension Regulations in respect of the issues raised by us. We will be issuing a detailed circular regarding conciliation proceedings separately.

In the light of the above, after consulting all the constituents of CBPRO, it is decided to defer our Dharna Programme at Jantar Mantar, scheduled for 15.03.2017 and take advantage of the positive climate created by our meetings and interactions with IBA, the Ministry and our participation in the conciliation proceedings.

We deeply regret the inconveniences caused to our members especially those who are planning to come from across the country to participate in the Dharna and who have already made travel arrangements to undergo the ordeal of travelling long distances despite their advanced age. Comrades, we had witnessed the enthusiastic participation of over six thousand Retirees last time on 11.12.2015 at Jantar Mantar, Delhi and the number of participants this time would have gone much higher. However as we are seeing some positive and favourable signals from the IBA and the Government, we are confident that the membership will appreciate the decision to defer the centralized Dharna at Jantar Mantar New Delhi earlier scheduled for 15th March, 2017. We also assure you that we will use all the resources and connections of our constituents to clinch the issues at the earliest by further augmenting our interactions with the Ministry and IBA. We are also thankful to UFBU for having taken up the issues of Pensioners and Retirees in their negotiations, Charter of Demands and in their Action Programmes. We are also happy that large number of Retiree Comrades had joined the massive demonstrations organised by UFBU on 28.02.2017 in respect of their demands including the issues of their senior brethren, the Bank Pensioners and Retirees.

Comrades, we repeat that we have only Deferred our Dharna programme at Jantar Mantar, New Delhi scheduled for 15.03.2017 to seize the opportunity of the positive headway we have made very recently which should result in the resolution of our issues.

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आमच्या असे निदर्शनास आले आहे की बरेचसे सभासद आपला बदललेला पत्ता आम्हास वेळेवर कळवत नाहीत. त्यामुळे बरेचसे संवादचे अंक आम्हास परत येतात. यामुळे 'संवाद' न मिळाल्याच्या तक्रारी पण येतात. यासाठी सर्व सभासदांना विनंती करण्यात येते की आपला बदललेला पत्ता आम्हास पत्राने/ई-मेलने ताबडतोब कळवावा व पुणे येथील असोसिएशनच्या फोनवर (दिलेल्या वेळेत) फोन करून, बदललेला पत्ता आमच्याकडून नोंद केला की नाही याची खात्री करावी. सोबत आपला फोन नं, प्रॉ. फं. इं. नं इ. पण कळविणे. कृपया सहकार्य करावे.

सेक्रेटरी

(Ref : Corporate Centre e-Circular No.CDO/P&HRD-PM/93/2016-17 Dated 17-02-2017)

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 2017 to July 2017 (Average Index - 6315) (Slabs -1429)
i) Upto Rs.1,250=00	957.43 % of aggregate of Basic Pension & F.D.R.
ii) Rs.1,251=00 to Rs.2,000=00	Rs.11,967=87 + 785.95 % 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.17,862=49 + 471.57% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,000=00
iv) Above Rs.2,130=00	Rs.18,475=53 +242.93% of aggregate of Basic Pension & F.D.R. in excess of Rs.2,130=00

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 2017 to July 2017 (Average Index - 6315) (Slabs - 1292)
i) Upto Rs.2,400=00	452.20 % of Basic Pension
ii) Rs.2,401=00 to Rs.3,850=00	Rs.10,852=80 + 374.68 % of Basic Pension in excess of Rs.2,400=00
iii) Rs.3,851=00 to Rs.4,100=00	Rs.16,285=66 + 219.64 % of Basic Pension in excess of Rs.3,850=00
iv) Above Rs.4,100=00	Rs16,834=76 + 116.28 % of Basic Pension in excess of Rs.4,100=00

Dearness Relief payable to Pensioners who have retired on or after 1-11-2002 To 31-10-2007
for the months from February 2017 to July 2017

(Average Index - CPI - for quarter ended December 2016 :- 6315 ; and No.of Slabs - 1007)
Rate of Dearness Relief on Pension :- 181.26 % of Basic pension
 (Ignore decimals from 3rd place onwards)

Dearness Relief to Pensioners who Retired on or after 1-11-2007 to 31-10-2012
for the months from February 2017 to July 2017

(Average Index - CPI - for quarter ended December 2016 :- 6315 ; and No.of Slabs - 870)
Rate of Dearness Relief on Pension :- 130.50 % of Basic pension
 (Ignore decimals from 3rd place onwards)

Dearness Relief to Pensioners who retired on or after 1-11-2012
for the months from February 2017 to July 2017

(Average Index (CPI) for quarter ended December 2016 : 6315; and No. of Slabs - 469)
Rate of Dearness Relief on Pension :- 46.90 % of Basic Pension
 (Ignore decimals from 3rd place onwards)

Dearness Relief Payable on e-SBS & e-SBIN Pension **Annexure - II**
for the months from February 2017 to July 2017

(i) Dearness Relief for Pensioners who retired (a) before 1.11.1993 (b) on or after 1.11.1993 but before 1.4.1998 (c) on or after 1.11.2002 but before 1.11.2007 and (d) on or after 1.11.2007 but before 1.11.2012 (e) on or after 1.11.2012 will be paid as per the tables given for the pensioners in **Annexure - I** (as above)

(Please see next page.....)

(Annexure-II contd.)

(ii) The Dearness Relief of pensioners who retired on or after 1.4.1998 but before 01.11.2002 will be as per the following table :

Dearness Relief payable on e-SBS & e-SBIN Pensioners who retired on or after 1.4.1998 but before 01-11-2002

Sr. No. Basic Pension	Dearness Relief for the months from February 2017 to July 2017 (Average Index - 6315; Slabs - 1158)
i) Upto Rs.3,550=00	277.92 %
ii) Rs.3,551=00 to Rs.5,650=00	Rs. 9,866.16 + 231.60 % of Basic Pension in excess of Rs.3,550=00
iii) Rs. 5,651=00 to Rs.6,010=00	Rs.14,729.76 + 138.96 % of Basic Pension in excess of Rs.5,650=00
iv) Above Rs.6,010=00	Rs. 15,230=01 + 69.48 % of Basic Pension in excess of Rs.6,010=00

Annexure - III

DEARNESS RELIEF PAYABLE TO FAMILY PENSIONERS

(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 (c) on or after 1-11-2002 but before 1-11-2007 and (d) on or after 1-11-2007 but before 1.11.2012 (e) on or after 1.11.2012 will be paid as per the tables given for the pensioners in **Annexure-I (as 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 February 2017 to July 2017 (Average Index - 6315) (Slabs - 1158)
i) Upto Rs.3,550=00	277=92 %
ii) Rs. 3,551=00 to Rs. 5,650=00	Rs. 9,866=16 + 231.60 % of Basic Family Pension in excess of Rs. 3,550=00
iii) Rs.5,651.00 to Rs.6,010.00	Rs. 14,729=76 + 138.96 % of Basic Family Pension in excess of Rs.5,650.00
iv) Above Rs.6,010.00	Rs.15,230=01 + 69.48 % of Basic Family Pension in excess of Rs.6,010.00

(We reproduce hereunder the advices received from our Federation as regards 'Submission of Life Certificate' for information & necessary action by the members, if required)

We understand from the appropriate authority that the Corporate Center has taken a decision to pay the pension to all pensioners irrespective of the life certificate submitted or not for the months' of February and March 2017 in view of merger of CPPC with HRMS w.e.f 1st April 2017. Therefore, all the pensioners/family pensioners are requested to obtain a latest pension slip from their pension paying branches and see the narration against submission of LIFE CERTIFICATE. In case it bares any date in the month of November 2016, it is OK other wise resubmit the Life Certificate and ensure its uploading.

All the affiliates are requested to see that this messages reaches to all our members through your office bearers at the respective centers/places.



ॐ
नववर्षाप्रित्यर्थ अभीष्टचिंतन
गुढीपाडवा - शके १९३९

नवीन आले साल आजला, उजेड पडला नवा ।
नववर्षाचा प्रथम दिन अजि, मंगल गुढीपाडवा ॥

पाऊसराजा प्रसन्न झाला, चहूकडे सुगी सुकाळ ।
दिवाळी दसरा सण साजरे, आनंदे भरले आभाळ ॥

समस्त जन हे सुखात असता, आले अवचित ते वादळ ।
निश्चलनीकरणाचा निर्णय, उडवी अफाट नोटकल्लोळ ॥

एकजुटीने संयम राखून, मात करू या संकटावर ।
अर्थक्रांति प्रत्यक्ष साधण्या, वजमुठीचा करू निर्धार ॥

रोकडविरहित बहु व्यवहारे, सशक्त होवो अर्थव्यवस्था ।
निसर्गपूरक विकासगंगेची, गुढी उभारू सार्थसर्वथा ॥

- रविकुमार चंद्रकांत पौडवाल, माहीम (मुंबई)
भ्र.ध्व.-९८६९०६०९३२

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ललित

वसंत ऋतु



हिंदु कालगणनेप्रमाणे चैत्र महिन्यापासून ते फाल्गुन पर्यंत १२ महिने प्रत्येकी २८ दिवस ह्या हिशेबाने कालगणना केली जाते. भारतातील हवामानाप्रमाणे ढोबळमानाने वर्षातून तीन ऋतु येतात. ते म्हणजे उन्हाळा, पावसाळा व हिवाळा. परंतु ह्या तीन ढोबळ ऋतूंचे, आपण साधारण दोन-दोन महिन्यांचे सहा ऋतु कल्पिलेले आहेत. ते असे -

चैत्र-वैशाख-	वसंत
ज्येष्ठ-आषाढ-	ग्रीष्म
श्रावण-भाद्रपद-	वर्षा
आश्विन-कार्तिक-	शरद
मार्गशीर्ष-पौष-	हेमंत
माघ-फाल्गुन-	शिशीर

ह्या सर्व सहा ऋतुंची वेगवेगळी वैशिष्ट्ये आहेत. पण 'वसंत' हा सर्व ऋतुंचा राजा. तो सर्वांनाच आवडतो, आनंदी करतो, मन प्रसन्न करतो. शिशीरातील थंडी कमी कमी होऊ लागते. पानगळ संपलेली असते, झाडांना नवीन हिरवीगार पालवी आलेली असते. आम्रवृक्षांना मोहर आलेला असतो. त्याच्या घमघमाटाने रानावनात, बागेत एक वेगळाच गंध दरवळू लागतो. मधुर-मंजुळ आवाजाची निसर्गदत्त देणगी लाभलेला पक्षी कोकीळ, त्याचे 'कुहू कुहू' कुंजन सुरू करतो. सर्व कविजनांना वसंतागमनाने काव्य रचण्यास स्फूर्ति येते. 'वसंत' आणि 'वर्षा' ह्या दोन ऋतुंचे वर्णन आपल्याला कविता आणि गीतांमधून वाचायला व ऐकायला मिळते.

वसंत ऋतुचे योग्य शब्दात वर्णन करणारी एक छान कविता वाचण्यात आली.

आला वसंत ऋतु आला
 वसुंधरेला हसवायला
 सजवित, नटवित, लावण्याला
 आला आला वसंत ऋतु आला

हिंदीत 'वसंत' ऋतु ला 'बसंत' ऋतु म्हणतात. एका जुन्या हिंदी चित्रपट गीतात 'बसंत' ऋतुचे छान वर्णन केलेले आहे. त्याला स्त्री रूपात कल्पून "ऋतु आयी बसंती" असे म्हटलेले आहे.

कुहू कुहू बोले कोयलीया
 कुंज कुंज में भवरे डोले
 गुन गुन बोले... आ.. आ....
 सज सिंगार ऋतु आयी बसंती
 जैसे नार कोई हो रसवंती
 डाली डाली कलियोंको, तितलीया चुमे
 फुल फुल पंखुडीया खोले... अमृत घोले...

एके काळी नाट्यसंगीताने मराठी मनात गारूड निर्माण केले होते. अजूनही शास्त्रीय संगीताच्या कार्यक्रमात नाट्यगीताचा समावेश केला जातो.

संगीत सौभद्र नाटकातील या गीतात वसंत ऋतुचे छान वर्णन केले आहे.

वैशाख मासि वासंतिक समय शोभला।
 आमरासव पिऊनि गान करिती कोकिळा॥

हिंदुस्थानी शास्त्रीय संगीतात सुद्धा 'वसंत', 'वसंत बहार', 'बहार', 'वसंत मुखारी' या नावांचे राग आहेत. या रागांच्या गायनातून वसंत ऋतुचे भास-चित्रे मनावर उमटतात. त्यातील "चिजा" किंवा "बंदिशीमध्ये" वसंताचे वर्णन असते. 'बसंत बहार' या चित्रपटातील ही एक अशीच बंदिश.

केतकी गुलाब जुही चंपक बन फुले
 ऋतु बसंत अपनो कंत गोरी गरवा लगाए।

असा हा सर्वांनाच, पशुपक्ष्यांना आनंदीत, उत्साहीत करणारा वसंत ऋतु.

४
 १७

वसंत धुपकर, पुणे
 मो. ८९७५२९८०४९



प्रतिसाद

'संवाद' पत्रिकेतील सदरे, विशेषतः संपादकीय सद्यस्थितीचा वेध घेणारे व संदेश देणारे असते, वाचनीय असते. तसेच विविध सदरे पण माहितीपूर्ण असतात.

सु. र. जैन, औरंगाबाद

पुस्तक परिचय

या सुखांनो या

असोसिएशनच्या युनिट पुणे येथील सभासद श्री. गोविंद भा. बागूल यांनी स्वतः विविध विषयांवर लिहिलेल्या १७ लेखांचे संकलन केलेले 'या सुखांनो या' हे पुस्तक वाचनात आले. अध्यात्म, देश-राष्ट्रप्रेम, प्रवास, देशातील सद्यः परिस्थिती इ. निरनिराळे विषय लेखकाने निवडले आहेत. 'संवाद' लेख स्पर्धेतील 'आयुष्यात राहून गेलेली गोष्ट' या पारितोषिक मिळालेल्या लेखाचाही समावेश आहे.

लिखाण करताना लेखकाची लेखणी विषयानुरूप सहज-सोपी तर कधी तिखट-धारदार बनते. एकूणच हे पुस्तक वाचल्यावर लेखकाची ज्ञानाची सखोलता, प्रतिभेची प्रगल्भता याची प्रचिती निश्चितच येते. त्यामुळे पुस्तक वाचनीय झाले आहे. त्याबद्दल श्री. बागूल यांचे अभिनंदन. शेवटी, काही लेखातील सुभाषिते, श्लोक, अभंग, काव्यपंक्ती यांचा अतिरेकी वापर लेखकाने टाळायला हवा होता असे वाटते.

प्रभाकर गुपचूप, पुणे

आनेसे उसके आये बहार

चाफा डोलायला लागतो
प्राजक्त सडा घालायला लागतो
गुलमोहर मोहरायला लागतो
गुलाब जास्तच गुलाबी होत जातो....

अबोली काहीतरी पुटपुटत राहते
जास्वंदी अधिक खुलते
मोगरा बहरायला लागतो
जाईजुई सुवास पसरतात....

केवळ तुझी चाहल लागताच!
मी गाऊ लागतो,
जमेल तशा तारस्वरात
'आनेसे उसके आये बहार'

- विजयकुमार देशपांडे, सोलापूर

मो. ९०११६६७१२७

अभिनंदनीय

आपले एक सभासद श्री. पी. आनंदीकुमार उर्फ पांडुरंग वासुदेव पवार रा. मु. पो. खोडदे ता. गुहागर, जि. रत्नागिरी, यांना नुकतेच 'साहित्य सम्राट लोकशाहीर आणणाभाऊ साठे बहुउद्देशीय संस्था (सांगली)' यांचेतर्फे २०१६ च्या समाजरत्न पुरस्कार या सन्मानाने गौरविण्यात आले. श्री. पवार यांनी अनेक नाटके, एकांकिका, कादंबऱ्या व कथा लिहिल्या आहेत. तसेच गरीब व हुशार विद्यार्थ्यांना ते आर्थिक मदत पण करीत आहेत.

श्री. पवार यांना त्यांच्या कामात सुयश चिंतितो. असोसिएशनतर्फे त्यांचे अभिनंदन.

- सेक्रेटरी

मायेची ऊब

आईचं लुगडं धुताना कळलं
ते जागोजागी ढिगळलेलं होतं
ते वाळवताना प्रकर्षाने जाणवलं
दोन टोकं जुळवणं खूप कठीण गेलं
घडी नीट बसवताना जाणवलं
नेटकेपणा साधणं कष्टप्रद असतं
थंडीत पांघरल्यावर ते ऊबदार असतं
मायेच्या पदरस्पर्शात खूप सुख असतं

७
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- शशांक वेचलेकर, डोंबिवली

मो. ९८९२२६५५७४

दुःखद निधन

आपल्या असोसिएशनचे माजी सेक्रेटरी/ट्रेझरर (सन १९८९-९० ते १९९६-९७) श्री. एच. आर्. नानिवडेकर रा. पुणे यांना वयाच्या ८८ व्या वर्षी वृद्धापकाळामुळे दि. १२ मार्च २०१७ रोजी देवाज्ञा झाली. नानिवडेकर कुटुंबियांच्या दुःखात आम्ही सहभागी आहोत.

मृताच्या आत्म्यास शांती मिळो हीच ईश्वरचरणी प्रार्थना

- सेक्रेटरी



वेदना



मी रंगवलेल्या त्या चित्राचे
रंग सारे ओघळले होते
पावसात चिंब भिजण्याचे स्वप्न माझे
माझ्यापासूनी दूर गेले होते

गालावर उमलले ते काव्यरूपी कळे
कोमेजून निस्तेज जाहले होते
माझ्या हृदयात झंकारणारे सूर प्रेमाचे
दूरवर जाऊनी निपचित पडले होते

आतुरतेने तुझी वाट पाहावयाचे
स्वप्न माझे अपुरे राहिले होते
माझ्या नशीबाच्या प्रांगणात
तुझ्या सुखाचे वारे कधी वाहिले नव्हते

जळणाऱ्या स्वप्नांच्या वेदना
सहन करीत आज मी जगत असते
त्या काळ्याकुट्ट अंधारात बसूनी
वेड्यासारखी ती चंद्रकोर पाहत असते

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दिलीप रेडकर, मुंबई

फोन : २८७३५६९३



किती जगावे



कधी परतुनि येईल ते रम्य बालपण
कुठे हरले ते निष्पाप मन?
विचारात जळत असतो एकेकक्षण
काय करू रे देवा तुला पण? (नवस)
शब्दा शब्दात वाहते निर्मल पाणी
ऐकत बसावे जणू दुर्मिळ गाणी
ऐकले आहे काय दुनियेत कुणी?
बालपण करते कुणाशी बेइमानी?
विश्वास न बसतो शब्दा - शब्दावर
संशयी मन, नाटकी हास्य चेहऱ्यावर
नको संसारी वय गायला रडकी गाणी
येऊ दे बालपण, करी देवास विनवणी.
आहे जोवरी जीवनात सदा हिरमन,
मनःशांती देई जोवरी निर्मळ मन,
देई जोवरी जनसेवा तन - मन - धन,
जगावे तो वरी आपले ते रम्य जीवन

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अशोक बी. बागूल, धुळे

मो. ९४२९६९७४९९



सुखी जीवनाचा मंत्र



खळखळ वाहे निर्झर गाणे आनंदाने गात
सुखदुःखाचे ओझे विसरुनि बेधुंदपणे मस्त
खळाळता हा झरा सुचवितो हास्याची महती
हास्यापरते औषध न असे किमया ती कोणती!॥१॥

उषःकाल होता उठती पक्ष्यांचे ते थवे
किलबिल करूनी जागृत करती जनांस आपुल्या सवे
मधुर रवाने पक्षी सुचवितो वाणी मधुर असावी
कटु शब्दाने मने दुज्यांची दुःखित ना व्हावी॥२॥

फुलपाखरे ही स्वच्छंदी फुलाफुलावर बागडती
नाजुकता वा रंगा त्यांच्या किंचित्ही ना दुखावती
माणूस असतो सदैव तत्पर दुरुस्त्या दूषण देण्याला
रसिकता ही फुलपाखरी यावी त्याच्या वाट्याला॥३॥

छोटे छोटे कितीतरी प्राणी असती आजूबाजूला
क्षुद्र लेखुनि त्यांना आम्ही मिरवितो आमुच्या महतीला
छोट्यांकडुनी शिकण्या असते बरेच काही हा मंत्र
शिका तुम्ही अवगत करण्याला सुखी जीवनाचे तंत्र॥४॥

सीमा चित्रे, नागपूर

मो. ९६६५०७९०९९



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

Date : 25th March 2017

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