

**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.- 9****Issue 5****नोव्हेंबर - २०१६ (pages 28) November 2016****ATTENTION MEMBERS: OUR CASE NO 1875 OF 2013  
RECOMMENDATIONS OF THE "COMMITTEE" APPOINTED BY THE GOI**

Our case no 1875 of 2013 was heard on 08.11.2016. The Committee appointed by the GOI and headed by Shri G. C. Murmu, (Chairman of the Committee and Addl. Secretary, DFS, MOF, GOI), submitted its report to the Bench of the Delhi High Court. For information of our Members we are publishing hereunder the Committees' - "Conclusions and Recommendations".

To our utter dismay, the Committee maintained the status quo regarding the 50% / 40% formula of the pension, as against our prayer for 50% Pension in the plaint. The Committee has, however, recommended to remove the anomalies in respect of the 5th, 6th & 7th Bipartite Settlements and declined to remove the anomalies relating to the 8th BPS. The Bench gave 3 months' time to the 'Committee' with a rider to get cleared at GOI level. **The case is posted to 7th Feb. 2017.**

However, this may perhaps take a period of more than 3 months approximately, since, in terms of the provisions of Sec 50 (o) (2) of SBI ACT 1955, the Bank will have to take sanction from the GOI. Thereafter, the proposal will have to be sanctioned by the ECCB of the Bank and then it will be notified in the gazette and then payments will be effected by the Bank. We are however, going to challenge the 'Committee's recommendations for not considering our Prayer of 50% pension w. e. f. 1.11.1987 as per our plaint which please be noted. We reiterate that we are not in any way agreeable to the recommendations of the 'Committee' as our basic demand has been totally ignored. We once again call upon our Members, to remain patient and not get misled by any malicious propaganda carried on by vested interest against the activities of the Federation / Association.

**- Secretary**

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**CHAPTER 4  
CONCLUSIONS AND RECOMMENDATIONS**

- 4.1 In keeping with all the above considerations, justifications and detailed discussions with IBA, SBI and DFS, the Committee concludes and makes the recommendations in following paragraphs.
- 4.2 Since SBI is contributing 10% of Basic Pay towards Provident Fund i. e. the third retiral benefit, the extant concept of 50%/40% in SBI is justified and appropriate.
- 4.3 As regards, the revision of ceiling of Pension for the retirees of 5th Bipartite Settlement period

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- w. e. f 1.11.1987, the same may be raised to Rs.3775/- p.m. based on the maximum pay of DMD which was fixed at Rs.7550/-.
- 4.4 The demand for shifting the date from 1.11.1993 to 1.11.1992 for Award Staff and for Officers to 1.07.1993 is justified in case of SBI, i. e. the date from which pay scales of Award Staff and Officers were revised.
- 4.5 While the cut off ceiling in pay in 50%/40% concept for pension may be revised to Rs. 14,240/- w. e. f. 1.11.1997 for Award Staff and 1.04.1998 for Officers i. e. the pension for pay up to Rs.14240/- p.m. be calculated at 50% of the pay and for pay exceeding Rs.14240/- p.m. be calculated at 40% of the Pay and the payment of pension be made by arriving at the corresponding stage by dividing the average basic pay by 1684 and multiplying it by 1616 for the period between 1.11.1997/1.04.1998 to 30.04.2005, subject to a minimum of Rs6883/- for 40% slab i. e. half of Rs.13665/- which emanates from the calculation of Rs.14240/- multiplied by 1616 and divided by 1684.
- 4.6 The justification for shifting the effective date from 1.05.2005 to 1.011.2002 for cutoff point of Rs.21,040/- is not acceptable and the extant date may be continued.
- 4.7 The Committee also proposes that SBI may consider moving a proposal for amending pension regulations for automatic linking of the cutoff ceiling in pay in 50%/40% concept of pension with maximum pay of JMGS-I Scale in SBI and streamlining the pension regulations making provisions related to pension ceilings as regular Regulations.

(Shri G. C. Murmu)  
Chairman

(Smt. Annie G. Mathew)  
Member

(Smt. Vandana Sharma)  
Member

(Shri K. Unnikrishnan)  
Member

(Shri S. R. Meher)  
Member

Date: October, 24, 2016

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We are reproducing hereunder the information (earlier published in 'Samvad for May 2011) in respect of the writ No 184 of 2011 filed in Supreme Court on 16.03.2011 which was later on transferred to High Court, Delhi in 2013. In Delhi High Court, the writ was numbered as 1875 of 2013. With effect from 01.03.1999 the GOI thrust upon us pension @50%/40% formula with caps under various Bipartite Settlements and we have been protesting this from time to time. In view of this, we once again invite our Members' attention to the gist of the prayers made in the plaint by our Federation. We once again appeal to our Members that please do not get misled by any malicious propaganda carried on by vested interest against the activities of the Federation / Association. We deeply regret the sad demise of Sarvashri S. V. Naik, M. B. Joshi and S. R. Padukone (all from Mumbai) who lent their names to the plaint.

- Secretary

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**Flash News : The writ filed by our Federation in Supreme Court on 16th March 2011 has now been admitted on 13th May 2011**

For Information of all the Members, We have no words to express our gratitude to all who have fully supported us physically, mentally, financially in our efforts to file a writ in the Supreme Court of India to settle our pension problems. We are very happy to announce that the relative petition filed by our Federation in the Supreme Court of India on the 16th March 2011, has been admitted by the Hon'ble Court on 13th May 2011.

The diversionary tactics followed by our colleagues from Mumbai Circle as well as from other Circles had created doubts about Federation efforts, should now be put to rest and we call upon the members

to remain patient and not get misled by any malicious propaganda carried on by vested interest against the activities of the Federation/ Association. We salute the following warriors from Mumbai Circle who have lent their names to the Association for filing the writ against the mighty Government of India.

1)Shri N.V. Tamhane, 2)Shri S.V. Shivadekar, 3)Shri S.V. Naik, 4)Shri M.B. Joshi, 5)Shri K.G. Kadu, 6)Shri V. Mahadevan, 7)Shri P.G. Jambhekar, 8) Shri S.R. Padukone.

For the information of Members we give hereunder the gist of the 'Prayer' made by our Federation in the Supreme Court in our Writ Petition No.184 of 2011. We note to keep you posted of further developments.

- 1) 50% as pension on last drawn 12 month's average salary (pro-rata if pensionable service is less than 30 years).
- 2) The above pension should be applicable from 1-11-1987 or from the date of retirement whichever is later to all pensioners who retired on or after 1-11-1987.

...V. M. Gokhale - President

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## संपादकीय

सभासदमित्रांनो,

आयुष्यावर बोलणारे, भाष्य करणारे, कथा-कादंबऱ्या आणि कविता लिहिणारे अशा सर्वांचाच एकच उद्देश असतो, 'प्रत्येकाने त्याच्या वाट्याला आलेले आयुष्य सुखा-समाधानाने, आनंदाने जगावे.'

माणूस आपले जीवन जगताना निरनिराळ्या भूमिकांमधून वावरत असतो. कधी या भूमिका जीवनक्रमानुसार त्याच्या वाट्याला येत असतात. बालपण, तरुणाई आणि सांसारिक जीवनात पती, वडील, आजोबा तर स्त्री, भगिनी, पत्नी, माता, आजी अशा भूमिकांमध्ये वावरत असते. परंतु काहींच्या आयुष्यात असे दुर्धर प्रसंग, घटना घडतात की अगदी कमी वयात पुरुषाला, स्त्रीला आपल्या लहान भावंडाच्या आई वडीलांची भूमिका पार पाडावी लागते.

बाहेरच्या जगात वावरताना माणसाची एखादी भूमिका उघड किंवा छुपी असू शकते. भूमिका घेतल्याने जगणे सोपे किंवा अवघड देखील होऊ शकते. एखादा माणूस आपल्या विशिष्ट भूमिकेमुळे कळपात शिरू शकतो किंवा स्वतःचा कळप देखील निर्माण करू शकतो. मित्र कोण, शत्रू कोण, आपला कोण, परका कोण हेही भूमिकेमुळे लक्षात येते. धर्म जात, वर्ण, पंथ तसेच वरिष्ठ-कनिष्ठ मालक-मजूर अधिकारी-कर्मचारी अशा विविध स्तरांवर माणसाच्या विविधांगी भूमिकांचे रंग पावलोपावली नजरेस पडत असतात. एखाद्या माणसाच्या भूमिकेचा अंदाज आला की त्या माणसाशी कसे बोलायचे, कसे वागायचे हे ठरवता येते. हा खेळ मात्र दोन्ही बाजूंनी खेळला जातो. अशी दोन माणसे समोरासमोर आली की मनातल्या मनात ती बुद्धीबळ खेळू लागतात, कोणती चाल करायची, समोरच्या

माणसाला कसे ठकवायचे, किंवा त्याचे भले कसे करायचे, किंवा त्याला आयुष्यातून कसे उठवायचे याचे डावपेच आखले जातात. जो शांत डोक्याने खेळतो तो अर्थातच जिंकतो. हार आणि जीत याबरोबरच क्रिकेटमधील 'मॅच-ड्रॉ' करण्यासारखे तंत्र या खेळात विकसित करून ठेवले आहे. एखाद्याने एखाद्या प्रकरणात उघड भूमिका घेतली तर ती खरी की खोटी हे सूझ माणसाच्या लक्षात येते. राजकीय परिस्थितीचे अवलोकन केल्यास पक्षातील नेत्याची व त्या पक्षाची एखाद्या प्रश्नावर वेगवेगळी भूमिका असल्याचे आपण वर्तमानपत्रात वाचतो. सिनेमा, नाटक, मालिकामध्ये काम करणारे कलावंत यांना जशी भूमिका मिळेल त्याप्रमाणे त्यातील खाचा-खोचा लक्षात घेऊन, स्वतःच्या भूमिकेबरोबरच आपल्याबरोबर इतर काम करणारे कलावंत यांच्या भूमिकांचे विविध कंगोरे यांचा सूक्ष्म अभ्यास करून आपली भूमिका पार पाडायची असते. यात नटाचे, नटीचे खरे कसब असते. असे सर्व संकेत, पथ्ये पाळत कलावंत त्या भूमिकेत स्वतःला झोकून देतात. ती भूमिका अक्षरशः ते जगतात. ते पूर्णपणे स्वतःला विसरून मनावर आरुढ झालेल्या त्या भूमिकेला पूर्ण न्याय देतात. त्या भूमिकेची पकड केवळ त्या सिनेमा, नाटक, मालिका या पुरतीच असते. नंतर लगेचच ते त्यातून बाहेर पडतात.

शेवटी माणूस हा कोणत्या ना कोणत्यातरी भूमिकेत वावरत असतो, जगत असतो. परंतु माणसाने कोणत्याही भूमिकेला मनावर आरुढ होऊ न देता, तीचे गुलाम न होता, 'माणुसकीचा' विसर न पडू देता 'निखळ माणूस' म्हणून आपले जीवन आनंदाने, सुखासमाधानाने व्यतीत करणे आवश्यक वाटते.

प्रभाकर गुपचूप, पुणे- मो. ९८८९५७९४९९

**SBI PENSIONERS' ASSOCIATION (MUMBAI CIRCLE), PUNE**

**Proceedings of the 42<sup>nd</sup> Annual General Meeting held at Pune on 22<sup>nd</sup> August 2016**

In terms of a notice Dt. 22nd June 2016 published in "Samvad" for the month of June 2016, the 42<sup>nd</sup> Annual General Meeting of the Circle Association was held at "153, Harshal Hall, Karve Road, Pune at 10.00 A.M. Since there was no quorum, at 10.00 A.M. the Meeting was adjourned for half an hour. Thereafter the regular Meeting commenced at 10.30 A.M.

i) Shri Sudhir Pawar, Joint Secretary, of the Circle Association, extended a warm welcome to all the participants including the newly joined members in the recent past. Shri Pawar then invited the Office Bearers of the Circle Association viz. Shri S. B. Gokhale, President, Sarvashri A. P. Nimdeo, Sahebrao Desai, S. M. Dharadhar, Mohinder Singh Sawhney, Madhav Desai, and C. P. Kuklkarni, all Vice-Presidents, Shri Vilas Gandhe, Secretary, Shri D. A. Kulkarni, Treasurer, and Shri Ashok Pandit, Secretary, Pune, ZSC to occupy their respective seats on the dais. Shri Ashok Pandit invited Shri Sudhir Pawar, Joint Secretary, Circle Association on the dais. Shri Pawar mentioned that the activity of pensioners started in Pune and our Association was established in Pune in 1974 and today it has grown in to a big tree with 22,500 members of the Mumbai Circle.

ii) Thereafter Shri Pawar requested Shri S. B. Gokhale, President, to be the Chairman of this Meeting. Shri S. B. Gokhale, Chairman of the Meeting and all other dignitaries on the dais lighted the auspicious lamp to inaugurate the Meeting.

iii) Shri Vasant Dhupkar, one of the Editors of 'Samvad', presented a welcome song.

All the dignitaries on the dais were felicitated by offering bouquets by Shri Ashok Pandit.

iv) Shri Pawar then, requested Shri Vilas Gandhe, Secretary, to commence the proceedings of the Meeting as per the Agenda.

Shri Gandhe, after welcoming the participants and wishing them long life, commenced the proceedings as under :

**Agenda item No 1 : To condole the death of the Members / Family pensioners / Associate members whose names have been reported to us after 23<sup>rd</sup> August 2015 :**

i) The names of the deceased Members have been published in "Samvad" for May 2016. Shri Gandhe read out the names of the members whose names were reported to us thereafter. He also made a special mention of Late Sarvashri M. T. Deshpande, Vice President of Aurangabad ZSC, Y. P. Naniwadekar, Ex- Secretary of Nagpur ZSC, Sau Kamalatai B. Dandekar (wife of Shri B. G. Dandekar, our Advisor) who passed way very recently. He also specifically made a mention of the unfortunate victims died in the mishap of 'Savitri' river near Mahad town of Raigad district. At his request all the members observed silence for two minutes and paid homage to the departed Souls.

ii) Shri Sahebrao Desai, President, Aurangabad ZSC, spoke about late Shri M. T. Deshpande, Vice President of Aurangabad ZSC. He informed that Shri M.T. Deshpande was his guardian when he was in Nanded. Shri Deshpande was instrumental in achieving 100% membership in districts of Marathwada. Not only while in service but even after retirement, he guided the members. He wished the Almighty to rest his soul in eternal peace.

iii) Shri Gandhe, read out the messages of Sarvashri Ramesh Babu, G. S. of the Federation of SBIPAs., P.P.S. Murthy, Ex-G.S. of the Federation of the SBIPAs., A. Damodaran, President, SBIPA, Hyderabad Circle, Ram Chandorkar of Nagpur, U.S. Kolhe, AGM, SBI Pune Main Branch, Prakash Jande Mumbai, and B. V. Venkatachalam of Chennai. Shri Venkatachalam has highly appreciated our website. Shri Gandhe expressed sincere thanks to all these well-wishers.

**Agenda Item No 2 : To confirm the Minutes of the last Annual General Meeting held at Nagpur on 23<sup>rd</sup> August 2016. (Published in 'Samvad' for Jan 2016) :**

i) Shri Gandhe advised the House that the minutes of the AGM dt.23<sup>rd</sup> August 2015 held at Nagpur were published in 'Samvad' for January 2016. He tabled the minutes before the House and requested the members to confirm the same. He requested the Members that if anybody is having any suggestion or addition/deletion therein, he/she may come forward and place the same before the House. Since no body came forward, the House confirmed the Minutes unanimously.

a) He then, informed the House that our Association has completed 42 years and in the year 2015-16, 1854 new Members (Pensioners - 986, Family Pensioners - 13, Associate Members - 855) have joined the Association, which is the highest number surpassing all the previous records. The main reason attributed to this, is that the recently lodged FFGHI Scheme was also made applicable by the Bank to pensioners retired under VRS and Exit Option and many of these pensioners joined us. He mentioned that as on 31.03.2016 total Members are 22,535 comprising of Pensioners and Family Pensioners -12,996, Associate Members - 9,154 , Members from other states - 385. In addition to this there are 161 pensioners from other states who are subscribers of 'Samvad'. He, therefore, appreciated all the Office Bearers of the Association for the efforts put in by them in enrolment of new members.

b) Shri Gandhe, further informed in brief about the introduction of the FFGHI Scheme by the Bank for which in each Zonal Sub Centre a good number of meetings were held by our Office Bearers, for the dissemination of the information about this scheme. He was proud to mention that the Association held 96 Meetings and these were attended by 5930 Members. As a result of this, our Circle has topped among all the Circles by enrolling 7,037 members with collection of premium of Rs.7.51crores. The share of our Circle at Bank level, under both these categories comes to 20%. While appreciating the efforts put in by all the Office Bearers of the ZSCs, he made a special mention of Shri T. M. Patil, Secretary, Solapur District who visited about 12 villages and met each and every Member so as to enroll 180 members to join the scheme.

c) Referring to the donations for 'Samvad', he requested and appealed to all those Members, who have so far not remitted their share of donation, for remitting their share as early as possible. In 2015-16 the total donations received are Rs.22.12 lacs. Similarly, advertisements worth Rs.0.94 lacs have been received. He thanked all those who donated for 'Samvad'. Out of this collections, Rs.18 lacs have been invested in Term Deposits. He mentioned that we have to make 'Samvad' stand on its own so that the entire expenses could be met from the interest income accrued from the investment of 'Samvad' donations. He also enlightened the Members about the 'Project Samvad' which has been proposed to introduce shortly. Under this Project an account styled as 'Samvad Digital Fund' has been opened in our books. He further mentioned the features of the Project 'Digital Samvad' as under :

- Uploading of database of all the pensioners on the web platform.
- Providing "Unit Identification Number" to each pensioner and family pensioner.
- To create sub Portal for Family Group Health Insurance Scheme.
- Providing online help desk facility.
- Upload FAQ's about the pensioners' matters, Bank circulars etc.
- Upload the minutes of the Circle Managing Committee Meetings, AGM, and minutes of Meetings of Federation of SBIPAs.

It is also proposed that the Association may contribute to the said fund out of its surplus in addition to the net income arising of the present activity of 'Samwad'..

The project will be systematically implemented step by step. He also wished that the website access is proposed to be 'password protected'. For implementation of this project, he urged co-operation of all the Members.

d) He was very glad to advise the members that Smt. Asha N. Kulkarni, wife of late Shri N. S. Kulkarni, who was President of our Circle Association as well as the Federation, has donated Rs.1,00,000/- to our Association for the good work being done by us. He once again thanked her for the generous donation.

e) He further stated the audience that our membership which was 61% of the total pensioners in the last year, has reached to 65% as at 31.03.2016 and as our President has been advising constantly, we have to take it at least to 75%. He, therefore, requested all the Members to help the Association in achieving this objective.

f) He further added that Shri M.D.Dalal, our Member and retired CGM, has donated in the last year Rs.1,11,111/- to our Association in the memory of his wife Smt. Shakuntaladevi Dalal. From the interest accrued from this donation, as per his wish, Rs.10,000/- is to be donated to a poorer pensioner in the form of medical assistance. This year this assistance has been given to Shri M.S.Sawant of Mumbai who is physically handicapped, aged 69 and having 75% disability. This was appreciated by all.

**Agenda Item No 3 : Felicitations :**

**Item No.3-A : Felicitations of the winners of 'Writing Competition ' organized by the Editorial Committee of Samvad :**

i) The Editorial Board of 'Samvad' had announced an annual competition of writing articles on the subjects given in Samvad for January 2016 and the names of the winners were declared in 'Samvad' for May 2016. Shri Prabhakar Gupchup, a Member of the 'Editorial Committee' of 'Samvad', conducted the programme. He read out a humorous poem in Marathi which spelled out that a husband can do nothing under certain circumstances when confronted with his wife.

ii) He informed that as against 25 articles received for the previous year's competition, this year the number has gone to 46 which is a good indication. He also mentioned that Shri A.D.Butala, Office Bearer of our Mumbai ZSC, has donated last year Rs.30,000/- in the memory of his mother late Smt. Prabhavati Butala and the prizes will be given in her name from this year.

iii) He then read out the names of winners :

**Gents Section :**

1st Prize	Shri VishwanathRajpathak,	Pune
2nd Prize	Shri Ramesh G. Belokar,	Nanded
3rd Prize	Shri Shripad D. Tembe,	Pune

**Ladies Section :**

1st Prize	Smt. Charulata V. Save,	Dahisar (Mumbai)
2nd Prize	Smt. SushmaTilawe	Fonda (Goa) (Absent)
3rd Prize	Sau Veena V. Mulye	Amravati

All the awardees were felicitated at the hands of Shri S. B. Gokhale, President, with bouquet and the cash prize.

a) Smt.Charulata Save, on this occasion, appreciated the 'Editorial Committee' and Secretary, for their dedication to the Association. 'Samvad' name is most appropriate.The coverage is very wide and 'Samvad' has helped her to create new relations. She thanked all those working for the Association.

b) Sau Veena Mulye also expressed her thoughts. She appreciated highly the *Bodhvakya* of 'Samvad'. She read out a beautiful poem related to this and thanked the 'Editorial Committee'.

c) Shri Gupchup, concluded by once again congratulating the winners and appealed for more participation in the next year.

**Item No. 3-B : Birthday Felicitations :**

On this occasion, whose birthday was falling on 22nd August were felicitated. Unfortunately, out of 43 Members, nobody was present. Shri Pandit wished long and healthy life to all of them.

**Item No 3-C : Felicitations of the Members who have been awarded with 'Late Shri Vasudeo Vithal Gandhe and Smt. Umabai Vasudeo Gandhe Puraskar' :**

i) Shri SudhirPawar informed the House that Shri Vilas Gandhe, Secretary of the Circle, donated Rs.1,21,121/- to our Association in Jan 2013. As per his wish, out of the interest earned on this amount, a Puraskar of Rs.5001/- each to two members of our Association, who have excelled while working for the Association at the grass root level, be given in the name of his late father and mother. This year the Puraskar was given to Shri. Madhukar Govind Ranade of Nashik.

ii) The contribution to the Association of the awardee has already been published in 'Samvad' for June 2016. Shri Pandit briefly informed about Shri Ranade. He retired as SMGS IV. While working for the Association in Nashik, he enhanced the membership by 500. He has conducted all the Meetings in Nashik very successfully. He has assisted large number of our members. He is also very religious.

He was felicitated at the hands of Shri S. B. Gokhale, President, with a cheque, a scroll of honour and a bouquet. Shri Ranade thanked the Association & Gandhe family for this honour.

**Agenda Item No 4 : To present the 'Late Shri L. N. Pabalkar Gold Medal' to Shri. Chander Vazirani of Nagpur :**

i) Shri Sudhir Pawar informed the House that 'Late Shri L. N. Pabalkar Gold Medal' is a prestigious Award which was introduced by our Association in 1999 and is being given to a Member who made invaluable

contribution towards strengthening our Association.

ii) Shri Mohinder Singh Sahwney, President, Nagpur ZSC, while introducing Shri Vazirani mentioned that Shri Vazirani is talented in writing, always guiding and assisting the staff members since he joined the Bank, he is good at maintaining relations with all the retirees. Throughout his life, he has reposed the trust retirees are having in him. Since his retirement in 2001, he has totally dedicated to the work of the Association. In Vidarbha Region he has the reputation of imparting any required information either to the pensioners or the working staff members. So, for any difficulty everybody will contact him first. He will continue to help every person till his work is accomplished. He is doing social work also by helping the members of his community. Shri Sahwney narrated a short story in which the morale is that sometimes a person is not able to sustain the happiness which has come to him suddenly and without any expectation.

iii) Shri Vasant Dhupkar read out the 'Scroll of Honour' to be conferred on Shri Vazirani. Shri Vazirani and his wife both were invited on the dais. Shri S. B. Gokhale awarded Shri Vazirani, a shawl, shreephal, a bouquet, the Scroll of Honour, and the prestigious 'Gold Medal' in the loud applause of the entire audience.

Shri S. B. Gokhale, President, advised that he knew Shri Vazirani since 2004 and he has been doing excellent work since then. He has enrolled around 750 members. Earlier the membership of Nagpur was not growing. Initially, due to the efforts taken by Shri Vakil it started growing and Shri Vazirani has also contributed to a great extent for today's growth which is around 3000. For this growth, the credit goes to Sarvashri Vakil, Vazirani and Late Y. P. Naniwadekar. Shri Vazirani has been helping the Members in all the areas viz. Family pension, Dearness Relief, FFGHI Scheme, Life Certificate, MWS, and what not. The decision of awarding 'Gold Medal' to Shri Vazirani has been taken by the 'Members of the Circle Managing Committee' and not only by him alone, after receiving the recommendations from the Nagpur ZSC. He wished Shri Vazirani long and healthy life.

iv) While replying to the felicitation, Shri Vazirani, to start with, paid sincere tribute to Late Shri L. N. Pabalkar, founder of the Association. He said that one has to work very hard by keeping in mind the objectives of the organization. He has been doing the work for the Association with full dedication and hard work. He thanked all those including all the Members and in particular Sarvashri Mohinder Singh Sahwney, B. G. Dandekar, S. B. Gokhale, who have been instrumental in considering his name for this award. He specially thanked his wife for always being with him in all the good and bad moments of his life. He also pledged to continue his service to pensioners even after getting the 'Gold Medal' and will not stop here itself. While paying rich regards to Shri B. G. Dandekar to whom he holds in very high esteem, he described beautifully his qualities as under.

"**B** - Brilliant, **G** - Guardian, **D** - Devoted, **A** - Admirable, **N** - Noble, **D** - Dedicated, **E** - Experienced, **K** - Knowledgeable, **A** - Adorable, **R** - Respectable"

**Agenda Item No 5 : To approve the audited Financial Statements for the year ended 31st March 2016 (Published in 'Samvad' for July 2016) :**

Shri Vilas Gandhe, Secretary, requested Shri D.A. Kulkarni, Treasurer, to present the audited Financial Statements for the year 2015-2016. Shri D. A. Kulkarni tabled the audited Financial Statements for the year ended 31st March 2016 which, along with detailed explanatory notes, were published in 'Samvad' for the month of July 2016 for the information of the Members. He requested the Members to ask for any questions, doubts, suggestions etc. about the accounts. Since no body raised any question, the House approved the Financial Statements unanimously. He thanked the Members for approving the financial statements.

**Agenda Item No 6 : Report of the Managing Committee for the year 2015-16 to be read, discussed and adopted. (Report has been published in 'Samvad' for July 2016) :**

i) The aforesaid report which was published in 'Samvad' for July 2016 was tabled by Shri Vilas Gandhe, Secretary, for its adoption by the House. The House adopted the report unanimously as nobody raised any query or gave any suggestion.

ii) Shri Vilas Gandhe, then read out the 'Standard Resolutions' to be passed by the house. These Resolutions are placed as 'Annexure - I' to these minutes. The House approved all these Resolutions unanimously.

iii) Shri Vilas Gandhe informed the Members that Shri Pramod Chate, Joint Secretary, Pune ZSC, has been doing the work of sending 'Birth Day Greetings' to all our Members for the last 4-5 years. Mrs. Chate and his son and daughter-in-law are also helping him in this noble work. So far, he has sent 84,000 greetings. Many of

our Members have been appreciating very highly this dedicated work. The number of these greetings so far sent by him is likely to cross one lac figure by end of June 2017. Both Shri Chate and Sau Chate were felicitated by Shri S. B. Gokhale, President.

iv) Shri Chate while acknowledging the felicitation mentioned that they would continue to do this work with more zeal and enthusiasm as he has been encouraged due to this warm & touching felicitation. He made a specific mention of the appreciation received from Shri Janaki Vallabh, our Ex-Chairman. He promised to continue to work for the Association.

v) Shri Somnath P. Dixit, District Representative from Dhule was also felicitated at the hands of Shri S. B. Gokhale, President, for achieving 100% membership in the District.

#### **Agenda Item No.7 : Biennial Elections of the Circle Office Bearers for the years 2016-17 & 2017-18**

i) Shri S. G. Rabade, Election Officer, initiated the election process. Since only one nomination for each post had been received, he declared that all the contestants have been elected unopposed.

The names of the elected new Office-Bearers are as under.

- |                         |               |
|-------------------------|---------------|
| a) Shri S. B. Gokhale,  | President     |
| b) Shri V. V. Gandhe,   | Secretary     |
| c) Shri V. V. Mukim,    | Jt. Secretary |
| d) Shri D. A. Kulkarni, | Treasurer     |

Shri S. G. Rabade congratulated the newly elected Office Bearers and wished them all the success in their work. Shri Rabade, who is running 89, was felicitated by Shri. S. B. Gokhale for his active participation, even at this age, in the Association's work.

ii) Shri Pawar congratulated all the Presidents of the respective Zonal Sub Centres who have been elected as Vice-Presidents of the Circle Association for the next two years.

iii) Shri Mohinder Singh Sahwney declared the 'N. G. More Service Awards' for the year 2015-16 to Sarvashri P. K. Pande and Y. S. Ghanekar who are senior Members of Nagpur ZSC. They could not attend this AGM due to old age. He told the House that both will be felicitated at their residences in due course.

#### **Agenda Item No 8 : Any other items with the permission of the Chair :**

i) Family Floater Group Health Insurance Scheme - Problems faced by our Members :

a) With a view to mitigate the problems faced by our Members in respect of the FFGHI Scheme, we invited Ms. Binita Shah, Vice President, and Shri Abhijit Nikhalje, Manager of M/S Anand Rathi Insurance Brokers Ltd, Mumbai along with Shri Amirkhan Inamdar, Sr. Manager, and Dr. Kulkarni of Paramount Health Services P. Ltd., the TPA. All of them were felicitated by Shri S. B. Gokhale, President.

b) Shri Vilas Gandhe informed that when the new FFGHI Scheme was launched in our Circle, our Association took lot of initiative and had arranged around 96 Meetings so as to make the Members aware of the scheme. He further told that the scheme is really excellent as we have been able to get lot of benefits, such as, the coverage of diseases is wide, premium is low, percentage of domiciliary treatment is substantial etc. which for an individual person are difficult to get from any Insurance Company. However, when the time to submit claims came, our Members started facing lot of problems. He narrated some common problems and a copy of that was again handed over to Ms. Binita Shah for redressal.

c) While addressing the problems Ms. Binita Shah, advised that she is aware of all these problems as lot of claims are pending since long. The problem at their end is, in the newly introduced software by UIIC and moreover the data submitted by the Bank contained lot of errors. In case where there are mistakes in the cards, the correct data should be submitted to the Zonal Office through branch and thereafter the TPA will issue correct cards. In some cases, the errors have crept in at the inception level. The validity of the cards is one year. Further, depending upon the premium which the UIIC is going to charge for the next year, the Bank will decide whether to renew the contract or not. If the bank is not happy with the TPA, then they can also be changed.

As regards pending bills, she advised to contact on the Toll Free number or send the mail to them or TPA. Status of the claims is given on the TPA site. We have advised the TPAs to follow uniform practice for returning the bills with giving proper reasons. We have already advised UIIC to pay the approved high value



claims and clear the bills as on a particular date, preferably by 15th September 2016.

d) Shri Sahebrao Desai, President, Aurangabad ZSC, was very furious and lamented that bills worth Rs.18 crores are pending since March 2016 and no response is being received from the staff members of the TPA which is disgusting. He also narrated various petty problems. The concerned Doctor Mr. Latif from TPA, has been raising minor queries. He requested to coordinate among all the concerned parties and settle the pending bills at the earliest.

e) Shri Sudhir Pawar also mentioned that the basic responsibility is that of UIIC and the Bank. However, they are showing least concern for this.

f) Shri G. B. Bagul, a Member, raised some common problems like what is the renewal date, whether the premium will be debited to our account directly, whether we will be getting the payment of domiciliary treatment bills, or not? He asserted that the Scheme is definitely good. So, we should try for its continuation instead of discarding it totally.

g) Shri Amir Khan Inamdar, Sr. Manager of PHSPL, while addressing the problems, mentioned that majority of the problems pertain to domiciliary claims i. e. OPD hospitalization. He advised very specific reasons for non-clearance of certain bills. He informed that out of 7,802 claims, they have settled 4,263 claims. Regarding the claims settled but not paid, he assured to make payment in next 7 days. In respect of pending cards he informed that 1,098 cards are pending as their addresses have not been received by them.

h) Dr. Kulkarni from PHSPL guided on this occasion. In respect of prescription, he mentioned that you may submit a certificate from the treating Doctor mentioning therein the name of the disease and since when. Even the photocopy of the prescription or the certificate is also acceptable but then it should be attested by the Doctor or the Branch Manager. Both these documents are valid for 90 days. The claims should be in respect of only 63 listed diseases. Bills should be in original. Referring to the claims in respect of dental treatment, only root canal is permissible under the Day care hospitalization.

i) While concluding, Shri S. B. Gokhale informed that all these problems have been advised to our Chairman by the Federation. We have advised them to settle all the pending bills by 30.09.2016.

j) Shri Pawar thanked all the guests for coming over here and addressing the problems.

k) Shri Gandhe informed that in the August 2016 issue of 'Samvad' the detailed procedure of submission of claims has been given. All the members are requested to follow this.

ii) Shri Digambar Waghmare, Chief Regional Secretary, SBIOA, arrived at this point and he was felicitated by Shri S. B. Gokhale.

iii) Shri Gandhe, further advised that Sarvashri Gopal Gadge and P.T. Raja, Office Bearers from Yavatmal unit, have compiled the instructions issued by the Bank on the FFGHIS in the form of a booklet. Both of them were felicitated by Shri S. B. Gokhale for compiling this booklet.

iv) Shri Anil Khadilkar of Pune ZSC, sincerely appealed to all the Members for 'Eye Donation' and also for canvassing for this noble cause. He has been canvassing this work for the last 10 years. He informed that Shri B. G. Dandekar, our Advisor, has been living on both the eyes donated by others, and Late Sau Kamalatai Dandekar, his wife, who passed away recently also donated her eyes.

v) Shri Vinayak Joshi of Thane appealed to all the Members for 'Body Donation'. He has been working for this noble cause for the past 30 years. He informed that a Federation of all the social organisations working for eye, body or body part donation is proposed to form shortly for securing weightage to such types of the organisations in respect of legal matters.

#### **Agenda Item No 9 : President's Address :**

i) Shri S. B. Gokhale, President, in his presidential address told that when he called on the DMD & CDO at Corporate Centre in the last week regarding removal of anomalies relating to the 5th, 6th, 7th and 8th BPS, it was informed by the DMD that, as mentioned in the Court Order dt.17th February 2016, the GOI has formed a Committee which includes Govt officials at Secretary/Dy. Secretary level, representatives of IBA & RBI, in the context of our case No 1875 of 2013 to study the Pension matters of SBI. Our Chairman has made presentations before this Committee. The members of the Committee admitted that the pensioners' problems are genuine and the pensioners must get their legitimate pension @50% of the average of the last drawn 12 months salary. The Committee made a representation to the respective Officials of the GOI also. Now the GOI has to take the

decision. So, DMD & CDO could not commit to us anything concrete in this regard. However, during the discussions, it transpired that the anomalies of the 5th 6th and 7th BPS will be removed. As for 7th BPS, the pension will be Rs.7120/- with the present formula of 50/40%. Regarding 8th BPS, he mentioned that the case is not that much strong. The Bank has revised the pension to this category w. e. f. 01.05.2005. So, the pension will thus be paid to them on the revised salary for this period. Principally this problem is genuine, but the DMD apprehended that how far the GOI will agree to this? The problem being genuine, Shri Gokhale promised to definitely follow up for this matter with the Bank.

ii) Regarding the demands of 100% neutralization of the D.R. to the retirees before 2002 and 30% family pension without cap, which we have been demanding since 2008 when he was General Secretary of the Federation of SBIPAs., the IBA have submitted their recommendations to the GOI. However, the financial position of two nationalized Banks (viz. Dena Bank and Bank of Maharashtra) is not that good, so, for this the GOI will have to make budgetary provision and then only it will see the light of the day. In respect of family pension, why it should be without cap? Because in the 10th BPS, the cap is Rs.10291/-, whereas the salary of the DMD is Rs.1,29,500/-. So how he would be able to pull on within this meagre amount? In RBI, there is no cap. So, the demand for 'not to stipulate cap' has been approved by the IBA also and accordingly submitted their recommendations. We are hoping to get sanction from the GOI.

iii) Regarding the FFGHIS, he informed having requested the Bank to keep the scheme open for those old retirees who could not join the scheme within the deadline given to them. The Bank has agreed to this and these pensioners may be able to join the scheme during January/ February 2017. You may advise your friends to join the scheme when the instructions will be issued by the Bank. There are certain members who are very much indifferent and do not follow the laid down procedure and only make complaints against the TPA / UIIC. It is our duty to follow the instructions. For sorting out our complaints at the request of our Chairman, Mr. Vijayan, G.M. of UIIC is coming to Corporate Centre for discussions. He would also be advised that on merger of the Associate Banks with SBI, their 66,000 pensioners also will become eligible to become members of the insurance scheme. So, the UIIC will have to offer good service. Since REMBS has been closed, we have no alternative but to go to UIIC. The reason is that our corpus of REMBS was Rs.950 crores and the claims paid amount was Rs.1800 crores. This was expected to go to Rs.2500/- crores. As such there is no way but to go to UIIC with whom the contract is for three years. The premium is going to be enhanced for the next year.

iv) Regarding the Court Case No 1875/2013, when the Bench was changed after vacation, our Federation Office Bearers approached the Chief Justice of the High Court and requested him to restore the case to the same Bench as it has been partly heard. This was agreed by them. So, the case was again transferred to the previous Bench.

However, on 12.08.2016 the earlier Bench expressed their inability to hear the case as they have to assemble from different courts every time. So, the case was transferred by this bench to a different bench with the remarks as 'Case is partly heard'. The Committee formed by the GOI failed to submit their report. On 19th August the case is posted to 14.09.2016. We are hopeful to get a positive decision within 8 to 10 days.

Our demand is for pension @ 50 % of the last drawn salary. In GOI, State Governments, RBI, LIC, NABARD, everywhere the pension paid is 50% of the last drawn salary. Then why not to us? For this there are number of Court Judgements which we have submitted to the Court. Our pension rules, now formed as regulations, do not say that the pension should be paid less than 50%. Our case could have been decided much earlier but due to the case of Shri Jaipurkar from Ranchi, Jharkhand, it has been delayed. In this case the court calculated the pension on the average salary and not on the last drawn salary.

While concluding, he wished to get the decision of our case as early as possible to get 50% pension. He once again clarified that he had explained to the members the present situation and it will depend upon the GOI as the Bank, has to get their approval under Section 50(O) 2 of the SBI Act 1955. On getting the GOI approval, the sanction will have to come from the ECCB of the Bank and then it will be notified in the gazette and then will be paid to us. All this process takes approx. two months. He thanked the members for hearing him and wished a long and healthy life to all.

**Agenda Item No.10 : To extend Vote of thanks :**

i) Shri Sahebrao Desai, President, Aurangabad ZSC, extended vote of thanks on behalf of the Circle

Association and congratulated the entire Team of Pune ZSC for the excellent and successful organization of the AGM.

ii) Shri V.R. Kulkarni, Ex-Secretary of Pune ZSC extended vote of thanks. He thanked Shri Sudhir Pawar, Joint Secretary of the Circle Association who stepped down for personal reasons, for his invaluable contribution to the Association. He thanked all the volunteers (around 40) of the various Committees formed for this purpose. He also thanked all the employees of 'Harshal Hall' for providing quality food, making all the arrangements, the providers of sound system, Shri Jatin Parekh, the photographer, management of Anand Mangal Karyalaya, etc. for the excellent services rendered by all of them. Finally he thanked all the Members for attending the AGM in a large number.

iii) Shri Ashok Pandit sang 'Pasayadan', where after the Meeting was concluded.

Vilas Gandhe  
Secretary

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#### Annexure-I

#### Resolutions passed in the AGM Dt. 22-08-2016 at Pune

Resolution No.1 : "Resolved that the Proceedings of the last Annual General Meeting of the Association held on 23rd August 2015 at Nagpur were confirmed." (Published in 'Samvad' for January 2016)

Resolution No.2 : "Resolved that the Income & Expenditure A/c for the year 01.04.2015 to 31-03-2016 and the Balance Sheet as at 31.03.2016 were approved & adopted." (Published in 'Samvad' for July 2016)

Resolution No.3 : "Resolved that the Managing Committee's Report for the year 2015-2016 presented by Shri. Vilas V. Gandhe, Secretary, was approved." (Published in 'Samvad' for July 2016)

Resolution No.4 : "Resolved that M/s A. R. Sulakhe & Company, Chartered Accountants, Pune, have been appointed as Auditors of the Association for the year 2016-2017 on the remuneration of Rs7,500/-"

Resolution No.5 : "Resolved that this Annual General Meeting of the SBI Pensioners' Association (Mumbai Circle), Pune specially thank the Bank's Management at Corporate Office, Mumbai LHO, all the Zonal Offices and the concerned staff of the SBI, for the sympathetic attitude towards the problems of Bank's Pensioners."

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#### Bank's Pensioners' Meet

For this Pensioners' Meet Mrs. Sneha Kamble, DY. Manager (H.R.), Zone I, Pune was deputed by the DGM, Pune. She was greeted by offering a bouquet at the hands of Shri S. B. Gokhale.

Shri C. P. Kulkarni, President, Pune ZSC, represented to her the following demands.

- 1) At each District Centre, there should be at least one dispensary. The proposal for dispensary at Hingne Branch, Pune, has been pending for the last 4 years and nothing has been done by the Z.O. despite promises in each Meet. The proposal for dispensary at Sangli is pending for the last two years. The dispensary at Ahmednagar, which was earlier closed down, fortunately restarted but not getting approval of the Corporate Centre. At Pimpri also a dispensary is badly needed. At Satara, the problem faced is of short supply of medicines. At Solapur the RBO advised to purchase medicines in the name of the Doctor which is incorrect. These medicines should be purchased in the name of Bank. The timings are not convenient to the Pensioners. e.g. Paud Road (Pune) dispensary. The diagnostic Centre at Pune is closed down for the last two years. It should be restarted as early as possible. So, the pensioners are denied these basic requirements of medical assistance.
- 2) The medicines are distributed only for two days in the Pune dispensaries. These types of problems are faced only at Pune and not at Mumbai, Panaji and Aurangabad.
- 3) In absence of the biometric machines at many branches, the system of obtaining Life Certificate by this method has not yet started.
- 4) In one of the branches it was informed that the Pension Desk is proposed to close down.
- 5) At branches, the concerned staff is not at all aware of the knowledge about the FFGHI scheme. They should be trained in this area. For sorting out the large number of problems related to FFGHIS, the Bank should lay down 'Grievances Procedure'.
- 6) Regarding policy 'A', Shri P. T. Raja, from Yavatmal, apprehended whether the claims under policy 'A' will

be available to us promptly? The proposal for opening a dispensary at Yavatmal is still pending with Zonal Office Nagpur for the last two years.

7) Sau Sneha Kamble, Dy. Manager, (HR), Zone (I), Pune and representing the Bank, while addressing the difficulties, she stated as under :

- i) As for FFGHIS both the policies i. e. 'A' and 'B' have been switched over to the UIIC.
- ii) Referring to the other problems mentioned above, she promised to take up these problems to the DGM, Zone I, Pune.

8) The Meet was concluded by extending vote of thanks to the representative of the Bank. However, a strong displeasure was expressed by many of our Members as the Bank has not deputed any Senior Level Executive, indicating that they are not giving any importance to the problems faced by the Pensioners as well as their feelings. So, a normal courtesy appears to be lacking on the part of the Bank Management.

### S.B.I.Pensioners' Association (Mumbai Circle), Pune

#### NAGPUR Zonal Sub-Centre

#### Newly elected Managing Committee of ZSC for the period 2016 -2018

The Elections of the Nagpur Zonal Sub-Centre were conducted on 16/10/2016 during the AGM and following Managing Committee has been elected for the period 2016-18.

**President** : Shri M.P.S.Sawhney

**Vice President** : Shri Shyam T. Gulgulwar

**Secretary** : Shri SudhirAgrekar

**Treasurer** : Shri Ashok P. Valokar

**Jt. Secretary** : Shri K.G.Shende

Committee Members (Nagpur) : Shri Baban Yadav

: Shri LahooChaware

: Shri Arun P. Sapate

from Gondia : Shri H.R.Chhatwani

Bhandara : Shri Uttam R. Wadekar

Chandrapur : Shri M.H.Tonge

Wardha : Shri Makarnd Umalkar

**Sudhir Agrekar**  
Secretary

#### SBI Employees' Mutual Welfare Scheme

Many Pensioners/Family Pensioners are unaware of the **Monthly Relief (Pension)** payable to the spouse of the Pensioners who expired after taking VRS or Normal Retirement or Resignees. At many centres there are few members left to be covered under the captioned scheme (Monthly Relief after death of the Pensioner) because of lack of knowledge. Shri Madhav Desai, President, Panaji ZSC, after taking over as President, started searching for such members who were unaware of this provision. During the period from May 2016 to September 2016 Panaji, ZSC, has helped 14 members to whom arrears of Rs.3,00,631/- has been paid and they are being paid aggregate such Monthly Relief (Pension) of Rs.5,450/- per month.

A few of these Members donated Rs.22,500/- for the Legal Fund of the Association and the Association enrolled two new Members. Shri M.H.Parvatkar, Vice President, North Goa, was instrumental in helping 12 Members from the above.

We appreciate the efforts taken by S/Shri Desai and Parvatkar. We also request the Office Bearers of other Zonal Sub-Centres to find out such Members for such assistance.

**- Secretary**

भारतीय स्टेट बैंक  
State Bank of India  
Corporate Centre - Mumbai

## e-Circular

P&HRD.

Sl. No. : 1003/2016 - 17

Circular No. : CDO/P&HRD-PPFG/73/2016 - 17

Tuesday, November 01, 2016.

10 Kartik 1938(S)

All branches and offices of  
State Bank of India

Madam/ Dear Sir

**SBI RETIRED EMPLOYEES MEDICAL BENEFIT SCHEME (SBI-REMBS)  
POLICY-A OF FAMILY FLOATER GROUP MEDICLAIM POLICY  
LEFT OUT ELIGIBLE MEMBERS**

Please refer to our e-circular No. CDO/P&HRD-PPFG/25/2016-17 dated 19th May, 2016 and CDO/P&HRD-PPFG/29/2016-17 dated 4th June, 2016 advising migration of eligible SBI-REMBS members into Family Floater Group Mediclaim policy for SBI retirees Policy-A)

2. As envisaged in the e-Circulars, REMBS members having residual balances of Rs. 1.00 lakh and above, have been migrated to Family Floater Group Mediclaim Policy (Policy-A) of United India Insurance Co. Ltd. w.e.f. 01.06.2016 and members having residual balances below Rs. 1.00 lakh in REMBS account, have not been migrated to Mediclaim Policy-A and they continue to avail benefits upto their residual balances as per the provisions of the REMB Scheme from the concerned Zonal Offices where these are presently maintained.

3. Due to non updation of manual records to REMBS Portal, it has been observed that some eligible REMBS members across Zonal Offices have not been migrated to Family Floater Group Mediclaim Policy-A). These members could not be included in the Policy-A due to the following reasons :

- 1) Missing PF Index number (Basic requirement)
- 2) Technical reasons like non submission / non approval of records created by Maker etc.
- 3) Pension paying Branch not under the Zonal Office from where membership was obtained
- 4) REMBS account transferred to a different Zonal Office.

4. We have been receiving queries regarding possible ways to migrate these members from manual registers to REMBS Portal so that these members may be enrolled under Policy-A in due course subject to their fulfilling the eligibility norms. Zonal Offices have also been approaching directly to GITC, Belapur for resolution on a case to case basis. In this connection, GITC, Belapur has agreed to provide a facility to Corporate Centre (HR Deptt.) for resolution of such cases. All the Zonal Offices are, therefore, advised to recommend such cases through their LHOs to Corporate Centre HR Deptt.) for inclusion of leftout records as well as modifications in the existing data. However, till the time such eligible accounts are not migrated to Policy-A, benefits / facilities may be continued to the members as per the provisions of REMBS upto their residual balances. In this connection, it is clarified that the members of Policy-A whose residual balances fall below Rs.1.00 lakh due to settlement of claims during currency of the policy, will be reverted back to REMBS and thereafter they will avail benefits as per the provisions of REMBS upto their residual balances through their respective Zonal Offices. This exercise will be carried out every year at the time of renewal of the Policy and advance yearly premium on behalf of such members will not be paid to Insurance Co.

5. Please bring the contents of the circular to the knowledge of all concerned.

Yours faithfully,

Ashwini Mehra

**Deputy Managing Director &  
Corporate Development Officer**

**भारतीय स्टेट बैंक**

**State Bank of India  
Corporate Centre - Mumbai**

**e-Circular**

P&HRD.

Sl. No. : 1019 / 2016 - 17

Circular No. : CDO/P&HRD-PPFG/74/2016 - 17

Friday, November 04, 2016.

13 Kartik 1938(S)

All branches and offices of  
State Bank of India

Madam/ Dear Sir

**FAMILY FLOATER GROUP MEDICLAIM POLICY FOR SBI RETIREES**

**POLICY-B**

**ROLL OUT OF ONLINE REGISTRATION OF MEMBERSHIP W.E.F. 1ST NOVEMBER 2016**

Please refer to our e-circular No. CDO/P&HRD-PPFG/78/2016-17 dated 28th December, 2015 through which introduction of Group Medclaim Policy for SBI retirees (Policy - B) was advised. Ever since roll out of the Policy (Policy-B) retirees desirous of becoming member of the Policy are required to fill Membership Form and make payment of the premium to the Pension Paying Branch or any Branch of his / her choice. Branches after collection of premium and Membership Forms transfer the same to respective Zonal Offices who in turn remit the premium on a fortnightly basis to the pool account maintained at Madame Cama Road Branch, Mumbai. Along with the remittance of collected premium, Zonal Offices are sending soft copies of enrollment data based on the Forms filled in by the retirees. On behalf of all the Zonal Offices, Bank is making payment of premium to the Insurance Co. (United India Insurance Co. Ltd.) on the last working days of the fortnights (except Saturdays).

2. Looking to the difficulties faced in the manual process involved, it has been decided to roll out online registration of membership w.e.f. 1st November, 2016. For online registration, the desirous member has to make payment of the required premium through his / her Pension Paying Branch or any Branch of choice for Basic Sum Insured chosen by him. The amount of premium paid by the retiree will be credited / transferred into the account no. 35411898837 maintained in the name of Medclaim Policy for SBI Retirees Policy - B ) at

Madame Cama Road Branch, Mumbai Code No. 8586). Details of payment made by the retiree viz. Journal Number, Amount, Date of Payment, Code Number of Branch etc. will be noted for inputting the same during registration process. For calculation of correct premium, a separate facility will be provided in the portal which should be used before making payment of premium. Once the payment of premium is done, the retiree would submit manually filled form to the Branch and the branch will initiate registration process through the portal on the same day by entering the data as per the Form submitted by the retiree. Registration for membership will be done through the URL <https://rembs.sbi.co.in> where a link named "CLICK HERE FOR REGISTRATION UNDER MEDICLAIM POLICY" will be provided. A User Guide along with screen shots is attached as Annexure-I with this e-Circular containing step by step process of registration under the Scheme.

3. The matter of delay in risk coverage of new members due to fortnightly payment of premium has been discussed with United India Insurance Co. Ltd. and now it has been decided that the Insurance Co. will provide risk coverage to the members w.e.f. the date of deposit of premium with the Bank. However, payment of consolidated premium will be made to Insurance Co. on weekly basis as a matter of convenience.

4. Once the online registration process is rolled out, all reports / enrollment data will be generated through the portal and Zonal Offices would not be required to send soft copies of manually prepared enrollment data through their respective LHOs. However, Chief Managers (HR) will continue to be the Nodal Officers for settlement of claims of members and redressal of their grievances.

5. Please bring the contents of the circular to the knowledge of all concerned.

Yours faithfully,

Prashant Kumar

**Deputy Managing Director &  
Corporate Development Officer**

**FAMILY FLOATER GROUP MEDICLAIM POLICY FOR SBI RETIREES  
POLICY - 'B'**

**ROLL OUT OF ONLINE REGISTRATION OF MEMBERSHIP w.e.f. 1st NOVEMBER 2016**

The Bank has issued guidelines to the Branches regarding "Online" Registration for Mediclaim Family Floater Group Insurance for Retired Employees vide Bank's e-Circular No.CDO/P&HRD-PPFG/74/2016-17 dt.4th November 2016. The detailed instructions with necessary 'screen shots' have been given for the information of Bank's staff in the Annexure to this circular. If the Bank's staff is not aware of this, our members should go to the branch & show the following steps to be taken/ followed by Bank's staff for 'online registration'.

For this the branch staff should open the "Registration link" which is available at Bank's 'REMBS' website (in the Bank's computer system) where following URL:"<https://REMBS.Sbi.co.in>" is available. Pensioner, who wishes to enroll 'online' registration for the Mediclaim Insurance Scheme, should request the concerned Bank staff to do the needful. The detailed instructions are given below :

On the home page, click on the link "click here for Online Registration under Mediclaim Policy". On clicking the above link, a screen will appear wherein type the Prov. Fund Index No. in the box and click the 'Fetch Details' button.

Once Fetch button is clicked, date of Retirement will be displayed as available in HRMS, if the date is correct, click on Proceed after placing a tick mark in "I agree that the Date of Retirement entered is correct" otherwise change the date and click on proceed after placing tick mark in "I agree that the Date of Retirement entered is correct". As soon as this option is Ticked, List/dropdown of Insurance Schemes will be displayed. Select the scheme desired by the applicant and the system will calculate risk coverage period and Premium and will display the same at the bottom of the screen. This amount needs to be deducted from applicant's account and to be credited in the central account as mentioned in the e-circular.

Click on Proceed Button for the next screen. The Data whatever available in HRMS will be fetched in the screen automatically. Please check the data and make corrections wherever required and click on proceed to move to next Tab/screen for further data entry. Save button is provided at the bottom-left corner of the screen which may be clicked any time to save the data.

The screen for entering family details will appear only if the Marital Status is set to 'Yes' in previous screen.

Once 'Proceed' button is clicked, the screen will appear showing Retirement and account details. Here, enter the Pension paying branch code carefully, name of the branch will be fetched automatically and Zonal office details will also be fetched on entering Pension Paying branch code.

Zonal Office details will remain blank/empty if the pension paying branch is not reporting to/ under any Zonal Office. In such a case a zonal office code of Applicant's choice is to be entered and it should be from the same center where the pension paying branch is located. Once the zonal office branch code is entered, name will be fetched automatically.

In payment Details screen, journal Number of the transaction along with amount paid and date need to be entered.

Once these details are entered, click on Final Submit to submit data. Option for printing the application form is made available after Final submission.

Print the form and send it to respective Zonal Office after affixing photograph. The acknowledgement part may be given to the applicant after signing and putting stamp of branch on it.



*Bank & Company FD Rates are set to fall...  
Living Expenses are sure to rise...*

*For retirees, it is necessary that you get best out of your money with steady returns,  
no TDS & low volatility with good scope of appreciation on your investment amount.  
Register with us to participate in our symposium*

on

### **ABHAYDAN** Investment Plan 2016

*(Mutual Fund Portfolio Management System which has been  
in vogue for the past 10 years)*

Saturday 10th December, 2016 at 11.00 a.m.  
Followed by lunch

@ Dr. Sancheti Hall, Dr. Nitu Mandke IMA House,  
Tilak Road, Pune – 411 002

RSVP : Sham Chavan 9975597612 Chetana Dandekar 9975597610

*Valuable Advice to those who Value Advice*

महागाई आणि कर यांची दुधारी तलवार  
उतरणीस लागलेले मुदत ठेवीवरील व्याजदर  
परिचित जीवनशैली आणि अंगवळणी पडलेले राहणीमान टिकवण्यासाठी करावी लागणारी कसरत..  
निवृत्तीपश्चात भेडसावणाऱ्या या समस्यांवर हवे आहे समाधान ?  
मग त्वरित नोंदणी करा आणि सहभागी व्हा

## "अभयदान गुंतवणूक योजना २०१६" मध्ये

"धनसुरक्षा, धनवृद्धी, अत्यल्प करदायित्व या त्रिसूत्री वर आधारित म्युच्युअल फंड पोर्टफोलिओ योजना"  
१० वर्षांहून अधिक काळ याची प्रत्यक्ष प्रचीती आलेल्या गुंतवणूकदाराशी साधा थेट संवाद.

चर्चासत्र स्थळ : डॉ संचेती सभागृह , डॉ .नीतू मांडके आय. एम. ए. हाऊस , टिळक रोड , पुणे ४११००२

चर्चासत्र वेळ : शनिवार दिनांक १० डिसेम्बर २०१६ , सकाळी ११.०० वाजता  
चर्चासत्रा नंतर भोजन व्यवस्था केली आहे.

नोंदणी संपर्क : शाम चव्हाण : ९९७५५९७६१२, चेतना दांडेकर : ९९७५५९७६१०

**मोलाचा सल्ला त्यांना सल्ल्याचे मोल ज्यांना**



Flat No. 6, 2nd Floor, Naline Apartments, Plot No. 3/10, Off Karve Road, (SBI Erandwane Bylane) Eradavana, Pune - 411 004.  
Tel.: 020 - 2543 2250. e-mail : thousandlights@gmail.com, valueadvice@yahoo.com



## निवेदन - फॅमिली फ्लोटर ग्रुप हेल्थ इन्शुरन्स स्किम

आपल्या असोसिएशनच्या बऱ्याच सदस्यांनी वरील पॉलिसी घेतली आहे. त्याचा फायदा सभासदांना जरी होत असला तरी काही सभासदांचे अनेक दावे बऱ्याच दिवसापासून प्रलंबित आहेत. अशा सभासदांनी खालील दिलेल्या नमुन्यात आपल्या जिल्हाच्या सचिवांना माहिती कळवावी.

अ) ज्यांचे दावे एक महिन्यापेक्षा जास्त दिवस प्रलंबित आहेत.

अनुक्रम	सभासदाचे पूर्ण नाव	प्रॉ. फं./ पी. एच. एस कार्ड नं.	पॉलिसी 'अ'/'ब'	दाव्याचा प्रकार हॉस्पिटलायझेशन/ डोमिसिलिअरी	दाव्याची तारीख	दाव्याची रक्कम	टी.पी.ए.ने मागितलेली माहिती
१	२	३	४	५	६	७	८

ब) ज्यांची Medical-ID कार्ड्स आलेली नाहीत अशा तक्रारीसाठी

अनुक्रम	सभासदाचे पूर्ण नाव	पॉलिसी 'अ'/'ब'	पॉलीसिची रक्कम	प्रिमियमची रक्कम	प्रिमि.नांवे टाकल्याची तारीख	पेंशन खाते क्र. व शाखेचे नांव	शाखेकडे तक्रार केली असल्यास त्याची प्रत
१	२	३	४	५	६	७	८

- २) प्रत्येक जिल्हा सचिवाने वरील माहितीच्या दोन प्रति आपल्या झोनल सब सेंटरच्या सचिवाकडे पाठपुराव्यासाठी दर महिन्याच्या ५ तारखेपर्यंत पाठवाव्यात. पॉलिसी 'बी' चे जानेवारी २०१७ मध्ये नूतनीकरण करण्यात येईल. तरी सभासदांनी डिसेंबर २०१६ महिन्यात पुरेशी रक्कम आपल्या पेंशन खात्यात ठेवावी.
- ३) पॉलिसी 'अ' चे जे सभासद दुर्दैवाने हयात नाहीत, अशी नांवे कृपया, सभासदांच्या नातेवाईकांनी अथवा मित्रांनी पेंशन अदा करणाऱ्या शाखेमार्फत अथवा जिल्हा सचिवामार्फत संबंधित झोनल ऑफिसला कळविणे म्हणजे अशा पॉलिसीच्या रकमेवरती बँकेला प्रिमियमची रक्कम इन्शुरन्स कंपनीस अदा करावी लागणार नाही.
- ४) दावा दाखल करताना सभासदांनी सदर दावा पॉलिसी 'अ' अथवा 'ब' अंतर्गत आहे अशी माहिती द्यावी. याबाबत सर्व सभासदांनी कृपया सहकार्य करावे ही विनंती. .... सेक्रेटरी

### युनिट-सोलापूर

### सामाजिक उपक्रम

भारताचे माजी राष्ट्रपती कै. ए.पी.जे. अब्दुल कलाम यांनी कमी खर्चात विकसित केलेले जयपूर फूट्स, भारत विकास परिषद ही संस्था (संपूर्ण देशात, त्यांच्या एकूण १२५० शाखांमार्फत कार्यरत आहे.) अपंग व्यक्तींना विनामूल्य पुरविते. या संस्थेने सोलापूर शाखेत काम करणारे आपले एक पेंशनर श्री. सुधीर देव यांचे तर्फे काही मदत करण्याची विनंती केली. या विनंतीचा सन्मान करून सोलापूर युनिटने रु. ११०००/- ची देणगी दि. २२ एप्रिल २०१६ रोजीच्या साप्ताहिक सभेत वरील संस्थेच्या सोलापूर शाखेस दिली. सर्व पेंशनर्सनी या कामाचे कौतुक केले, कारण भारताच्या लाडक्या व माजी राष्ट्रपती कै. ए.पी.जे. अब्दुल कलाम यांच्या आवाहनास प्रतिसाद म्हणून ही मदत केली गेली.

सेक्रेटरी, सोलापूर

**१७ डिसेंबर हा 'पेंशनर्स डे' म्हणून साजरा केला जातो.  
त्या निमित्त सर्व पेंशनर्स बंधू-भगिनींचे अभिनंदन.**

## युनिटवार्ता : अहमदनगर

दि. २०.१२.२०१६ रोजी सर्व पेन्शनर्स व पॅरामाऊंट हेल्थ सर्व्हिसेस प्रा. लि. यांचे प्रतिनिधी श्री. अमिरखान इनामदार, वरिष्ठ प्रबंधक व श्री. सॅमसन पाटेकर, प्रतिनिधी, पुणे यांची सभा आयोजित केली होती.

सदर सभेस १० सभासद उपस्थित होते. श्री. भास्कर देशपांडे, सचिव, यांनी प्रातिनिधीक स्वरूपात काही अडचणी विशद केल्यात. उदा. PHS-ID न मिळणे, PHS-ID नावात चुका असणे, मूळ अर्जात नॉमिनी म्हणून पती अथवा पत्नीचे नांव असणे, डोमिसिलिअरी ट्रीटमेंटचे दावे दीर्घ काळासाठी प्रलंबित रहाणे, PHS च्या वेबसाईटवर दाव्यांची माहिती अद्ययावत न करणे व त्यात बदल न करणे, फोन न घेणे, व कुठल्याही प्रकारे संवाद न होणे, काही कागदपत्रे दाखल करूनही पुन्हा मागणी करणे इ.

श्री. पाटेकर यांनी दावा कसा दाखल करायचा याबद्दल सविस्तर मार्गदर्शन केले. त्यानंतर श्री. अमिर खान इनामदार यांनी प्रलंबित दाव्याबद्दलची आकडेवारी व कारणे कथन केली व IRDA च्या नवीन नियमाप्रमाणे UIIC आता दाव्यांची रक्कम अदा करणार असल्याचे सांगितले.

दाव्याबरोबर दाखल करावयाच्या कागदपत्रांची पण माहिती त्यांनी दिली. तदनंतर त्यांनी जवळजवळ २५ सभासदांच्या प्रलंबित दाव्यांची कारणासहित माहिती दिली व त्यांच्याकडून काय अपेक्षित आहे त्याचे मार्गदर्शन केले.

श्री. अशोक नवले यांनी पाहण्याचे आभार मानले. सर्व सभासदांनी या प्रकारच्या सभेबद्दल समाधान व्यक्त केले.

सचिव, अहमदनगर



## सांगली युनिट

सांगली युनिटची १६ वी वार्षिक आमसभा दि. १/८/२०१६ रोजी झाली. एकूण उपस्थिती १२४ होती.

मागील वर्षभरात दिवंगत झालेल्या सभासद/सहसभासद यांना श्रद्धांजली वाहण्यात आली. नवीन सभासदांचे स्वागत

करण्यात आले व ७५ वर्षे पूर्ण करणाऱ्यांचा शाल व श्रीफळ देऊन सत्कार करण्यात आला.

सचिव श्री. छत्रे यांनी मागील वर्षीच्या आमसभेचे इतिवृत सादर करून त्यास सर्वांची अनुमती घेतली व चालू वर्ष २०१५-१६ या कार्याचा आढावा सादर केला.

खजिनदार श्री. साठे यांनी वार्षिक जमाखर्च व ताळेबंद सादर करून त्यास सभेची मान्यता घेतली.

यावर्षी युनिटचे सभासद/सभासदांचे आम यांचा त्यांच्या विशेष कार्याबद्दल सत्कार करून त्यांना अध्यक्ष श्री. स. दि. करमरकर यांचे हस्ते सन्मानपत्र देण्यात आले.

यावर्षी युनिट कार्यकारिणीच्या द्वैवार्षिक निवडणुका होत्या. निवडणूक अधिकारी श्री. मेहता यांनी अर्ज कमी असल्याने श्री. कट्टी व श्री. जोशी यांचेसह अन्य ४ सभासदांची नवीन कार्यकारिणी युनिटच्या सध्याच्या पदाधिकाऱ्यांशी सल्लामसलत करून जाहीर केली. त्यास सर्वानुमते मंजुरी मिळाली. सभासदांच्या मनोगतामध्ये श्री. सुरेश छत्रे, श्री. सुरेश मेहता, श्री. अनिल ताम्हनकर यांनी आपले मनोगत व्यक्त केले.

आमसभेस जोडूनच आर. बी. ओ., कोल्हापूरने बँकेची पेन्शनर्स मीट आयोजित केली होती. आर. बी. ओ. कोल्हापूरचे श्री. श्रीवास्तव, ए. जी. एम. व श्री. वैद्य, सी. एम. (एच. आर.) सभामंचावर उपस्थित होते. श्री. पी. एम. जोशी, श्री. अनिल ताम्हनकर, श्री. सुरेश छत्रे यांनी पेन्शनर सभासदांच्या अडचणी/अपेक्षा, ए.टी.एम., /पासबुक प्रिंटिंग/टी.डी.एस. वगैरे संदर्भात सभेपुढे मांडल्या. उत्तर देताना श्री. श्रीवास्तव, ए. जी. एम. यांनी सांगितले की एस. बी. आय. पेन्शनर्स हे स्टाफसारखेच आहेत. त्यांनी बँकेच्या व कर्मचाऱ्यांच्या अडचणी समजून घ्याव्यात. चांगली सेवा देण्यासाठी बँक तत्पर असते. पेन्शनर्स मीट आयोजित करण्यासंबंधी शाखा व्यवस्थापकांना सूचना करण्याचे आश्वासन दिले. श्री. वैद्य यांनी २-४ महिन्यात सांगली येथील डिस्पेन्सरी सुरू होईल असे सांगितले.

अध्यक्षीय भाषण श्री. करमरकर व आभार प्रदर्शन श्री. सी. के. कुलकर्णी यांनी केले. सूत्रसंचालन श्री. अनिल ताम्हनकर यांनी केले. पसायदानाने कार्यक्रमाची सांगता झाली व सर्वांच्या सहभोजनाने कार्यक्रम संपन्न झाला.

सचिव, सांगली



We wish all our Members "Merry Christmas"

!! 'नाताळ' निमित्त सर्व सभासदांना हार्दिक शुभेच्छा !!



## युनिटवार्ता : खामगांव युनिट

दि. २६.९.२०१६ रोजी खामगाव शाखेत वार्षिक सभा घेण्यात आली. अध्यक्षस्थानी श्री. बांगडभट्टी (युनिट अध्यक्ष) हे होते. प्रमुख पाहुणे श्री. राकेश रंजनशाही, मुख्य प्रबंधक खामगाव शाखा हे होते. सभेत सर्व सभासदांचे दूरध्वनी क्रमांक असलेली पुस्तिका तयार करण्याचा निर्णय झाला. श्री. मुनोत यांनी नवीन F F G H Insurance Scheme बदल माहिती दिली. तसेच श्री. काळे व श्री. किशोर कुलकर्णी यांनी याविषयी उपयुक्त सूचना केल्यात. मुख्य प्रबंधक श्री. शाही यांनी पेन्शनर्सच्या अडचणी समाधानपूर्वक सोडविण्याचे आश्वासन दिले. श्री. अशोक वन्हाडे यांनी आभारप्रदर्शन केले.

सचिव



## सोलापूर : सामाजिक उपक्रम

अमृतसरच्या सुवर्णमंदिराचा आदर्श डोळ्यासमोर ठेवून सोलापूरचे ग्रामदैवत “सुवर्णसिद्धेश्वर मंदिर” परिसर नव्याने विकसित करण्याचा आह्वानात्मक आराखडा तयार झाला. मंदिरातील गाभान्याचा सुवर्ण-चांदीनी तयार करण्यात येणाऱ्या नक्षीकामासहित संपूर्ण मंदिर परिसर, नव्याने विकसित करणे सुरू झाले. सदर कामास कित्येक किलो सोने, चांदी व रोख रकमेची आवश्यकता दर्शविली गेली. त्यासाठी सर्वांना मदतीचे आवाहन करण्यात आले. त्यानुसार कामाच्या ३ टप्प्यापैकी पहिल्या टप्प्याचा निधी पूर्ण होऊन प्रत्यक्ष कामास देखील यापूर्वीच सुरुवात झाली.

पेन्शनर्स असोसिएशनच्या सोलापूर शाखेने उत्स्फूर्तपणे आपला खारीचा वाटा म्हणून या कार्यासाठी १ किलो चांदी देण्याचे ठरविले. सेक्रेटरी श्री तम्मा पाटील व त्यांच्या सहकाऱ्यांनी सभासदांना कळकळीचे आवाहन केले. यास प्रतिसाद म्हणून सभासदांनी ४ ते ५ महिन्यात रक्कम जमा केली. सिद्धेश्वर देवस्थान कमिटी ऑफिसमध्ये आयोजित दि. ३.१०.२०१६ रोजी छोट्याशा कार्यक्रमात सोलापूर आर.बी.ओ. च्या रिजिनल बिझनेस ऑफिसच्या असि. जन. मॅनेजर श्रीमती मोहिनी, बाळीवेस सोलापूर शाखेचे चीफ मॅनेजर श्री. गंडी यांच्या हस्ते १ किलो चांदी, देवस्थान कमिटीचे अध्यक्ष श्री. धर्मराज काडादी यांचेकडे सुपुर्द करण्यात आली. देवस्थान कमिटीचे एक विश्वस्त श्री. सोमशंकर देशमुख यांनी पेन्शनर्स असोसिएशन सोलापूर, यांचे सदर देणगीबद्दल कौतुक केले व आभार मानले. सदर कार्यक्रमाचे आयोजन सोलापूर युनिटचे सेक्रेटरी श्री. तम्मा पाटील व देवस्थान कमिटीचे श्री. देशमुख यांनी यशस्वीपणे केले.

सेक्रेटरी (तम्मा पाटील), सोलापूर

## व्यक्तिविशेष : श्री. श्याम कुन्हेकरांचे संकल्पसिद्धी करिता अभिनंदन

शेकडो नव्हे काही हजार वर्षापूर्वी महर्षी व्यासांनी संस्कृतमध्ये केलेल्या श्रीमद्भागवत महापुराणाचे (मूळ १८००० श्लोक) पुनर्लेखनाचा संकल्प तीन वर्षापूर्वी अमरावतीचे आपले सदस्य श्री. शाम अंबादासपंत कुन्हेकर यांनी सोडला आणि त्याचा सतत अडीच वर्षे ध्यास घेऊन तो सिद्धीसही नेला. सेवा निवृत्तीनंतर मुळातच असलेल्या आध्यात्मिक स्वभावानुसार त्यांनी अमरावतीत वेळोवेळी होणाऱ्या कीर्तन महोत्सव-प्रवचनांना, श्रीमद्भागवत सप्ताह, दरवर्षी नित्य नैमित्तिक गुरुचरित्र पारायण आदि धार्मिक कार्यक्रमात यशाशक्ती व सक्रीय योगदान दिले आहे. सन २००९ पासून ते श्रीक्षेत्र शुक्ताल सह इतरत्रही श्री. शाम देशपांडे यांच्या मराठी भाषेतील भागवत सप्ताहात संस्कृतमध्ये संहिता वाचन करीत असतात. गेल्या ४० वर्षात महाभारताचे पुनर्लेखन झाले नाही असे ऐकित्वात असल्याकारणानेही त्यांनी श्रीमद्भागवत एकूण तीन खंड, बारा स्कंध व अठरा हजार श्लोकांचे लेखन श्रीमद्भागवत महापुराण, गोरखपूर प्रकाशनच्या आधारावर केले आहे. श्री. श्याम कुन्हेकर यांना संस्कृतचा वारसा त्यांचे वडिलांकडूनच प्राप्त झाला. श्री. अंबादासपंत कुन्हेकर हे आयुर्वेदाचार्य होते व वैद्यकीय व्यवसाय सांभाळूनही अमरावती येथील श्री. अंबादेवी मंदिरात नियमित श्री भगवत् गीतेवर प्रवचने करीत असत. श्री भागवत पुराणाचे पुनर्लेखन यापूर्वीही दोन वेळा झाले आहे. त्यापैकी एक डोंबिवलीचे श्री. माधव मुतालिक व दुसरे मिरजेचे श्री. राम चांदूरकर हे होत. दिसा माजी काही तरी लिहित जावे या श्री समर्थांच्या उक्तीचे स्मरण ठेवून श्री. श्याम कुन्हेकरांनी हा उपक्रम अनेक शारीरिक व मानसिक अडीअडचणी पार करीत पूर्णत्वास नेला. त्याबद्दल त्यांचे अभिनंदन व शुभेच्छा.

अविनाश निमदेव, अमरावती, मो. नं. ८३०८६७३७३५

### अभिनंदनीय

डोंबिवली येथील सदस्या सौ. मिनल स्नेहल गोरे यांनी श्रीमद्भागवत गीतेचे १८ अध्याय मुखोद्गत करून शारदापिठम्-शृंगेरी (कर्नाटक) येथे जुलै २०१६ मध्ये परिक्षा दिली. या परिक्षेत त्यांना सर्वात उच्च श्रेणीचे रु. २१०००/- (रु. एकवीस हजार मात्र) चे बक्षिस श्री. शंकराचार्यांच्या हस्ते प्रदान करण्यात आले. त्यांनी आपल्या असोसिएशनला या प्रित्यर्थ रु. १०००/- ची देणगी दिली.

सौ. गोरे यांचे अभिनंदन. त्यांचा भ्रमणध्वनी क्र. ९२८७४७९७०६

सचिव, डोंबिवली

## ललित

### प्रेमानेच प्रेम वाढते

परिस्थितीतील बदल ज्येष्ठांना त्रासदायक वाटतो. वयानुसार त्यांच्यात एक प्रकारची स्थिरता येते. वाटते की, जगानेही आपल्यासारखे राहावे. मग त्यांची होणारी चिडचिड, असंतोष त्यांच्या बोलण्यातून आणि कृतीतून स्पष्टपणे दिसून येतो. इतकेच काय आपल्याच मुलाचे लग्न ज्येष्ठ मंडळी खूप थाटामाटात करतात. सून घरात आली की, त्यांना प्रत्येक गोष्टीत बदल जाणवतो. अन् मग ते मुलांची व सुनेची उणीदुणी काढीत बसतात.

मुलांच्या लग्नाआधी जे ज्येष्ठ मुलांच्या प्रत्येक गोष्टीचे कौतुक करायचे तेच त्यांच्या लग्नानंतर त्यांच्यात दोष शोधू लागतात. अशा वेळी ते मुलाचे कौतुक करत नाहीत तर, सुनेचे कोटून करणार? याला काही ज्येष्ठ अपवादही असतात. आपण त्यांचे अनुकरण करायला हवे. परवा मी आतेभावाकडे गेले होते. इकडच्या तिकडच्या गप्पा झाल्यावर सहजच मी त्यांना विचारले, सून कशी आहे? तिचे घरातील वर्तन बरे आहे का? त्यावर वहिनी म्हणाल्या, “आम्ही खरंच भाग्यवान आहोत की, अशी सून आम्हाला मिळाली. खूप गुणी आणि निरनिराळे पदार्थ करून खाऊ घालण्याची तिला आवड आहे. ती नोकरी करते. तरीही सुट्टीच्या दिवशी मला कोणतेच काम करू देत नाही. सर्वांशी प्रेमाने वागते. आमच्यात छान मिसळून गेली आहे.” वहिनीचे बोलणे होते न होते तोच भाऊ देखील बोलला. माझ्या वाढदिवसावर सुनेने मोबाईल भेट दिला. आमचे हे संभाषण चालू होते. तेव्हा सून झूटीवर गेलेली होती. तिच्या माघारी केलेले कौतुक सर्व सत्य होते. शिवाय ती तिच्या चांगुलपणाची पावतीच म्हणावी लागेल.

सूनेचे कौतुक करताना भाऊच्या चेहऱ्यावर जे सुख आणि समाधान झळकत होते ते पाहून मला हर्ष झाला. बहूतेक लोक एकवेळ मुलाचे कौतुक करतील पण सूनेचे नाही, विशेष करून सासू नावाची स्त्री फार तर गप्प बसेल. हेही कारण असेल की, मुलं आई वडिलांशी परक्यासारखे वागतात आणि सुनांनाही घरातील ज्येष्ठांची अडचण वाटते आपण कितीही जीव तोडून सेवा केली तरी ते आपली गाऱ्हाणी मांडणार अथवा एका शब्दानेही कौतुक करणार नाही. अशी सूनेची धारणा अथवा समज झालेला असतो. त्यामुळे तिच्याही मनात अढी निर्माण होते. तेव्हा ज्येष्ठांनी मुलाचे व सूनेचे कौतुक करावे. प्रेमानेचे प्रेम वाढते.

आपण त्यांना शाबासकी घायला शिकलो तर नक्कीच मुले आणि सुना आपला मान-सन्मान करतील. कारण मुलांना चांगुलपणाची पदवी-शाबासकी टिकवून ठेवायची असते.

कौतुकाची थाप पाठीवर पडलेली कोणाला आवडत नाही? तेव्हा व मुला व सुनांच्या कामाचे वेळोवेळी आपल्याकडून कौतुक व्हायला हवे. दोष काढण्यापेक्षा थोडे गप्प बसायलाही शिकले पाहिजे. जीभेवर साखर आणि डोक्यावर बर्फ ठेवला तरच घरात आपले अस्तित्त्व आणि मानसन्मान टिकून राहिल. याचे भान ज्येष्ठांनी ठेवायला हवे. तरच बाहेरची वृद्धाश्रमाची वाट धरण्याची वेळ ज्येष्ठांवर येणार नाही. आपण जे पेरले तेच उगवते हे लक्षात ठेवून मुले-सुना आणि नातवांसोबत प्रेमाने वागावे. निवृत्तीनंतरच्या सुखी जीवनाची ही व्याख्याच समजावी.

७४/१५

सौ. संध्या परदेशी, औरंगाबाद

मो. ९३२५२९८९२२



## अभिनंदनीय

❖ पुणे येथील सभासद श्री. जयंत गोरे यांचा एक कविता संग्रह “जयंतायन” या नावाने नुकताच प्रसिद्ध झाला. ह्या संग्रहात विविध विषयांवरील सुमारे १०० निवडक कवितांचा समावेश आहे. श्री. जयंत गोरे यांचे असो. तर्फे हार्दिक अभिनंदन व त्यांच्या पुढील लेखनकार्यास शुभेच्छा

❖ पुणे येथील आपले सभासद श्री. माधव कृ. पुराणिक यांचा ‘चांदणवेल’ हा काव्यसंग्रह नुकताच प्रसिद्ध झाला. प्रेम, निसर्ग, यावर आधारित तसेच बालांसाठी व काही विनोदी अशा २०० कवितांचा त्यात समावेश आहे.

श्री. पुराणिक यांचे त्याबद्दल अभिनंदन व त्यांच्या पुढील लेखनकार्यास असोसिएशनतर्फे हार्दिक शुभेच्छा

सेक्रेटरी

## निवेदन

‘संवाद’ सप्टेंबर २०१६ च्या अंकात “व्यक्तिविशेष” ह्या सदरामध्ये श्री. सुरेश डोंगरे व अनिल खाडिलकर ह्यांच्याविषयी माहिती आम्ही प्रसिद्ध केली होती. सभासदांच्या माहितीसाठी त्यांचा संपर्क नंबर खाली देत आहोत.

- १) श्री. सुरेश डोंगरे - ०२०-२४४७८५४९  
मो. ९४२२३९९२९८
- २) श्री. अनिल खाडिलकर - मो. ९८५०८८४०४५

संपादक

**S.B.I. Pensioners' Association (Mumbai Circle), Pune**  
**List of Members who have given Donations to the Association for various reasons**  
**including for 'Samvad' during the period from 1st March 2016 to 31st August 2016**  
 (Kindly refer earlier List published in Samvad for April 2016)

<b>Rs.1,00,000/-</b>	<b>Rs.3,100/-</b>	MR.M.N.NAMBIDI
SMT.ASHAN.KULKARNI	MR.SHASHIKANT DESHPANDE	MR.MANVEL S.NUNES
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SMT.SUMAN V.KATE	MR.JAGDISH C.SHAH	MR.A.D.KURUNDWADE
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MR.VASANT N.KULKARNI	MR.MOHAN S.RAUT	MR.PRAKASH SAPKALE
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