

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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September 2016

सभासदमित्रांनो,

“दात गळाले, केसही पिकले
पदोपदी ही जीभ अडखळे
पडण्या सज्ज असला देह जरी
राग, लोभ, क्रोध, मत्सर
ना सोडी तरी”

आपल्या मनात ठाण मांडून बसलेल्या राग, लोभ, क्रोध, मत्सर ह्या गोष्टी आपण काही सोडायला तयार नाही. त्यातच आपण अडकून पडत आहोत. त्यातून बाहेर पडणे आवश्यक आहे. आजच्या काळात आपल्या हाती कितीतरी वैज्ञानिक सुख सोयी उपलब्ध झालेल्या आहेत. त्यात प्रामुख्याने स्वर्णीशीपशी/डरीं-हिपेश, ऋलशलेझ वर माहितीचं फार मोठं जाळं आपण वापरत आहोत. आपल्या आवडीचे विषय एका उश्रळलझ वर किंवा एका डुळशि वर आपल्या हाती लागत आहे. खूप छान छान गोष्टी, उत्तम विचार, विविध विषयांची माहिती घर बसल्या एका हातात धरून ऐकायला, वाचायला, बघायला मिळत आहे. मित्रांशी, नातलगांशी क्षणात संपर्क प्रस्थापित करता येतो. विविध समान विचारांचे ग्रुप तयार होत आहेत व माहितीची देवाण-घेवाण होत आहे. परवा एका मित्राने थहरीशीर्मा वर फार छान बोधकथा पाठवली; ती आम्हास वाचकांशी ड्हरीश कराविशी वाटते.

“एका लहान मुलाला काजू फार आवडत असल्याने, एकदा काजूच्या बरणीत हात घालून त्याने मूठ भरली, पण बरणीचे तोंड निमुळते असल्याने त्याचा हात काही बाहेर निघेना... त्याने बराच प्रयत्न केला, पण तरीही निघेना आणि तो मूठ सोडेना. त्याची ती धडपड आजीने बघितली. आजीने त्याला सांगितले की “बाळा ती मूठ भरली आहे ती आधी सोड. काजू

संपादकीय

बरणीत टाकून दे! मग आपोआप हात बाहेर निघेल, त्या लहान मुलाचा आजीवर खूप विश्वास.... आणि आपली आजी सांगेल ते बरोबरच असणार. त्याने ते ऐकले आणि हातातले काजू सोडून दिले. आजीने सांगितल्याप्रमाणे त्याचा अडकलेला हात बाहेर निघाला... आणि त्याचा चेहरा आनंदाने खुलला. किती गोष्टी धरून ठेवाव्यात आपण, दुःख, राग, लोभ, मत्सर, जुन्या कडू आठवणी त्या हाताच्या मुठीसारखे आपण धरून बसलो आहोत आणि त्यात स्वतःला अडकवून बसलो आहोत. तेव्हा लक्षात आलं की जीवनात दुःख असे नाहीच आहे... आपण धरून ठेवलं सगळं! ते तर लक्षातच घेतलेलं नाही, कधी की अरे फक्त सोडायचा अवकाश... आहे तो सगळा आनंदच आनंद.

“जीवन है मधुबन
तू इसमें फुल खिला ।
कारोंसे न भर दामन
अब मान भी जा”
दीप जलाता चल
मुस्कान लुटाता चल
ठोकर से संभल खुद भी
औरोको भी राह दिखवा

अशा बोधप्रध गोष्टीने आपल्या मनात पुनःपुन्हा काहीतरी चांगले विचार डोकावून जातात. भरकटणाऱ्या मनाला आपल्याला सावरण्यासाठी उपलब्ध असलेल्या आधुनिक साधनांचा उपयोग करून त्यांचा फायदा घेऊन, जीवनप्रवास सहज आणि सोपा करूया! आपले जीवन आनंदी व सुखमय बनवू या!

वसंत धुपकर

मो. ८९७५२९८०४९

Visit us at : www.sbpensionerspune.org

e-mail : sbipenmumbai@gmail.com

स्टेट बँक कर्मचाऱ्यांच्या अनेक यशस्वी गृहप्रकल्पांनंतर
मै. सुरेश घंगळे आणि सहकारी

सादर करीत आहेत

तालुका वेल्हे (मिनी महाबळेश्वर) तोरणा आणि राजगड
(जिल्हा पुणे) किल्ल्यांच्या सान्निध्यात

११ गुंठ्यांपासून पुढे फार्म हाऊस प्लॉट

**स्टेट बँक कर्मचाऱ्यांना व त्यांच्या नातेवाईकांना
स्पेशल १० टक्के डिस्काउंट**

फार्म हाऊसची वैशिष्ट्ये

२० गुंठे प्लॉट दोन जणांमध्ये किंवा अधिक जणांमध्ये घेण्याची सोय

१२ महिने निसर्गरम्य परिसर, भरपूर पाऊस

दसरा-दिवाळी निमित्त विशेष डिस्काउंट

खरेदीखताचेवेळी - १०% व

उर्वरित रक्कम समान १ मासिक हप्त्यात

*** १/२ बेडरूमचे प्लॉट्स बुकिंगमध्ये उपलब्ध ***

खराडी येथे (नगर रोडला लागून)

संपर्क - ७५०७६०६००७

ऑफिस : स.नं. ९१/१, स्टेट बँक कॉलनी, 'रायगड' बिल्डिंग.

उत्सव हॉलजवळ, पौड रोड, कोथरूड, पुणे - ४११०३८

वेळ - संध्याकाळी ५ ते ७

शनिवार, रविवार व सुट्टीचे दिवशी - सकाळी ११ ते १

**Minutes of the Structured Meeting held between
Bank authorities & our Federation on 29th January 2016 at Hyderabad**

A structured Meeting between the authorities at Corporate Centre and our Federation representatives was held on 29th January 2016 at Staff College, Hyderabad to discuss various issues of the pensioners. The minutes circulated by the Bank have been given here under for information of our members.

- Secretary

Minutes of the Structured Meeting dt.29th January 2016

Following representatives of our Federation & the Bank participated in the meeting.

Representatives from the Federation :

Shri. R.N.Banerjee, President; Shri. A. Ramesh Babu, Secretary; Shri. S.C.Rindani, Shri. R.N.Dave, Shri. S.C.Gor, Shri. Parshuram Naik, Upendra Kumar Dash; Shri.J.K.Puranik; Shri. G.K.Gandhi; Shri. K.K.Puri; Shri. Jay Ram Gupta; Shri. H.Ganapathy; Shri. S. Sarvana Muthu; Shri. R.N.Vohra; Shri. P.K.Pathak; Shri. A. Damodaran; Shri. M.S. Mohanrao; Shri S. Santharaju; Shri K. Rudrana; Shri K. Rajeevan; Shri John Joseph; Shri Sisir Mukherjee; Shri Ashok Datta; Shri Ashok Mukand, (Retd. DMD); Shri Dinesh Chandra; Shri Vilas V. Gandhe; Shri Lohit Chandra Mahanta; Shri Syamal Chakrabarti; Shri Harendra Prasad; Shri R. L. Saha

Representative from the Bank - Shri. Ashwini Mehra - DMD & CDO; Shri. Shailesh Verma - CGM (HR); Shri. A. T. Thorat - G.M. (Law); Shri. Jonna Raghava - DGM (IR); Shri. Dipak Kr Mandal - DGM (PM & PPG); Shri. Asit Kumar Nandi - AGM (PPG)

1) Shri Mohan Subramanian, General Manager & Principal, State Bank Staff College, Hyderabad, extended warm welcome to all the participants and wished them for comfortable stay at SBSC Hyderabad and successful meeting.

2) Shri Dipak Kumar Mandal, DGM (PM & PPG), welcomed the participants on behalf of Corporate Centre and said that meetings with Pensioners' Federation had always taken place in the most cordial atmosphere as both the sides knew each others' strength and constraints and the present meeting would follow the same suit. On his request, participants introduced themselves to the house.

3) Shri Shailesh Verma, CGM (HR), in the opening remarks spoke the truth that the persons presently in helm of the affairs were destined to go to the other side of the chair one day, therefore, there should not be any doubt in the mind of the pensioners about the sincere efforts taken by the management to resolve the outstanding issues. He also said that participants were well aware of the handicaps and constraints coming in the way of amicable resolution of the pending issues. He reminded the participants that top functionaries of the Bank had taken personal initiative to take forward to the Government, the issue of removal of anomalies in pension payment relating to some of the earlier bi-partite retirees and that the issues were perennially in active discussion at the highest level of the Bank and the concerned department of the Government. He also explained certain initiatives like 'Pensioners' Portal', 'Group Health insurance scheme' taken by the Bank and invited suggestions from participants to make these even better. He was critical of malicious writing in social media by some pensioners to malign the image of the Bank, calling those totally undesirable. He assured the participants for free and frank discussion.

4) DMD & CDO, Shri Ashwini Mehra, expressed satisfaction over the arrangement made by SBSC, Hyderabad, for conducting the meeting in a larger hall and providing good accommodation to

participants. In his opening remarks he highlighted some of the important beneficial initiatives taken by the Bank as under:

a) More than 3700 pensioners were benefited from the 'Goodwill Package' extended to senior pensioners on 1st July, 2015. He also explained the reason for not making it a regular scheme due to actuarial and other regulatory issues.

b) Approval could be obtained from GOI promptly for revision of pension as per 10th Bipartite Settlement. More than 28000 pensioners and 2000 family pensioners would be benefited from the revision.

c) REMBS had been modified to include spouses of deceased employees and employees who had retired / would retire after putting in at least 30 years of pensionable service and after attaining 58 years of age.

d) e-SBSREMBS had been modified to increase Lifetime Medical Benefit Limit from Rs. 2.00 lac to Rs. 5.00 lac and to include more number of diseases for hospitalization and to introduce domiciliary treatment.

e) Bank had introduced two Group Health Insurance Policies for the benefit of existing and future retirees. He urged upon the participants to ensure that the last man got the information regarding this scheme. For this he requested the participants to broadcast the message and be in dialogue with pensioners and family pensioners.

f) Group Health Insurance Policy had been adopted for the benefit of Whole Time Directors of the Bank.

g) For the convenience of retiring employees payment of gratuity had been fully automated in HRMS

h) With effect from 24th Nov, 2015, AADHAR based Biometric submission of Life Certificate had been introduced on the lines of GOI instructions and acknowledgement would be generated online.

i) Pensioners' Portal had been enriched with more information

5) DMD & CDO also urged upon pensioners to contribute more stories, articles, anecdotes for the Second Innings Magazine. He further said that he was alive to the issue of disparities in pension structure in various bipartite settlements and allied matters. He added that all these matter had been flagged to GOI by Chairman of the Bank but without much headway. He aspired that pensioners should not lose patience and always be hopeful of some positive developments.

6) Shri R N Banerjee, President of the Pensioners' Federation thanked Shri Mohan Subramanian, General Manager & Principal, State Bank Staff College, Hyderabad, for providing wonderful accommodation to the participants. He pointed out that Bank's pension was very low, even lower than other banks and that the plight of SBI pensioners should be understood by all including Govt. functionaries. He was happy that all the pending issues were taken up by the Bank in right spirit but expected quick resolution thereof. He also said that Federation never encouraged malicious writing in social media to hurt anybody or to tarnish the image of the Bank.

7) Shri A. Ramesh Babu, acting General Secretary of Pensioners' Federation greeted all the participants. He was eager to hear from Bank's side on the issue of realignment of pension in 5th, 6th and 7th Bipartite settlements. He pointed out that due to postponement of cases Federation had to pay lots of money to advocates. He said that winning or losing might not always be important but expressed hope for early disposal of cases. He mentioned that SBI pensioners / family pensioners

were leading very pathetic life many a case and said that frustration amongst 40,000 pensioners / family pensioners could be removed with early resolution of some of the pending issues viz. 100% D.A. Neutralization and 30% family pension. He further pointed out that online Life Certificate submission system was not working and manual acknowledgements were given by branches without uploading the same in the system in some Circles. Shri A. T. Thorat, General Manager (Law), HR Department, on the issue of postponement of cases, said that there was not a single instance, where postponement was made at the behest of the Bank. He highlighted the actual reasons for postponement of cases and pendency of the cases by giving a power point presentation.

8) Thereafter, the discussion on the Agenda items was taken up :

9) The Issues raised by the Federation & Bank's response are given hereunder.

Sr. No.1 : Review of action points emerging from last Structured Meeting held on 22nd January 2015.

(i) Follow-up of pension issues relating to 5th, 6th and 7th Bipartite Settlements with GOI.

Bank's Response : The issues are followed up continuously by way of correspondence and frequent visit to the office of GOI by Top functionaries of the Bank. Chairman personally went to DFS and flagged this issue whenever she got chance. Committee approach has been adopted to resolve the deadlock. Our Bank's Board cannot take decision on these issues suo moto.

(ii) Revision of minimum pension as applicable to the respective pay scales in force.

Bank's Response : The issue has been resolved and revision has been made in all applicable cases.

(iii) Relief to pensioners / family pensioners aged 80 years and above, drawing low pension / family pension.

Bank's Response : The Bank extended a 'Goodwill Package' for payment of one-time lump sum amount to the pensioners and family pensioners aged 80 years and above who were alive as on 01.07.2015 on the occasion of Diamond Jubilee Celebration on Bank Day.

The number of beneficiaries : 3678. The package cannot be made a perennial scheme due to various constraints.

(iv) Delay in sanction of family pension - Some modification in the Pension Payment software is taking place and simplification of formalities is contemplated.

Bank's Response : The date of death can be noted by branches / LHOs. The software is accordingly modified to record the date. Therefore, the cases of delayed payment have been minimised. Further, the system is so designed that Family Pension would be paid automatically on completion of certain minimum formalities. Specific cases of delay, particularly Pre-1993 cases, should be brought to Bank's notice.

(v) Dispensaries : The issue relating to distance to be covered by a dispensary towards enlarging the scope will be looked into.

Bank's Response : As per the policy till 2001, dispensaries could be opened in centres having a serving population of 150 to 200. Later on, in 2001 it was changed to 100-150. Bank is very mliberal in opening new dispensaries even when the number of serving employees is just touching

100, sometimes taking into consideration, staff working in outlying centres. 4 new dispensaries have been opened during the current year, and 7 in the previous year.

With the introduction of Group Mediclaim Policies for SBI retirees, there will be much higher entitlement for domiciliary treatment which will reduce dependency on Bank's dispensaries.

Moreover, opening and managing of dispensaries are not the core functions of the Bank. Due to cost implications and cap on welfare expenditure (Rs. 100 crore), it may not be possible to take a very liberal view in the matter.

Sr. No.2 : PENSION / FAMILY PENSION ISSUES :

- (a) **Removal of anomalies in pension** : Pensioners of 5th and 6th Bipartite Settlements, must be given relief from arbitrary ceilings imposed on their pensions.

5th Bipartite Settlement : Monthly ceilings of pension in respect of pensioners who retired during 01.11.1987 to 31.10.1992 are not aligned to their last drawn salary as per 5th Bipartite Settlement. It was due for revision from Rs. 2400/- p.m. to Rs. 3775/- p.m.

6th Bipartite Settlement : Pension ceiling was revised from Rs. 2400/- to Rs. 4250/- w.e.f. 01.11.1993 instead of 01.11.1992. As such, the basic pension of the retirees for the period from 01.11.1992 to 31.10.1993 has remained at Rs. 2400/- which should have been Rs. 4250/-.

Bank's Response : The issues are under constant follow-up with GOI through correspondence and personal visit by senior functionaries of the Bank. The matter of one ceiling for pension @ 50% of last drawn salary is **sub-judice**.

- (b) **Pension on retiring salary for 7th Bipartite Settlement pensioners** :

The suffering of these pensioners for the last 15 years, in drawing pension calculated on 6th Bipartite salary, must not continue, and they must be brought at par with pensioners of other nationalized banks.

Issue : Pension ceiling of 7th bi-partite retirees has not been revised and is still linked to the pre-revised pay scale (i.e. The pay scale of 6th Bipartite).

Bank's Response : The issues are under constant follow-up with GOI through correspondence and personal visit by senior functionaries of the Bank. The matter of one ceiling for pension @ 50% of last drawn salary is **sub-judice**.

- (c) **8th Bipartite Settlement** : The pensioners of 8th Bipartite Settlement ought to be paid revised pension from 01.11.2002 instead of 01.05.2005.

Issue : The pension ceiling of 8th bipartite retirees has been revised w.e.f. 01.05.2005 instead of 01.11.2002. As such, the pension of 8th Bipartite retirees for the period 01.11.2002 to 30.04.2005 is still indexed to 6th Bi-partite salaries.

Bank's Response : The issues are under constant follow-up with GOI through correspondence and personal visit by senior functionaries of the Bank. The matter of one ceiling for pension @ 50% of last drawn salary is **sub-judice**.

- (d) **Uniform rate of pension at 50% of average retiring salary for all, without ceilings** :

Bank's Response : The matter of one ceiling for pension @ 50% of last drawn salary is sub-judice.

(e) Uniform Dearness Relief for all pensioners, irrespective of date of retirement, with change at quarterly intervals.

Bank's Response : This is an industry level issue. Bank may examine the same once settled at industry level, after ascertaining cost implications.

(f) Higher percentage of pension for senior pensioners beyond the age of 75 years :

Bank's Response : There is no such provision in SBI Employees' Pension Fund Regulations - 2014, neither in rules of other PSBs. Pension structure for different categories of pensioners cannot be changed without the prior approval of the Government.

(g) Family Pension : Redefining eligibility : Inclusion of dependant unmarried or widowed or divorced daughters of pensioners for eligibility to be Family Pensioners, as prevalent in State / Central Govt.

Bank's Response : Bank has recently enlarged the scope of family pension by including dependent parents. Further expansion is not feasible at this moment due to cost implication. Such definition is not applicable in other PSBs also.

(h) Family Pension : Uniform and Enhancement of rate : 30% for all Family Pensioners.

Bank's Response : Family Pension in the Bank is on the same lines as those applicable in other Nationalized Banks and as mentioned in the approval accorded by the Government of India. Bank may take a call once decided at industry level.

(i) Family Pension : Delay in sanction and release : Branches may be sensitized to release Family Pension within two weeks of submission of Death Certificate of Pensioner, in case Family Pension had already been sanctioned along with Pension. PPGs may be advised to complete process of gathering relevant data and obtaining sanction of Family Pension to spouses of pre-1993 pensioners, within a period of 3 months from date.

Bank's Response : The date of death can be noted by branches / LHOs. The software is accordingly modified to record the date. Therefore, the cases of delayed payment have been minimised.

Circle PPGs have been advised to complete the process of gathering relevant data and arrange for obtaining sanction of Family Pension to spouses of pre-1993 pensioners.

(j) Uploading of Life Certificates : (i) Stoppage of pension despite submission of Life Certificate; (ii) Obtention of Life Certificates from residences, for pensioners who are above 80 years of age or who are sick and bedridden ; (iii) Speedy implementation of Biometric system and sensitization of branches for assisting pensioners to utilize the new system;

Bank's Response : (i) A circular has already been issued advising branches to enter the Life Certificate in the system as well as to approve the same immediately so that acknowledgement can be generated from the system and handed over to the pensioner confirming the data entry of his LC in system.

(ii) Some pension paying branches are already collecting LCs from the residence of the pensioners who are above 80 or bed ridden.

(iii) Submission of LCs by Biometric System has been advised to branches by means of a circular

in Nov '15. This will largely take care of the need for elderly pensioners whose movement is restricted, as they can submit the same at nearby centre. However, unless the pensioners submit their AADHAR card numbers, the biometric system cannot work. Branches have already been advised to seed the AADHAR card numbers in the system. This has also been put in the notice board of branches to provide AADHAR card number and to take benefit of the Biometric System.

(k) Online submission of applications for Terminal benefits :

Simplification of the process for minimizing the transit delay ; redesigning of the Pension Sanction advice, in the lines of PPOs, including all relevant details like commutation particulars, restoration date, PAN etc, and recording of the advice in Branch Document Register.

Bank's Response : PF, Pension, Gratuity and Leave Encashment are already online in HRMS. Bank is providing pension payment advice generated through system which contains all the details.

(l) Debits raised to Pension accounts for adjustment of errors :

These must be first intimated to the pensioners and debits raised to the accounts after obtaining their consent.

Bank's Response : Bank is usually following these practices.

(m) TDS from pensioners' accounts but not credited correctly to IT authorities :

Bank must take the responsibility of correcting, instead of burdening the pensioners.

Bank's Response : Income Tax is deducted from the monthly pension and amounts are remitted to branches for onward submission to Income Tax Deptt. and branches are supposed to remit the same before 7th of the subsequent month. Specific complaints are also dealt with expeditiously.

Sr. No.3 : PAYMENT OF EX-GRATIA :

Release of Ex-gratia to eligible applicants in case of premature retirement and deaths.

Bank's Response : Ex-gratia is available to dependents of deceased employees and eligible retired employees on medical ground on completion of certain formalities. Operating functionaries are advised on an ongoing basis to handle these cases expeditiously. Bank is examining release of part ex-gratia immediately after death with minimum formality.

Sr. No. 4 : GOODWILL PACKAGE :

This should be offered to all pensioners (including those of erstwhile SBS and SBIn) every year.

Bank's Response : Perennial extension of such benefit may not be possible due to various constraints.

Sr. No. 5 : REMBS :- Clarification of procedure for existing REMBS members to migrate to new Health Insurance scheme.

Bank's Response :

- (i) Employees who retire on or after 1st January, 2016 will not be admitted to SBI Retired Employees' Medical Benefit Scheme (SBIREMBS). They will have the option to join Family Floater Group Health Insurance Policy 'B' of United India Insurance Co. Ltd.. However, the employees who retire on or before 31.12.2015 may be allowed to join SBIREMBS within the stipulated time schedule as prescribed in SBI Retired Employees Medical Benefit

(SBIREMBT) Rules and they will be subsequently covered by Policy 'A' as decided by the Bank.

- (ii) Detailed particulars of all the existing eligible members of SBIREMBS, their spouses and disabled children (if any), plan amount and residual amount in the REMBS accounts of the individual members will be made available to United India Insurance Co. Ltd..
- (iii) First year's Annual Premium for all the eligible members (as on the date of adoption) will be paid in advance by SBIREMB Trust to United India Insurance Co. Ltd. by debit to SBIREMB Trust Fund Operational account maintained at Madame Cama Road Branch.
- (iv) On receipt of the First year's Advance Premium, United India Insurance Co. Ltd. will allot the eligible members of SBIREMBS to at least 4 to 5 select Third Party Administrators (TPAs) having adequate presence in various zones.
- (v) As soon as the data relating to eligible members of SBIREMBS are provided to TPAs, e-Medical cum ID cards will be made available within 48 hours, which can be downloaded and used by the members to avail Cashless / Wellness facilities of TPAs.
- (vi) In addition, the concerned TPAs will arrange to prepare Physical Medical cum ID (Med-ID) cards within 15 working days from the date of receipt of data by them.
- (vii) Med-ID cards will be couriered to the respective branch office from where the retired employee is getting pension. The cards may be distributed at the branch office by the Branch Manager / any other person who is made responsible for the same. Corrections in cards, if any, can be e-mailed to an ID which will be exclusive for correction of card errors. The cards will be corrected and resent within 2 working days from the receipt of correction mail.
- (viii) The TPA appointed by the selected Insurance Company will station their representative at the Bank's Zonal Office centres from where claims under SBIREMBS are being settled.
- (ix) The TPA would have a Dedicated Office, Server and a 24 x 7 Call Centre for the existing and future retirees of SBI. The engaged insurance broker, M/s Anand Rathi Insurance Broker will also have 24 x 7 call center and dedicated server.
- (x) On receipt of the Med-ID Cards, members will start getting Cashless Medical treatment at any network hospital throughout the country or can submit the claims to the same Zonal Offices through their pension paying branch and the TPA representative will be the backup support and ensure claim settlement within shortest possible time.
- (xi) The representative of United India Insurance Co. Ltd. has assured that claims will be entertained on the basis of data in the absence of Med-ID Cards.

Sr. No. 6 : NEW MEDICAL INSURANCE SCHEME :

Inclusion of all pensioners including those who were discharged or removed from service, in the list of eligible pensioners.

Bank's Response : These category of pensioners were kept outside the purview of even SBIREMBS for ethical reasons.

Sr. No. 7 : MEDICAL DISPENSARIES:

Improvements in facilities provided to pensioners in Medical Dispensaries :

- (i) For the purpose of setting up additional Dispensaries, inclusion of strength of pensioners and family pensioners, in the minimum number of 100 beneficiaries and expansion of area of coverage from radius of 5 kms at present, to 20-25 kms.

Bank's Response : Existing policy of having 100-150 serving staff at a centre for establishment of dispensary is considered reasonable. Bank is very liberal, in opening new dispensaries even when the number of serving employees is just touching 100, sometimes taking into consideration, staff working in outlying centres. 4 new dispensaries have been opened during the current year, and 7 in the previous year.

(ii) Non-availability of adequate stocks of medicines in Dispensaries, forcing pensioners and family pensioners to go back empty handed despite Corporate Centre's instructions to the contrary.

Bank's Response : Officer concerned is required to prepare the budget for the year and get it approved from appropriate authority.

(iii) Revision of Doctor's remuneration, in view of non-availability of Doctors at existing level.

Bank's Response : Revision was done in 2013 only, with an increase from 37.5 to 55.55%. No further revision is forthcoming.

Sr. No. 8 : HOLIDAY HOMES / GUEST HOUSES OF THE BANK :

Problems faced by pensioners to utilize online booking facility and permitting the use of Pensioners' portal for this purpose Reopening of Holiday Home at Mount Abu.

Bank's Response : Online holiday home booking is available in Mumbai Circle, only on a pilot basis. For rest of the Circles, existing manual booking system is available. Utility in Pensioners' Portal will be examined after all India roll out. Due to budget constraints, opening of new holiday home may not be possible at the moment.

Sr. No. 9 : GRIEVANCES CELL AT LHOs :

Grievance Cell for Pensioners at each LHO.

Bank's Response : Bank has already introduced Pensioners' Portal that contains box on suggestions / grievances. The complaints received under this mechanism are invariably flagged to concerned LHOs. LHO functionaries at HR/PPG departments are supposed to be receptive to pensioners' complaints.

Sr. No. 10 : Structured Meetings at all Zonal / Administrative Offices :

There are already laid down guidelines on this issue.

3. The meeting concluded with the vote of thanks extended by Shri Jonna Raghava, DGM (IR). He thanked all the participants for a fruitful and meaningful discussion in the meeting. He assured the Federation representative that the issues raised by them had been noted and whatever possible would be done. He wished the participants of happy and healthy life.

State Bank of India,
PM & PPG Department,
Corporate centre,
Mumbai 20.08.2016

Sd/-
(Dipak Kumar Mandal)
Dy. General Manager (PM&PPG)
Inter Com. No. 41611

We reproduce the letter written by our Federation to Shri.Aswini Mehra, DMD & CDO, Corporate Centre, Mumbai to get clarification regarding confusion as regards amounts taken by Bank regarding Policy 'A' when migration has taken place as on 1-06-2016. We are also reproducing the e-Circular No.CDO/P&HRD-PPFG/59/2016-17 dt.31st August, 2016 as follows. **- Secretary**

Dt. 5th August 2016

Shri.Aswini Mehra,
Dy.Managing Director & C.D.O,
State Bank of India, Corporate Centre,
State Bank Bhavan, Medame Cama Road,
Mumbai-400021.

Respected Sir,

MIGRATION OF REMBS TO GROUP MEDICLAIM POLICY-"A"

We wish to draw your kind attention to a confusion which has arisen because of Policies 'A' taken by the Bank for amounts much lower than the respective balances in the Individual REMBS Accounts. Identity cards issued by the Insurance Company for amounts lesser than the residual balances to the holders of Group Mediclaim Policy 'A', which have been migrated from REMBS with effect from 1st June 2016, have added to the confusion. Many pensioners are at a loss to comprehend as to whether their medical expenses will be covered to the extent of the amount of insurance cover stated by the Insurance Company in the papers of Policy 'A', or up to the amount of balance in REMBS, prior to migration.

Under the circumstances, we request the Bank to please reassure the holders of policy 'A' that their medical expenses are fully covered to the extent of their residual balances in REMBS. Also, individual certificates should be issued, at least, on asking, confirming the balances in their REMBS Accounts on the date of migration and thereafter, at periodical (say six monthly) intervals. Such a step on the part of the Bank, will provide the much needed comfort to the aged pensioners, who are seeking clarifications from our Pensioners' Associations in every Circle.

One more issue has to be addressed and a procedure has to be evolved for successive and at a stretch utilization of Policy 'A'. Such a situation is likely to arise for utilization of amount in excess of the assured sum in insurance policy 'A'. For example, if a pensioner who has a policy 'B' for Rs.3 lacs and a policy 'A' for Rs. 3 lacs gets admitted to approved hospital for cash less treatment and cost goes beyond Rs. 6 lacs (total Insurance amount) how the payments would be synchronized so that uninterrupted treatment is available up to the full value of the insurance plus the unused residual balances of the REMBS. Further, especially for senior officers, having unutilized balances of up to Rs. 20 lacs in their REMBS Accounts, uncertainty will arise if they are to get admitted in the approved hospitals for cashless treatment, against assured sum of Rs. 3 lacs only. You will kindly appreciate that a clarification from the Bank, in this regard, will remove all doubts from the minds of the pensioners.

We solicit your kind consideration.

Thanking you and with kind regards,

Sd/- R. N. Banerjee

President, Federation of SBI Pensioners' Associations (Camp :Kolkata)

Copy forwarded to the Dy. General Manager, Personnel Mgt & PPG Deptt. SBI Corporate Centre, Mumbai. It is our request to kindly bring out a procedure so that pensioners feel assured.

R.N.Banerjee, President, Federation of SBI Pensioners' Associations

भारतीय स्टेट बैंक
State Bank of India
Corporate Centre - Mumbai

e-Circular

P&HRD.

Sl. No. : 711 / 2016 - 17

Circular No. : CDO/P&HRD-PPFG/59/2016 - 17

Wednesday, August 31, 2016.

9 Bhadrapad 1938 (S)

All branches and offices of
State Bank of India

Madam/ Dear Sir

FAMILY FLOATER GROUP MEDICLAIM POLICY 'A' FOR SBI RETIREES FIXATION OF BASIC SUM INSURED

Please refer to e-Circular No(s). CDO/P&HRD-PPFG/78/2015-16 dated 28.12.2015 and CDO/P&HRD-PPFG/29/2016-17 dated 04.06.2016, wherein, the details of the process of migration of SBI Retired Employees' Medical Benefit Scheme (SBIREMBS) accounts having a residual balance of Rs. 1.00 lac and above to Group Mediclaim Policy-A with effect from 01.06.2016 and allied features, have been advised.

2. In this connection, based on the queries received from some members of Policy-'A' regarding fixation of Basic Sum Insured and availability of corporate buffer, we have to clarify as under :

- (i) Basic Sum Insurance under Group Mediclaim Policy-'A' has been fixed, based on the residual balance in REMBS Accounts as on 31.05.2016, as per the following chart :

SI	REMBS Plans	Life-time Medical Benefit Limit	Residual amount in REMBS account (Rs. in lac)	Basic Sum Insured	Corporate Buffer for
1	A & A1	2.00 lac	Rs. 1.00 lac & above but less than Rs. 4.00 lac	1.00 lac	Differential amount (Residual balance in SBIREMBS A/c - Basic Sum Insured).
2	B & B1	3.00 lac			
3	C & C1	4.00 lac	Rs. 4.00 lac & above but less than 7.00 lac	2.00 lac	
4	D & D1	5.00 lac			
5	E	7.00 lac	Rs. 7.00 lac & above but less than Rs. 10.00 lac	3.00 lac	
6	F	10.00 lac	Rs. 10.00 lac & above but less than Rs. 15.00 lac	3.00 lac	
7	G	15.00 lac	Rs. 15.00 lac & above	4.00 lac	
8	H	20.00 lac	Migrated to Plan-H of Policy -'B'		

- (ii) Corporate Buffer is a bulk insurance cover which has been taken from United India Insurance Co. for all the members of Policy-'A'. This buffer will take care automatically of any additional cost which may be required by the members in case of exceeding the individual sum insured limits subject to his residual entitlement under SBIREMBS. Annual Premium paid by the Bank for four basic sum insured amounts (Rs. 1 lac, Rs. 2 lac, Rs. 3 lac, Rs. 4 lac) is inclusive of premium for this corporate buffer insurance cover.
- (iii) Total annual entitlement (Basic Sum Insured + Corporate Buffer) of a member under any circumstance shall not exceed the residual balance in his / her SBIREMBS account.
- (iv) The concerned TPAs will be responsible for using applicable Corporate Buffer while arranging Cashless Treatment / settlement of reimbursement claims for individual members without waiting for Bank's instructions.

3. We are getting further queries from retirees, who are the members of both Policy-'A' and Policy-'B', regarding settlement of cashless / reimbursement claims by utilizing the cover available under Policy-'B' in case the cover available under Policy-'A' falls short to meet the entire cost of a single treatment and vice-versa. In this connection, we have to clarify that there is provision for meeting the cost of a single treatment by utilizing total cover available under both the policies combined together.

4. Please bring the contents of this e-Circular to the notice of all concerned.

Yours faithfully,

Sd/-

(Ashwini Mehra)

Deputy Managing Director & Corporate Development Officer

S.B.I.Pensioners' Association (Mumbai Circle), Pune Biennial Elections of the Circle Office Bearers - Results

We are pleased to inform the members that during the Annual General Meeting held at Pune on the 22nd August 2016, the following members were declared elected unanimously for the post mentioned against their names.

President	-	Shri. Sadashiv B. Gokhale
Secretary	-	Shri. Vilas V. Gandhe
Joint Secretary	-	Shri. Vishnu V. Mukim
Treasurer	-	Shri. Dattatray A. Kulkarni

We congratulate the above members for their election as Circle Office Bearers for the biennial period 2016.17 to 2017.18. As advised earlier, the Presidents of all the Zonal Sub-Centres are ex-officio Vice-Presidents of the Circle Association. When the results of the elections of all the Zonal Sub-Centres will be advised to HQs, the names of the Circle Managing Committee members for the biennial period of 2016-17& 2017-18 will be published in 'Samvad' in due course.

- Secretary

"We are publishing hereunder a memorandum Dt.23.08.2016 containing long outstanding demands of Bank Pensioners and submitted to the Minister of State (Finance), GOI by C.B.P.R.O. Delegation. This will give an idea of the long pending issues and the efforts the C.B.P.R.O. are taking to resolve these issues."
- **Secretary**

COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS

Flat No. 1103, Block-3B, S.M.R. Culvary Temple Road, Hydernagar, Hyderabad – 500 049

Dt.: 23-08-2016

To,
Shri Santosh Kumar Gangwarji,
The Hon. Minister of State, (Finance)
Ministry of Finance, Government of India,
North Blocks, New Delhi 110 001
Respected Sir,

Sub: Various pending issues of Bank Retirees

At the outset, we profusely thank your Goodself for giving this audience to explain about the very long pending grievances of the Bank Pensioners and Retirees. We the "COORDINATION OF BANK PENSIONERS' AND RETIREES ORGANISATIONS" represent the national level Bank pensioners' and Retirees Organisations covering almost the entire population of Bank Senior Citizens. We also hope that this would facilitate full scale dialogue with Bank Pensioners and Retirees as a body and help in resolving the issues with the urgency it deserves.

Earlier also we had met Hon'ble Shri Arun Jaitely ji, Finance Minister and Hon'ble Shri Jayant Sinha Ji, the then Minister of State for Finance and submitted memorandums to them and also to IBA. We are immensely happy that the necessary directions flowed to IBA from the Ministry to resolve the issues at the earliest. However more than three months passed by after our earlier delegation to the Hon'ble Ministers and also to Indian Banks' Association but unfortunately none of the issues raised by us was resolved. This has created agony and frustration to the aging Bank Pensioners and Retirees. This has made us to wonder how these humanitarian issues of the aged and very aged Bank Pensioners can be ignored. But still not loosing hope we are approaching your Goodself to direct the Bank Managements to immediately implement the provisions of Pension Regulations in respect of the issues we have raised without any further delay. For your Goodselfs kind reference, we once again briefly explain the issues as under :-

1. UNIFORM 100% DA RELIEF TO BANK PENSIONERS WHO RETIRED BEFORE NOVEMBER 2002:

Full compensation by way of 100% DA neutralisation to Government Employees and to Reserve Bank of India Employees is given so that they get relief to an extent to face the harshness of inflation. And rightly the 100% DA neutralisation is extended to all past Government and RBI Retirees also as inflation hits everybody equally harsh but unfortunately the same is not extended to pre November 2002 Retirees in Banks. This is not only in violation of Nakara Judgment of the Hon'ble Supreme Court but also grossly unfair to those who are now aged more than 75 years to 90 years. The old Retirees are unnecessarily forced to seek relief from the courts which again takes years and in the process even those who have gone to the courts are at the verge of final exit from this world without getting their due relief and entitlements.

2. IMPROVEMENT IN FAMILY PENSION :

Though the spouses of the Government and RBI Employees are receiving the improved Family Pension of 30% of last pay drawn the same is not extended to the Bank Retirees and the family pension in Banks is as low as 15%. Many of the spouses being very aged women denial of the benefit of 30% of Family Pension is indeed a harsh treatment meted out to women spouses.

3. PENSION UPDATION :

It is even held by the Hon'ble Supreme Court that Pay Revision and Pension Revision cannot be separated from one another. Moreover Pension Regulation 35 (1) also very clearly states that Basic Pension and additional Pension shall be updated but unfortunately no updation has been done since November 1989 and in the process those who retired earlier are drawing a very meager Pension as compared with a very junior subordinate who retired recently or retiring in future. A General Manager who retired in 1990 is drawing a Pension of about Rs. 26,000/-, which is much less than the Pension of a clerical staff, who retires now. This anomalous situation has arisen because of non updation of Basic Pension for nearly three decades though regularly wage revision is taking place with no benefit of salary revision being passed on to the Bank Retirees. In view of the intransigence of the Bank Managements, Basic pension remains frozen without updation/revision resulting in a sorry state of affairs where a General Manager who retired earlier draws much less than a clerk who retired recently and soon a General Manager who retired earlier may draw less than a sub-staff who retires in future. Can we think of Secretary to Government drawing fewer pensions than a peon? Well, that is unthinkable and unacceptable but that is the sad position of the Bank Retirees today. The following chart testifies our statement :

Cadre	Date of Retirement	Pensionable Service	Pension July 16
General Manager	31.01.1998	More than 33 years	Rs. 26004.00
General Manager	30.09.1999	More than 33 years	Rs. 28900.00
General Manager	31.05.2002	More than 33 years	Rs. 28825.00
Scale II Officer	31.05.2007	More than 33 years	Rs. 32166.00
Scale I Officer	31.08.2008	More than 33 years	Rs. 31479.00
Clerk	31.08.2012	More than 33 years	Rs. 30823.00

4. ANAMOLY AND DISCRIMINATION TO SBI PENSIONERS UNDER 7TH BIPARTITE SETTLEMENT :

In 6th Bipartite Settlement salary was revised by merger of DA at 1148 points with the then existing relative Basic Pay and pension was made payable at this revised basic pay to all those who retired during the currency of 6th Bipartite Settlement. However in the 7th Bipartite Settlement Salary was revised by merger of DA at 1684 points with the relative 6th Bipartite Settlement's Basic Pay but for the purpose of Pension a new phenomenon was introduced whereby the Pay was notionally revised downward by merger of DA at only 1616 points. It was explicitly made clear in the Settlement/ Joint Note that this was not applicable to State Bank of India as it had its own independent Pension Scheme.

This was again confirmed by IBA in its letter dated 8/9/2000 addressed to SBI. However, Government Of India directed SBI later vide it's Letter No. F.No. 1/7/2000 - IR dated 06 - 02 - 2001 to follow IBA's industry-level formula of merger of DA at 1616 points to 6th Bipartite Basic Pay for the purpose of computation of pension of SBI retirees of 7th Bipartite too. To add insult to injury, the SBI

Management did not strictly follow the Government's directive when they introduced a differential compensation on a slab system whereby Pension was computed at 50. where the average of monthly substantive salary drawn during the last 12 months' pensionable service is Rs. 8500 or below. This works out to more or less the same quantum of pension envisaged in the "Pension" clause of 7th Bipartite Settlement for pensioners in other banks and at 40. where such average pay is above Rs.8500/- subject to a minimum of Rs.4250/- where the quantum of pension is far below than what is given to Pensioners of other Banks.

Meanwhile IBA in the 8th Bipartite Settlement corrected this aberration and made pension payable prospectively w.e.f. 01 - 05 . 2005. Government which earlier directed SBI to follow IBA's industry level formula kept silent and the SBI management is also not taking earnest steps to remove this anomaly. As a result when every Pensioner in the industry and also in SBI belonging to other Bipartite Settlements is getting pension as per the last drawn actual Basic Pay, only those retired under 7th Bipartite Settlement in SBI are getting Pension on a reduced notional Basic Pay, that too under an adverse slab system. Consequently nearly 30000 SBI Retirees under 7th Bipartite Settlement are getting substantially less than 50% of their last drawn Basic Pay as pension entailing a recurring monthly heavy loss to them. This anomaly has to be corrected and they be placed on par with other retirees of SBI itself coming under various other Bipartite Settlements.

It is therefore requested that SBI may please be advised by IBA to honour the Record Note dated 22 -06 - 2005 in its true letter and spirit enabling the 7th Bipartite retirees in SBI to get their legitimate pension based on their last drawn pay, as the IBA has a duty and responsibility cast on it to ensure the sanctity of Settlements and Minutes entered by it with the Workmen/Officers' Organization.

Realignment of Pension to the Retirees retired under 5th to 8th Bipartite Settlements though recommended by the Bank in the year 2015, it did not receive the approval from the Government of India even though such recommendations fall within the Pension Fund rules of SBI.

SBI Pensioners have been urging upon their Management to improve their Pension Scheme by raising the Basic pension to 50% of the last drawn Basic Pay instead of present 40% and also to remove the ceiling.

5. ONE MORE OPTION TO LEFTOUT EMPLOYEES (BOTH COMPULSORILY RETIRED AND RESINED WITH PENSIONABLE SERVICE :

Several courts including the Hon'ble Supreme Court have already given verdict entitling the above Retirees and Resignees to avail the benefit of second option. But unfortunately the Banks have implemented the Courts verdicts in respect of writ petitioners only forcing other similarly placed people again to knock the doors of courts and wait indefinitely for the verdict of the courts. It is highly unethical and also against the Senior Citizen litigation policy of the Government. Here also the number of such left out Employees will be hardly 5000 in the entire industry and that too if they get the second option it comes with cost to them by surrendering their entitled PF contribution and the extra contribution they will be compelled to make as per the 9th Bipartite Settlement. As per the concept of WELFARE STATE it is also obligatory to include those left out people in the Pension Scheme as a social security measure.

It is also surprising and intriguing that the Banks have allowed second option of Pension Option to Employees and rejected the same to the Officers whereas the Bank Pension Regulations are taken as Bank Employees' Pension Regulations and there is no sub group as Employees and Officers as per as the Pension Regulations are concerned and it also violates the principle of equality under Article 14 of Constitution of India.

6. UNIFORM MEDICAL INSURANCE SCHEME :

During the 10th Bipartite Settlement Medical Insurance Scheme was introduced for both Serving Employees and Retired Employees. But unfortunately the Scheme suggested that Medical Insurance Premium should be recovered from the Retirees though of course for Serving Employees the premium is borne by the Banks. Even after collecting the premium from the Retirees the Domiciliary treatment reimbursement is not being considered by the Insurance company going against the original settlement. It is requested that the responsibility of extending Medical relief to Retirees is as much an obligation of the Bank Managements as it is to Serving Employees and the Scheme should be identical including bearing the amount of premium by the Banks only and coverage of Domiciliary treatment reimbursement.

7. IMPROVEMENT IN EX-GRATIA TO PRE 1986 RETIREES :

The surviving pre 1986 retirees are getting meagre amount of less than Rs. 3500 as ex-gratia. The total number of such employees is also very small and the additional burden by this will be very negligible. Still it is not happening. It is worth noting that all these retired employees are in age group of past 90.

Sir, the Bank Pension Scheme is not only the result of a settlement it also has the legal sanctity as the same has come as Regulations titled '**BANK EMPLOYEES PENSION REGULATIONS**' passed by respective Bank Boards, approved by Government of India and also published in official gazette of Government of India. The Bank Pension Scheme is also a **DEFINED BENEFIT PENSION SCHEME**. It is also important to note that the Pension Corpus itself is robust with nearly Rs. 150,000/- crores and any extra cost which is often quoted as stumbling block to concede our request in respect of all the above is not only untenable but at the same time more than enough to meet the requirements. Under the **DEFINED BENEFIT SCHEME** it is obligatory on the part of the Bank managements to meet the entire Pension obligations fully as is available to Government Employees as per Regulation 56 of Bank Employees Pension Regulations.

Sir, the above issues are pending for nearly two decades and forcing the Senior Citizens of Banking industry to knock the doors of the Courts and to go to the streets is not only harsh and inhuman but it also amounts to disrespect to elders, who during their active service made Banking an exemplary success, implementing all the Government policies and schemes and contributed to the all round development of the Nation.

Sir, we fervently hope your Goodself will not make us to wait indefinitely BUT RENDER JUSTICE to the Bank Pensioners and Retirees immediately.

Thanking you,

Yours sincerely,

Sd/-
(A.Ramesh Babu)

Sd/-
(K.V.Acharya)

Joint Conveners CBPRO

Sd/-
(SBI Pensioners'
Federation)

Sd/-
(AIBPRC)

Sd/-
(RBONC)

Sd/-
(AIRBEA)

Sd/-
(FORBE)

"The C.B.P.R.O. Delegation met Smt. Sumitra Mahajan, Hon'ble Speaker of the Lok Sabha, and Shri Girish Chander Murmu, the Additional Secretary, DOFS, GOI, on 23.08.2016 and submitted a memorandum containing our long outstanding grievances. Both the Authorities responded favourably."

- Secretary

ध्येयनिष्ठ - बहुआयामी व्यक्तिमत्त्व कै. एम. टी. ऊर्फ अण्णासाहेब देशपांडे

शनिवार दि. २० ऑगस्ट २०१६ रात्री ११.३० वाजता श्री. मल्हारराव त्र्यंबक देशपांडे ऊर्फ अण्णासाहेबांचे दुःखद निधन झाले. बातमी कळताच मन दुःखातिरेकाने सैरभैर झालेल्या अवस्थेतच घुटमळत होते. स्व. अण्णासाहेब आम्हाला बँकेत गुरुस्थानी होते. बँकेतील कामाचा उरक-उत्साह, मनात एक व बाहेर वेगळे असा नसलेला स्वभाव, जन्मजात प्रामाणिकपणा, दुसऱ्यांना मदत करण्याची धडपड, भावनाप्रधान, सत्च्छील चारित्र्य, आदरातिथ्य, धार्मिक वृत्ती ही स्व.अण्णासाहेबांच्या स्वभावातील खास वैशिष्ट्ये.

निवृत्तीनंतर स्व. अण्णासाहेबांनी एक अतुलनीय कार्य हाती घेतले होते, ते म्हणजे निवृत्ती वेतन धारकांची सेवा करण्याचे व्रत. मार्च इ. स. २००९ नंतर एस.बी.आय. निवृत्तीधारक असोसिएशनचे एक युनिट नांदेडला स्थापन करण्यात आले त्यात स्व. अण्णासाहेबांचा सक्रिय सहभाग होता. १००% सभासदांची नोंदणी केल्याबद्दल ऑगस्ट २०१४ ला त्यांचा सत्कार पुणे येथील वार्षिक सर्वसाधारण सभेत एस.बी.आय. पेन्शनर्स असोसिएशन, मुंबई सर्कलने शाल, श्रीफळ व पाच हजार रुपये व कै. वा. वि. गंधे व कै. श्रीमती उमाबाई गंधे पारितोषिक देऊन केला होता. तो सोहळा पाहण्याचे भाग्य आम्हास लाभले. सभासद नोंदविण्यासाठी व निवृत्तीधारक सभासदांची सेवा करण्यासाठी त्यांनी ऊन, वारा, पाऊस याची पर्वा केली नाही. या कार्यासाठी नेहमीच स्वतःचे पैसेही त्यांनी वेचले. अशा प्रकारची तन-मन-धनाची खऱ्या अर्थाने सेवा त्यांच्याकडून घडली व म्हणूनच सत्काराचे हे फळ मिळाले असेल असे आम्हास वाटते. स्व. अण्णासाहेबांच्या यशात त्यांच्या पत्नी श्रीमती सुशीलाबाईचा सिंहाचा वाटा होता. स्व. अण्णासाहेब हे अजात शत्रु होते. परमेश्वर स्व. अण्णासाहेबांच्या आत्म्यास शांती देवो अशी आम्ही एस.बी.आय. निवृत्तीधारक संघटनेचे सर्व सभासद एस.बी.आय.कार्यरत असलेले सर्व अधिकारी तथा कर्मचारी व स्टेट बँक कॉलनीतील सर्व सदस्य व त्यांचा परिवार प्रार्थना करतो.

एस. टी. कुलकर्णी, सी.एम.सी. मॅबर,

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अ. नगर युनिटच्या वतीने दि. २०/५/२०१६ रोजी वार्षिक सर्वसाधारण सभेचे आयोजन आम्रपाली गार्डन, गुलमोहर रोड, सावेडी या ठिकाणी करण्यात आले. एकूण १४० सदस्य सभेस उपस्थित होते. सभेचे कामकाज झाल्यानंतर सदस्यांच्या अडीअडचणींवर चर्चा झाली. याच सभेमध्ये दि. १/६/२०१६ पासून नवीन कार्यकारिणीची पुढीलप्रमाणे एकमताने निवड करण्यात आली.

अध्यक्ष - श्री. शिवप्रसाद जोशी, मो. ९३७२०६३९९९
सचीव - श्री. भास्कर देशपांडे, मो. ९९८७७९८१७०
खजिनदार - श्री. जयंत जोशी, मो. ९४२२०८९९१८

या सभेनंतर लगेचच 'पेन्शनर्स मीट' चे आयोजन सावेडी (अ.नगर) शाखेच्या वतीने करण्यात आले. या कार्यक्रमांसाठी आर. बी. ओ. अ. नगर कार्यालयातून A.G. M. श्री. बाबुलाल बंब, चीफ मॅनेजर राघवेंद्र देसाई, मॅनेजर H. R. श्री. कार्लेकर, सावेडी शाखेच्या शाखाधिकारी श्रीमती उमा साळे, गुलमोहर रोड शाखेचे शाखाधिकारी श्री. पाटील व अ. नगर शाखेच्या प्रतिनिधी श्रीमती रेखी उपस्थित होत्या.

सदर कार्यक्रमात सदस्यांच्या प्रातिनिधीक समस्या/शंकावर चर्चा होऊन A.G. M. बंब व सावेडी शाखेच्या शाखाधिकारी श्रीमती साळे यांनी सदस्यांचे समर्पक समाधान केले. यावेळी A.G. M. व शाखाधिकारी सावेडी शाखा यांनी घोषणा केली की अहमदनगर येथील बंद पडलेली डिसपेन्सरी सावेडी शाखेत लवकरच सुरु करण्यात येईल. यावेळी श्री. शिवप्रसाद जोशी यांनी मागणी केली की आजकाल सर्वांकडे मोबाईल आहेत तेव्हा सदस्यांना टेली बँकींग व नेट बँकेचे प्रशिक्षण देण्यात यावे. A.G. M. श्री. बंब यांनी मागणीचे स्वागत केले व त्याप्रमाणे श्रीमती उमा साळे यांनी सावेडी शाखेत प्रशिक्षणाची व्यवस्था करण्यात येईल असे सांगितले.

स्नेह भोजनानंतर कार्यक्रम संपला. आभार प्रदर्शन श्री. जयराम थदाणी यांनी केले. संपूर्ण कार्यक्रम यशस्वी होण्यासाठी सर्वश्री भास्कर देशपांडे, जयराम थदाणी, जयंत जोशी, अशोक नवले, दत्ता धर्माधिकारी, विनायक मोकाशी, रामभाऊ घोटणकर, जयंत कुलकर्णी इ. परिश्रम घेतले.

सचिव

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यवतमाळ युनिट

यवतमाळ युनिटची त्रैमासिक सभा यवतमाळ शाखेत दि. ९.०७.१६ रोजी पार पडली. या सभेत आपल्या बँकेच्या 'फॅमिली फ्लोटर ग्रुप हेल्थ इन्शुरन्स स्कीम' बद्दल आत्तापर्यंतची संपूर्ण माहिती एकत्रित संकलन करून त्याबद्दल एक पुस्तिका 'आरोग्य मार्गदर्शिका'

या नावे प्रकाशित करण्यात आली. ही पुस्तिका संकलन करण्यात श्री. गोपाळकृष्ण गाडगे, सचिव यवतमाळ युनिट व श्री. प्रविणकुमार राजा, सहसचिव अमरावती झो.स.सं. यांनी विशेष परिश्रम घेतले. या सभेस अमरावती झोनल सबसेंटरचे सर्वश्री दौलतराव सरदार, उपाध्यक्ष, मनोहर अष्टीकर सचिव, विनायक जळीत, खजिनदार व प्रविणकुमार राजा सहसचिव त्याचप्रमाणे यवतमाळ युनिटचे सर्वश्री शरदचंद्र हमिने, अध्यक्ष, गोपाळकृष्ण गाडगे, सचिव व मोहन मोहदरकर, सह-सचिव इ. उपस्थित होते. या पुस्तिकेस अर्थसहाय्य करणारे श्री. सुधाकरराव चिंचाळकर (सुप्रिया कॅटरिंग) श्री. सुरेश पुराणकर (श्रीराम ग्रुप व टायपिंग सेंटर) व श्री. नंदू कुलकर्णी (अनुश्री कॅटरिंग) यांचा सत्कार करण्यात आला व विशेष आभार मानण्यात आले. दि. २२.०८.२०१६ रोजी पुणे येथे झालेल्या मुंबई सर्कलच्या सर्व साधारण वार्षिक सभेत वरील पुस्तिकेसाठी योगदान देणारे श्री. राजा यांचा अध्यक्षांचे हस्ते सत्कार करण्यात आला.

सचिव

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कृतज्ञता

पुणे येथील श्री. श्रीनिवास बर्वे व श्री. मधुकर रानडे यांच्या सहकार्यामुळे मला म्युच्युअल वेलफेअर स्किम (MWS) अंतर्गत दरमहा पेन्शन सुरु झाले. तसेच सुरुवातीपासूनची थकबाकी रु. ६२०००/- मिळाली. श्री. बर्वे यांच्या अथक प्रयत्नामुळे हे शक्य झाले. मी स्वखुशीने आपल्या असोसिएशनला रु. १०,००९/- ची देणगी पाठविली आहे. मला नवीन मेडिकल पॉलिसीबद्दल पण माहिती मिळाली.

श्री. बर्वे यांच्या निःस्वार्थी मदतीबद्दल मनापासून धन्यवाद.

श्रीमती उषा भास्कर कर्वे, नाशिक

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मदतीचा हात

आपले एक सभासद श्री. एम्. डी. दलाल (निवृत्त सी.जी.एम्) यांनी त्यांच्या दिवंगत पत्नी सौ. शकुंतला देवी यांच्या स्मरणार्थ असोसिएशनला रुपये १,११,१११ ची देणगी दिली आहे. त्यांच्या इच्छेनुसार या रकमेच्या व्याजातून दुर्धर आजाराने पीडित बिकट अवस्थेत असलेल्या व आर्थिक मदतीची अत्यंत गरज असलेल्या, रुग्णाला वैद्यकीय मदत देण्यात येईल. या पहिल्याच वर्षी मुंबई येथील आपले सभासद श्री. मधुकर शंकर सावंत यांना रु. १०,०००/- वैद्यकीय मदत रूपाने देण्यात आले.

सेक्रेटरी

एक सच्चा कार्यकर्ता- कै.यशवंत नानिवडेकर

आपल्या असोसिएशनच्या नागपूर युनिटचे भूतपूर्व सेक्रेटरी व एक तळमळीचे सच्चे कार्यकर्ते तसेच एन.जी.मोरे पुरस्काराने सन्मानित आणि माझे मित्र श्री. यशवंत पुरुषोत्तम नानिवडेकर दिनांक २४.५.२०१६ रोजी स्वर्गवासी झाले. एक सच्चा मित्र आता भेटणार नाही ही वेदना अस्वस्थ करीत आहे. गेली ५७ वर्षे प्रदीर्घ काळाची आमची दाट मैत्री होती. त्यांची व माझी पहिली भेट १९५९ च्या जुलै-ऑगस्टच्या दरम्यान नागपूरच्या Govt. Accounts Section इथे झाली. आपल्या Association च्या विशेषतः नागपूर सेंट्रला प्रगतीपथावर आणण्यात त्यांचा मोलाचा सहभाग होता.

१९९५ ला ते गोंदियाहून निवृत्त झाल्यानंतर त्यांनी नागपूर झोनल सबसेंट्रल सेक्रेटरी म्हणून कार्यभाग सांभाळण्यास सुरुवात केली. त्यावेळी पुणे आणि मुंबई ही दोन केंद्रे वगळता इतरत्र Association चे फारसे काम होत नव्हते. सेक्रेटरी झाल्यावर नागपूर केंद्रात दर आठवड्याला पेन्शनरांच्या बैठकीची त्यांनी सुरुवात केली. सीताबर्डीवरील 'राजाराम दीक्षित वाचनालया'च्या हॉलमध्ये बैठक भरायची. त्रैमासिक किंवा कार्यकारी मंडळाच्या बैठका त्यांच्या सीताबर्डीवरील खांडेकर वाड्यात होत असत. १९९६-९७ च्या वर्षी मी पुण्याला सर्कल सेक्रेटरी होतो. स्वर्गीय श्री. एन्. एस्. कुलकर्णी अध्यक्ष होते. आम्ही तत्कालीन सर्कल कार्यकारी समितीची एक बैठक नागपूरला त्यांच्या घरी घेतली होती. त्यावेळी त्यांनी सकाळच्या चहापासून, संध्याकाळच्या समारोपाच्या चहापर्यंत सर्व व्यवस्था घरी केली होती. Association चे उत्साही कार्यकर्ते व माझे ज्येष्ठ स्नेही श्री. एस. जी. रबडे त्यांच्याविषयी बोलताना म्हणाले "पूर्वीसुद्धा त्यांच्याकडे नुसत्या मिटींग्ज नव्हत्या तर मी व श्री. बी. जी. दांडेकर (अध्यक्ष) हे त्यांच्या घरी राहिलो होतो." नागपूर सेंट्रल गेल्यावर्षी मुंबई सर्कलच्या सर्वसाधारण सभेत ऑगस्ट २०१५ ला 'श्री. एन. जी. मोरे पुरस्कार' देऊन त्यांच्या कष्टाची व सहकार्याची पावती दिली. त्यांच्या सततच्या प्रयत्नांनी असोसिएशनचा आजचा लोगो मान्य झाला व प्रचारात आला.

गेली काही वर्षे दृष्टी साथ देत नसल्यामुळे ते नागपूर सेंट्रलच्या प्रत्यक्ष कारभारापासून दूर होते. पण फोनवरून नागपूरचे श्री. बाबासाहेब औसाबादकर व मुंबईचे श्री. बी. जी. दांडेकर ह्यांच्या ते संपर्कत असायचे. त्यांची कन्या सौ. मृणालिनी नानिवडेकर-दर्शनि (पत्रकार) हिच्या मदतीने पेन्शन रिव्हिजनचा त्यांचा प्रयत्न चालू असायचा. Association ही त्यांच्या जीवनाचा एक अविभाज्य भाग झाली होती.

त्यांच्या जाण्याने झालेली पोकळी भरणारी नाही. त्यांचे कृतज्ञतापूर्वक स्मरण करणे हीच त्यांनी खरी श्रद्धांजली होय.

बी. व्ही. जोशी, सोलापूर, फोन : ०२१७-२३१९२४८

त्यवितविशेष

❖ श्री. मा. मदन मैराळ ❖

"मानवाधिकार रत्न" या पुरस्कारांनी श्री. मैराळ यांना सलग दोन वर्षे सन्मानित करण्यात आले. सन २०१४ चा पुरस्कार तर त्यांना श्रीमती सिंधुताई सपकाळ यांच्या हस्ते पुण्यात प्रदान करण्यात आला. स्टेट बँकेत भिलाईला अधिकारी म्हणून नेमणूक झाल्यावर काही दिवसातच बँकेला त्यांच्यातील समाजसेवेच्या गुणांची ओळख झाली आणि त्यांना जवळपासच्या आदिवासी भागात आदिवासींचा त्यांच्या राहणीचा व त्यांचा जीवनस्तर उंचावण्यासाठी बँकेला काय करता येईल याचा अभ्यास करण्यासाठी पाठविण्यात आले. त्यानुसार श्री. मैराळ यांनी काही महत्त्वाच्या सूचना बँकेला केल्या व त्यातील बऱ्याच स्वीकृत करून बँकेने त्याप्रमाणे काही योजना आखल्या व त्या योजना कार्यान्वित पण झाल्या. पुढे बदली झाल्यावर बँकेने त्यांना आय.आय.एम. अहमदाबाद, कोलकाता येथे बँकेच्या विषयावर भाषण देण्यासाठी पाठवले होते, तसेच त्यांना टाटा फंडामेंटल रिसर्च संस्थेत भाषण देण्यासाठी पाठवण्यात आले होते. त्यावेळी कार्यक्रमाचे अध्यक्ष होते प्रख्यात उद्योगपती श्री.रतन टाटा सेल्फ हेल्प ग्रुपची योजना आखताना श्री. मैराळ यांच्या सूचनांचा त्यात समावेश करण्यात आला. निवृत्तीनंतर श्री. मैराळ यांनी दिव्यांग विद्यार्थ्यांना शिकविण्याचा उपक्रम हाती घेतला असून अशा विद्यार्थ्यांना ते आपल्या घरीच शिकवत असतात. ह्या विद्यार्थ्यांना पदवीपरीक्षा तसेच निरनिराळ्या स्पर्धा परीक्षांच्या दृष्टीने शिकविण्यातचे हे काम श्री. मैराळ सातत्याने करत आहेत. ते रोज २ तास, बौद्धिक वाढ न झालेल्या मुलांच्या संस्थेत, त्यांना शिकविण्यासाठी जातात व आपले समाजाप्रती असलेले ऋण फेडायचा प्रयत्न करतात.

श्री. मैराळ यांच्या भविष्यातील समाजसेवेसाठी खूप खूप शुभेच्छा.

राम कोल्हटकर, नागपूर

★★★★★★★★★★★★

❖ श्री. सुरेश डोंगरे ❖

'लग्न पाहावे करून' असे म्हणतात पण लग्न पाहावे जमवून हे जरा जास्त कठीण वाटते. पूर्वी मुलींची लग्ने जमविताना वधुपित्यांना जोडे बरेच झिजवावे लागत. आजकाल मुलांसाठीही स्थळे शोधणे कठीण झाले आहे. कारण मुलींच्याही अपेक्षा आता वाढल्या आहेत. शिक्षणामुळे त्यांची विचारसरणी, आवड-निवड यात बदल झाल्यामुळे

केवळ आईवडिल सांगतात म्हणून कुणाच्याही गळ्यात त्या माळ घालायला तयार नसतात.

आपल्या मुला-मुलींची लग्ने जमविण्यासाठी आईवडील प्रयत्नशील असतातच परंतु इतरांच्या मुलामुलींची लग्ने जमविण्यासाठी स्वतः उंबरे झिजवणारे एक व्यक्तिमत्व म्हणजेच पुणे येथील आपले सभासद श्री. सुरेश डोंगरे होय. त्यांनी लग्न जमविणे हा छंद जोपासला आणि चांगलाच वाढविला आहे.

लग्न जुळवणारी अनेक वधु-वर सूचक मंडळ आहेत. काहींचा तो व्यवसायच झाला आहे. वर्तमानपत्रे, मासिके यातून त्यासंबंधी जाहिराती येतात. आजकाल आधुनिक तंत्रज्ञानाद्वारे सुद्धा माहिती उपलब्ध होते.

पुण्यात एका परिचिताकडे बसले असताना रेल्वेत गार्ड असलेले सावळे, अगदीच साधारण चेहरा असलेले एक गृहस्थ मुलीसाठी स्थळ शोधायला आले होते. त्यांची मुलगी गोरी, देखणी असूनही त्या गृहस्थांकडे पाहून मुलांचे पालक त्यांना अजिबात प्रतिसाद देत नसत, मुलगी बघण्याचेही सौजन्य दाखवित नसत. त्या गृहस्थांची ती केविलवाणी हकिकत ऐकून श्री. डोंगरे यांचे मनात चलबिचल झाली. त्यांनी त्या मुलीचे लग्न जमविण्याचा निश्चय केला. त्यांनी तिचे लग्न जमवून दिले व आपला निश्चय पार पाडला. बँकेत कार्यरत असताना कामकाज सांभाळून त्यांनी शनिवार, रविवार व इतर फावल्या वेळात हा उपक्रम एक सामाजिक कर्तव्य म्हणून सुरु केला. स्वतः ते मुला-मुलींची संपूर्ण माहिती त्यांचे घरी जाऊन प्रत्यक्ष भेटून घेतात. प्रत्यक्ष भेटीत ते संभाषणाच्या ओघात यजमानांकडून त्यांच्या नातेसंबंधातील व मित्रमंडळींकडून मुला-मुलींची काळजीपूर्वक माहिती जमा करतात व तशी नोंद करून फसवणूक होणार नाही याची काळजी घेतात. त्यांच्या या उपक्रमात त्यांच्या पत्नीचीही त्यांना उत्तम साथ असते.

त्यांनी आतापर्यंत गेल्या ३५ वर्षात १००० विवाह गाठी बांधल्या. बँकेतील शिपायापासून डेप्युटी एम. डी. एम. डी. पर्यंतच्या सर्व स्तरातील सभासदांच्या मुलामुलींची लग्ने त्यांनी जमवून दिली आहेत. विशेष म्हणजे ज्यांची लग्ने त्यांनी जमविली, त्यांच्या मुलामुलींची लग्ने जमविण्याची जबाबदारी मोठ्या विश्वासाने ते डोंगरे यांचेकडे सोपवितात.

या उपक्रमामुळे सतत लोकसंपर्कात असल्यामुळे निवृत्त झालो असे वाटतच नाही. वेळ सत्कारणी लागतो. सतत कार्यरत राहिल्याने प्रकृति उत्तम राहते असे ते आवर्जून सांगतात.

सध्याच्या धकाधकीच्या जीवनात लग्न जमविण्यासाठी पालकांना मदत करणे ही एक प्रकारे ते समाजसेवाच करीत आहेत.

श्री. डोंगरे यांच्या या सामाजिक कार्याबद्दल त्यांना हार्दिक शुभेच्छा

❖ श्री. अनिल खाडिलकर ❖

श्री. अनिल खाडिलकर पुणे येथील आपले सभासद यांनी सेवानिवृत्ती नंतर स्वतःला समाजसेवेसाठी वाहून घेतले. प्रथम 'नेत्रदान' ह्या चळवळीत सहभाग घेतला. पुण्यातील विविध ज्येष्ठ नागरिक संघ, हौसिंग सोसायट्या, बँका व इतर कार्यालये येथे नेत्रदानाचे फॉर्म भरून घेणे. बँका व इतर कार्यालये येथे जाऊन व्याख्यानाद्वारे 'नेत्रदाना'चे महत्त्व पटवून देणे, त्यासाठी घ्यायची काळजी त्या विषयीचे गैरसमज, ह्यासंबंधी कायदे, दान स्विकारणारी हॉस्पिटल्स ह्यांचे फोन नं. इ. संपूर्ण माहिती ते देतात. नेत्रदानाच्या अनुषंगाने त्यांनी अवयवदान, त्वचादान ह्या बाबतीतही माहिती देण्यास सुरुवात केली. नुसता आराम करण्यापेक्षा, दृष्टीदान, नागरिकांना नवे विश्व देण्यासाठी आयुष्याच्या उत्तरार्धातील वेळ सत्कारणी लावायचा निश्चय त्यांनी केला आहे.

वरील उपक्रमाव्यतिरिक्त त्यांनी काही सामाजिक संस्थानाही जोडून घेतले आहे. "स्नेहालय" पुण्यातील परित्यक्ता स्त्रियांच्या मुलामुलींचे संगोपन, शिक्षण, आरोग्य सांभाळणारी ही एक उल्लेखनीय संस्था होय. अपंगांना कागदी पिशव्या तयार करण्यासाठी वर्तमानपत्रांची रद्दी गोळा करून देणे, "हिम्मत शाळा अनुत्तीर्ण विद्यार्थ्यांना पुन्हा परीक्षेची तयारी करून देण्यासाठी सर्व मदत, ग्रामीण भागातील बचतगटांना त्यांनी तयार केलेल्या वस्तुंच्या विक्रीसाठी पुण्यात सोय करून देणे. मोफत हॉल मिळवून देणे. हॉलचे भाडे, देणग्या गोळा करून भरणे. आदी सामाजिक कार्यात त्यांचा हातभार असतो.

श्री. अनिल खाडिलकर यांना त्यांनी अंगिकारलेल्या कार्यात शुभेच्छा !

वसंत धुपकर

मो. ८९७५२९८०४९

❖ श्री. श्रीकृष्ण माटे ❖

पुणे येथील एक सभासद श्री. श्रीकृष्ण माटे ह्यांना तरुणपणापासूनच व्यायामाचा छंद. त्यांनी वेगवेगळ्या राष्ट्रीय शरीरसौष्ठव स्पर्धेमध्ये भाग घेऊन बरीच पारितोषिके प्राप्त केली आहेत. सध्या ते निरनिराळ्या राष्ट्रीय स्पर्धांमध्ये पंच म्हणून काम

करतात. चिंचवड येथील (गोलांडे पार्क) 'सुदर्शन व्यायाम' शाळेत मोबदला न घेता ५० मुलांना सकाळ-संध्याकाळ ते व्यायाम शिकवत आहेत. बॉडी बिल्डींग प्रमाणेच त्यांनी चित्रकलेचा छंदही जोपासला आहे.

श्री. माटे करत असलेल्या कार्याबद्दल त्यांचे हार्दिक अभिनंदन आणि त्यांच्या पुढील कार्यास असोसिएशनतर्फे शुभेच्छा

★★★★★★★★★★

सेक्रेटरी

फुलला श्रावण

पावसाआडून, डोकावे ऊन
दूर डोंगरी, पिवळी पखरण
शुभ शकुनाचे, उधळे क्षण
ठुमकत मुरडत, आला श्रावण ॥

वनराईचे, हिरवे शिंपण
गर्द पाचूचे, सजले कोंदण
मेंदी रंगली, भाळी गोंदण
अंगणी गिरकी, नाचे श्रावण ॥

प्राजक्ताचा, सडा सारवण
सुगंधी मरवा, ओंजळ अर्पण
अवघे तनमन, होई दर्पण
मनपटलाच्या छबीत श्रावण ॥

नाजूक किणकिण, हाती कंकण
रुणझुण वाजे, पायी पैँजण
नववधु लाजे, दिसता साजण
अवचित फुलला, मनात श्रावण ॥

७५/१६

अरूणा नगरकर, पुणे
मो : ९६५७१४००९५

स्टेट बँक वार्षिक कर्मचारी सम्मेलन

चार धाम

मै चारो धाम कर आया हूँ,
मै मक्का मदिना जाकर आया हूँ,
लेकिन जैसा था वैसा ही रहा हूँ
सम्मेलनमे पुराने साथीयोंने
बडे प्रेमसे गले लगाया
रंग और रस की जवानी लेकर
घर लौट आया हूँ

८६/१६

अशोक पी. बागूल, धुळे
मो : ९४२१६१७४९१

ललित

रंगभूमी

मातेच्या उदरात ९ महिने सुरवासीन वास्तव्य करून जगाच्या रंगभूमीवर प्रवेश (Entry) करताना पूर्ण तयारीनिशी प्रत्येकाला रंगकर्मी म्हणून अवतरावे लागते. जगाची रंगभूमी उत्सुकतेने स्वागतास सज्ज असते. जगाच्या रंगमंचावर पुढे येणारी भूमिका स्विकारणे हे काम असतं प्रत्येकाचं.

बालपणीच्या भूमिका, बाळलीला, सर्वांनाच लोभवित, मोहवित असतात.

तारूप्यसुलभ भावनांचा आविष्कार जग जिंकायला निघालेल्या योध्याप्रमाणे असावा आणि असतोच. त्या वयातल्या सर्व अवरवळ भूमिका समर्थपणे सहज पेलल्या जातात.

रंगकर्मी गृहस्थाश्रमात केव्हा प्रवेश करतो हे त्याचे त्यालाच कळत नाही. तेव्हा तर तो अष्टपैलू कलाकार घडत असतो. जगाच्या रंगमंचावर वावरताना त्याला सहकलाकार सहधर्मचारिणी रंगमंचावर किंवा प्रेक्षागारात भेटते. संसाररूपी मंचावरही प्रयोग चालू राहतात. कधी कौटुंबिक सामंजस्याचे, प्रेमस्वरूप विनोदी, कधी खडाष्टक. 'शो मस्ट गो ऑन' असं नाटक चालतं.

जगराहटी बदलत असते. रसिक जनतेच्या, समाजाच्या आवडीनिवडी बदलत असतात. रंगकर्मी म्हणून कलाकारालाही बदलावे लागते. जीवनात कोणतीही भूमिका असो, उद्योजक, प्रशासक, शेतकरी, व्यापारी, धन्वंतरी आणि कितीतरी, नाट्य-सिने कलाकार, गायक, वादक वगैरे कला समरसून, झोकून देऊन केलेल्या भूमिका जग डोक्यावर घेते. भूमिका कोणतीही असो ती नियतीने ठरविलेली असते.

खरोखरीच्या रंगभूमी रंगमंचावर (थिएटर) अभिनय गाजविणारे नटसम्राट वृद्धापकाळी इतिहास जमा होतात. एक क्षुल्लक अडगळीतला माणूस, जिवंतपणी मृत्यू यातना भोगत जगाच्या रंगभूमीवरून एक्झीट घेतो. असे आहेत जगाच्या रंगभूमीचे सप्तरंग. अशी आहे जगण्याची रंगभूमी.

प्रभाकर कानिटकर, कोल्हापूर, मो. ९८८११९९१९९

★★★★★★★★★★

Court Case No W.P. (C) 1875/2013 & CM 14622/2014

The Case came up for hearing on 14.09.2016. Our counsel mentioned that Federation has no objection to hear the case. He gave a brief account of genesis of the case and its transfer to High Court. The bench in consultation with the parties concerned posted the case to 8th Nov. 2016 for continuous hearing.

General Secretary of the Federation

Regd. under RNI No. MAHBIL/2008/25425 & Declaration No. PHM/SR/63/VIII/2008 Dated 12/5/2008

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हार्ट पार्लर

प्रत्येकाच्या हृदयात
मशागत व्हावी
दया, क्षमा, शांतीचे
हृदय मंदीर बनावं,
भाव, भक्ती, शक्तीचं
हृदयाची झडप उघडून,
प्रेम ममत्व पाझरावं
माणुसकीच्या लाटेने
दहशतवाद मिटून जावा
विश्व-शांतीचा सूर्य असा,
प्रखर होऊन तळपावा

८०/१६ सौ. सुषमा तिळवे, फोंडा, गोवा
मो : ९८२३०५५७५९

अद्वैत

एकरूपता दोन मनांची, अद्वैत जणू जिवा शिवाचे
कोऽहं या मम प्रश्नाला, तुझे उत्तर सोऽहं चे ॥१॥

गीत माझ्या ओठांवरचे, तुझ्या सुरांनी का फुलले?
की तुझे सूर माझ्या, गीतांना अनुसरले? ॥१॥

मधुर तुझे स्वप्न माझ्या, पापण्यांवर विसावले
की झूल्यावर तव स्वप्नांच्या, लोचन मम थरथरले? ॥२॥

विचार असता 'परे' तव हे, मम 'वैखरी' बोलते
की ओठांचे कंपन माझ्या, तव मनावर चालते? ॥३॥

उद्गाराने एक तुझ्या ह्या, माझ्या हातून कृती घडे
की कृतीचा उद्गार येई हा, सांघीत शब्दांचेच कडे? ॥४॥

१/१६

सौ.उज्ज्वल ब्रह्मांडकर

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

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