

SBI PEN. ASSN.'S SAMVAD

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

Price Rs. 3/-



संवाद

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

Vol.-1

Issue - 3

सप्टेंबर २००८

September 2008

Indefinite Relay Fast - w.e.f. 2nd October 2008

organised by Shri.P.G.Kakodkar, former Chairman,SBI

All the members are requested to participate in the relay fast organised by Shri.P.G.Kakodkar in the ground floor of the premises of Bank's Corporate Centre at Nariman Point, Mumbai on the designated date for each member/group of members from particular City/District as planned and conveyed by Shri.Kakodkar on phone in advance to each member/group of members. Our Association has full support to the programme organised by Shri.Kakodkar. Members may contact their respective Z.S.C. secretaries/District representatives for any clarification in the matter.

- Secretary

संपादकीय

नमस्कार बांधवांनो !

दि. ८-८-०८ ला बिजिंगमध्ये ऑलिंपिक स्पर्धांना सुरुवात झाली. उद्घाटनाचा सोहळा नयनरम्य होता. पण तो झाल्यावर मात्र समस्त भारतीयांना विशेषतः क्रीडाप्रेमीजनांना उत्सुकता लागून राहिली होती ती म्हणजे सुवर्णपदक मिळणार की नाही याची. कारण हॉकीमधील आपले अजिंक्यत्व पूर्वीच संपुष्टात आले होते. पदकांच्या मानकरी देशांच्या यादीमध्ये आपल्या देशाचा क्रमांक शेवटून दुसरा किंवा तिसरा पहायची सवय आपणाला गेली ५० हून अधिक वर्षे लागली होती. १०० कोटीहून अधिक लोकसंख्या असणाऱ्या देशाला दोन अंकी पदके मिळत नाहीत ही खेदाची गोष्ट....पण यंदा मात्र अभिनव बिन्द्राने निशाणबाजी (लक्ष्यवेध) मधील सुवर्णपदक पटकावून आनंदाचा धक्का दिला. त्यापाठोपाठ सुशीलकुमार याने कुस्तीचे आणि बिजेंद्रकुमारने मुष्टीयुद्धाचे कांस्यपदक पटकावले. त्याबरोबर आशा उंचावल्या होत्या. पण तीन पदकांवरच आपणास समाधान मानावे लागले. या तीनही क्रीडावीरांचे मनःपूर्वक अभिनंदन. तिकडे पदके मिळाली आणि इकडे मात्र मोठमोठे प्रसिद्धी फलक झळकू लागले अभिनंदनाचे (आणि श्रेयाचेही). पण या तिघांनीही आपल्या यशाचे श्रेय आपले आईवडिल, प्रशिक्षक, चाहते, प्रोत्साहक इ. असल्याचे

निःसंकोचपणे सांगितले. ही झाली खेळाची गोष्ट. पण आपल्या जीवनातही आपणास यश मिळत असते. पण ते श्रेय आपले निखळ एकट्याचेच असते का ? नाही. याठिकाणी मला आठवली ती कवि यशवंतांची कविता - १९५० मध्ये साहित्य संमेलनाच्या अध्यक्षपदी त्यांची निवड झाल्यावर प्रसिद्ध झालेली ही कविता आहे. मला मात्र ती कविता १९६३ मध्ये सांगलीच्या राजवाड्यातील दिवाणखान्यात, कविच्या, खुद्द यशवंतांच्या मुखातून ऐकावयास मिळाली. कवितेची सुरुवात - हे श्रेय येतसे आज माझिया करी । माझीच लायकी सारी ही कशी म्हणू मी तरी । स्वतःच्या प्रयत्नाबरोबरच आई, वडील, भाऊ मित्र पत्नी मुले एवढेच नव्हे अगदी टीकाकार, विरोधक यांचाही श्रेयात वाटा आहे हे सांगताना कवि म्हणतो,

तैसेच घेऊनी छिनी

ना मुलाहिजा ठेऊनी

जे तुटून पडले कुणी

आकार डौल हा कृपाच त्यांची खरी

माझीच थोरवी सारी मग केवि म्हणावी तरी

एप्रिल १९४९ मधील मुद्रिका छंदातील ही कविता एकट्या

..... पान ४ वर

Visit us at : www.sbpensionerspune.org

e-mail : sbipenmumbai@yahoo.com

We reproduce full contents of DA Circular issued by Corporate Centre**Table-1 RATES OF DEARNESS RELIEF PAYABLE TO PENSIONERS Annexure-I****WHO HAVE RETIRED (A) PRIOR TO 1-11-1987 and (B) BETWEEN 1-11-1987 & 31-10-1993**

Sr. No.	Basic Pension + F.D.R. (as applicable)	Dearness Relief for the months August 2008 to January 2009 (Average Index - 3172) (Slabs - 643)
i)	Upto Rs.1,250=00	430.81 % of aggregate of Basic Pension & F.D.R.
ii)	Rs.1,251=00 to Rs.2,000=00	Rs.5,385=12 + 353.65 % of aggregate of Basic Pension & F.D.R. in excess of Rs.1,250=00
iii)	Rs.2,001=00 to Rs.2,130=00	Rs.8,037=49 + 212.19 % of aggregate of Basic Pension & F.D.R. in excess of Rs.2,000=00
iv)	Above Rs.2,130=00	Rs.8,313=33 + 109.31 % of aggregate of Basic Pension & F.D.R. in excess of Rs.2,130=00

Table-2 DEARNESS RELIEF PAYABLE TO PENSIONERS WHO HAVE RETIRED ON OR AFTER 1-11-1993

Sr. No.	Basic Pension	Dearness Relief for the months August 2008 to January 2009 (Average Index - 3172) (Slabs - 506)
i)	Upto Rs.2,400=00	177.10 % of Basic Pension
ii)	Rs.2,401=00 to Rs.3,850=00	Rs.4,250=40 + 146.74 % of Basic Pension in excess of Rs.2,400=00
iii)	Rs.3,851=00 to Rs.4,100=00	Rs.6,378=13 + 86.02 % of Basic Pension in excess of Rs.3,850=00
iv)	Above Rs.4,100=00	Rs.6,593=18 + 45.54 % of Basic Pension in excess of Rs.4,100=00

Dearness Relief payable to Pensioners who have retired on or after 1-11-2002 for the months from August 2008 to January 2009

(Average Index -CPI - for quarter ended June 2008 - 3172 ; and No. of Slabs - 221)

Rate of Dearness Relief on Pension (ignore decimals from 3rd place onwards): **39.78 % of basic pension****Dearness Relief payable to - FAMILY PENSIONERS (August 2008 to January 2009) ANNEXURE - II**

(i) Dearness Relief for Family Pensioners who died or retired (a) before 1-11-1993 (b) on or after 1-11-1993 but before 1-4-1998 and (c) on or after 1-11-2002 will be paid as per the tables given for the pensioners in Annexure-I.

(ii) The dearness Relief of family pensioners who died/retired on or after 1-4-1998 but before 1-11-2002 will be as per the following table.

Sr. No.	Basic Family Pension + F.D.R. (as applicable)	Dearness Relief for the months - Aug 2008 to Jan 2009 (Average Index - 3172) (Slabs - 372)
i)	Upto Rs.3,550=00	89.28 % of aggregate of Basic Pension & F.D.R.(as per rule)
ii)	Rs. 3,551=00 to Rs.5,650=00	Rs.3,169=44 + 74.40 % of aggregate of Basic Family Pension & F.D.R.(as applicable) in excess of Rs.3,550=00
iii)	Rs.5,651=00 to Rs.6,010=00	Rs.4,731=84 + 44.64 % of aggregate of Basic Family Pen. & F.D.R.(as applicable) in excess of Rs.5,650=00
iv)	Above Rs.6,010=00	Rs.4,892=54 + 22.32 % of aggregate of Basic Family Pension & F.D.R.(as applicable) in excess of Rs.6,010=00

Why SBI Pensioners are planning to go on "Indefinite Relay Fast" on the forthcoming Birthday of Mahatma Gandhi i.e. October 02, 2008 ?

- By P. G. Kakodkar, former Chairman (1995-97)

I joined the newly formed State Bank of India as Probationary Assistant on July 01, 1957 at Ujjain after completing my studies. My starting salary was Rs.250/- per month and later rose to Rs.280/- per month in lieu of Bonus, which was discontinued. The only attraction that I could see in the post was that it was pensionable and the relative pension rules stated: "the maximum pension (except in cases which the trustees in their discretion may unanimously consider special) shall not exceed one-half of the average monthly substantive salary drawn in the last three years pensionable service or Rs.750/- per mensem, whichever is less, provided that in the case of Senior Staff Officers it shall not exceed Rs.1000/- per mensem". I never expected to retire higher than as a Staff Officer Grade-I, and the post then carried a basic salary Rs.1775/- per month and hence I felt comfortable that I will get 50% of pension on retirement.

The pension was then prevalent only in Imperial Bank of India and so it continued in State Bank of India. Even Reserve Bank of India, so also other banks such as Bank of India Ltd., Bank of Baroda Ltd., Punjab National Bank Ltd. and all other Banks which were then in Private sector were paid on retirement only contributory provident fund and gratuity. After Nationalization in 1969, almost all major banks were owned and controlled by Central Government through Finance Ministry, Banking Division. Every time the recommendation was made to keep the pension at 50% of revised salary, it was opposed by the Reserve Bank of India (that time they held the majority of SBI shares on behalf of the Central Government) whose employees were not eligible for pension and the bureaucrats who, as officers of Indian Administrative Services, were eligible on retirement for only Provident Fund (non

contributory) and pension. After the salary revision from 1st February 1984, the basic salary of a Deputy Managing Director was Rs.4800/- while on retirement they were drawing pension much below 50%. A number of pensioners & IBI Pensioners' Association (Delhi Circle) went to Supreme Court who accepted the plea and fixed maximum pension of Rs.2400/- per month on the last drawn pay of Rs.4800/- per month. They seem to have forgotten to add in the judgment that pension should be 50% of last drawn salary. Taking advantage of that, after all the future revisions (from 1-11-1987) in salary, pension was not revised to ensure that the pensioners get 50% of the last drawn pay.

Even as Chairman, I recommended strongly to the Government that pension must be 50% of 'Pay' and should be paid to all the retired employees of IBI/SBI ("we should not push pensioners to the wall") and after lot of efforts by Pensioners' Federation, suddenly in 1999 the pension was revised to 40% of 'Pay' but not 50% of the last drawn salary. This revision was effective from 1-3-1999 only to some officers who retired after 30-06-1993. Earlier revisions like the one which was implemented in 1997 with retrospective effect from 1st November, 1993 resulted in heavy recovery from several executives. Even our retired Chairman late Mr.R.K.Talwar had to repay Rs.33,000/- and suffer a monthly reduction in gross pension of about Rs.1500/-. One can understand the type of revisions of pension done during last 20 years from reaction of late Shri Talwar which was as under;

"This is the first time I witness that the State Bank of India's 'generosity' towards their pensioners has taken a turn which would mean giving a "negative reward" to some senior pensioners including 'my majesty' ".

श्री रामदासस्वामी संस्थान, सज्जनगडचे बिबवेवाडी (पुणे) संपर्क कार्यालय व्यवस्थापक
श्री.अच्युत वासुदेव मंत्री, दूरभाष-(०२०)२४२१३०४५; भ्रमणध्वनि-९७६३६५२१३८

Even the latest revision that was made w.e.f. May 01, 2005 has created more anomalies as the 40% of last drawn pay does not apply to those who have retired during November 01, 1997 to October 31, 2002. Thus, you will observe that instead of simply giving the pensioners 50% of their last drawn pay, Govt of India have made a complete mess of pension scheme in last 20 years. During this time, employees salary scales were revised on four occasions. Those officers who retired during 1-11-1987 & 30-06-1993, even now, are in receipt of pension to the extent of 31% (lowest) of 'Pay'.

We have made number of representations to the Reserve Bank of India, to the Government and even to the Associations & Unions of employees who have gone on strike on this issue but the problem remains the same. There is a sense of desperation among the pensioners of SBI as they can not show their muscle like their colleagues who are still working in the Bank, while the Government understands only strong action. So the only solution to get our dues is to follow the Father of The Nation i.e. Mahatma Gandhi, by starting a non-violent agitation in the form of Indefinite Relay Hunger Strike by the pensioners starting from October 02, 2008 in front of Corporate Centre of State Bank of India i.e. at Nariman Point i.e. State Bank Bhavan. We have nothing but love for our Bank. The fast will be non violent and silent. If you agree, please join me on October 02, 2008 at State Bank Bhavan, Nariman Point. We will be on relay fast from 10 am to 6 pm with a batch of 50 pensioners every day. We have as per the latest records over 15,000 pensioners in Mumbai Circle. Later it may spread to other Circles. Those who want to participate in the 'relay fast' may send their (1) Name, (2) Date of Birth, (3) full Address and (4) Telephone / Mobile Number to me at the following address:

**Flat No. 1001, Brooke Ville,
Opposite Bafna Housing Society,
Moghul Lane, Mahim,
Mumbai - 400 016**

"Long live Unity of SBI pensioners"

संपादकीय (पान १ वरून)

यशवंतांपुरतीच मर्यादीत आहे असे नाही. तर ती प्रातिनिधिक आहे. एखाद्या निवांत क्षणी, सेवानिवृत्तीनंतर आपण सिंहावलोकन केले तर माझे म्हणणे निश्चित पटावे. कृतज्ञता हे एक सांस्कृतिक मूल्य आहे. ज्ञानेश्वरीच्या समाधीच्या ओव्यात श्रीज्ञानेश्वर सांगतात - किंबहुना तुमचे केले । धर्मकीर्तने हे सिद्धी गेले ।

येथ माझे जी उरले । पाईक पण । अमृताशी पैज जिंकीन असा दड आत्मविश्वास बाळगणाऱ्या श्रीज्ञानदेव महाराजांची ही नम्रता कृतज्ञतावृत्ती असाधारण आहे. ह्या कृतज्ञतावृत्ती संदर्भात आठवण करून द्यावीशी वाटते की वाचकमित्रांनो, आज सुखैर्नैव सेवानिवृत्त जीवन व्यतीत करताना आपल्या बँकेबरोबरच आपल्या संघटनेच्या पदाधिकार्यांनी केलेल्या कायिक, वाचिक, मानसिक कष्टांचे आपण स्मरण ठेवणे आवश्यक नव्हे का ? असो. एका फ्रेंच म्हणीनुसार To wish is to be able विजिगीषु वृत्ति असेल तरच माणूस समर्थ होऊ शकतो याचे उदाहरण म्हणजे हे तीन ऑलिम्पिकवीर. त्यांचे पुनश्च अभिनंदन

- श्रीधर सहस्रबुद्धे

स्टेट बँक पेंशनर्स स्नेहमंडळ, पुणे सांस्कृतिक कार्यक्रम

आपल्या स्नेहमंडळातर्फे सुप्रसिद्ध वक्ते

श्री.संजय उपाध्ये यांचा

गव्वाष्टक

हा कार्यक्रम आयोजित केला आहे.

तारीख - २० ऑक्टोबर २००८ (सोमवार)

वेळ - सायंकाळी ६ वाजता

स्थळ - एस.एम.जोशी सभागृह, गांजवे
चौकाजवळ, नवी पेठ, पुणे ३०

ज्या सभासदांनी या वर्षाची वार्षिक वर्गणी दिली नसेल त्यांनी ती त्वरित द्यावी ही विनंती.

सभागृहावर वर्गणी स्विकारण्याची व्यवस्था करण्यात आली आहे.

- **सेक्रेटरी, स्नेहमंडळ**

चारोळी

स्वेच्छानिवृत्ती घेतल्याचा, मला फारच फायदा झाला
प्रत्येक सहकारी माझ्याशी, फार गोड बोलू लागला

- **सु.शं.देशमुख, सातारा**

State Bank of India Pensioners' Association (Mumbai Circle), Pune

Circular No.1/08-09

Date : 10th August 2008

Proceedings of the 34th Annual General Meeting held at Pune on 1st August 2008

In terms of our Notice dated 15th June 2008, published in 'SAMVAD' for June 2008, Annual General Meeting of the Association was held at 'Sonal Hall, Karve Road, Pune, at 12.00 noon sharp under the chairmanship of our President Shri.V.M.Gokhale. Around 1200 members including Family pensioners and Associate members from all over Maharashtra & Goa attended the meeting.

Shri. Chandrakant Kulkarni, Secretary of Pune Zonal Sub-Centre, gave a warm welcome to all and invited the Office Bearers of the Association and Federation on the dais.

The meeting started with garlanding photograph of Late Shri. L.N. Pabalkar, founder President of our Association and thereafter lighting of an auspicious traditional lamp, by President Shri.V.M.Gokhale. Chief Guest Shri. Bimal Kumar Ghose, Federation President, Shri.B.G.Dandekar as also S/Shri. P.M.Narkar, V.P.Bhave & Sambhajirao Patil, Vice-Presidents of the Association, lighted the traditional lamp. Shri Lokmanya Bal Gangadhar Tilak and Lokshahir Shri. Annabhau Sathe were also remembered on the occasion for their great social work.

It was followed by 'shlok-pathan' from Kathopanishad by Shri. Kamlakar from Pune and a melodious 'Isha-stavan', sung by Shri. D. R. Bendre from Solapur which was applauded by one and all. Then S/Shri. B.G.Dandekar, Shri. & Smt. B.K.Ghose, Chief Guests and special invitee Dr. Narayan Joshi were welcomed by offering them a bouquet.

Shri.R.N.Lalingkar then welcomed the dignitaries on the dais as well as S/Shri.P.G.Kakodkar, B.R.Gadre and other dignitaries and all the members who were present for the AGM. He then commenced the proceedings of the meeting with the reading of the messages received from the various dignitaries & well-wishers conveying their 'Best Wishes' for the Annual General Meeting as under:-

- 1) Shri.B.B.Das, CGM (HR), PP&G Dept, Corporate Centre, Mumbai,
- 2) Shri. Sunil Pant, GM (Network-II), Mumbai LHO,
- 3) Shri. Bodhishwar Rai, President, Pensioners' Assn., Delhi Circle,
- 4) Shri. T. R. Rao, President, Pensioners' Assn., Bhubaneswar Circle,
- 5) Shri. Shantha Raju, President, Pensioners' Assn., Karnataka Circle,
- 6) Shri. S. C. Rindani, President, Pensioners' Assn., Ahmedabad Circle,
- 7) Shri. Syamlal Chakrabarti, Gen. Secretary, Pensioners' Assn., N-East Circle,
- 8) Shri. K. Rudranna, Gen.Secretary, Pensioners' Assn., Karnataka Circle,
- 9) Dr. A. A. Bhandodkar, Chief Medical Officer, Zonal Office, Panaji (Goa),
- 10) Shri. S. B. Kulkarni from Aurangabad (on phone from California),
- 11) Shri. A. G. Patrikar from Nagpur

Agenda Item No.1 : To condole the death of Bank's Pensioners/Family Pensioners/Associate Members whose names have been reported to us after 13th July 2007 :

Condolences were offered to the deceased Pensioners, Family Pensioners and Associate members whose names were reported to the Association office since last AGM and printed in the issue of 'SAMVAD' for June 2008 and to the following members whose names were reported after printing of 'SAMVAD' till date of the AGM. Secretary requested the members to pay homage to all the deceased members as also to the victims in various Bomb-blasts at Ajmer, Bangalore, Ahmedabad etc. by observing silence for two minutes in memory of the departed souls.

Memno	Name	City	Birth Date	Expired on
PM/5723	MR.MUKUND P. MAHABAL	NASHIK	19/03/43	22/06/2008
FPBM/0592	SMT. KAVERIBAI D. KULKARNI	PUNE	05/10/22	24/03/2008
ABM/0712	MR. U. S. CHITRE	MUMBAI	25/05/49	18/06/2008
APM/1752	MRS. SUMITRA S. VAIDYA	PUNE	25/12/46	08/06/2006
ALM/0147	MRS. PADMA NARAHAR PARANJAPE	PUNE	29/09/35	10/07/2008
PM/1058	MR. B. P. SARMA	MUMBAI	01/04/30	12/04/2008
PM/5308	MR. NANDA S. RANADE	THANE	26/05/44	25/06/2008
PM/4283	MR. KANHAIYALAL P.BHAGWANI	AHMEDNAGAR	01/03/44	13/06/2008
PM/1824	MR. PRABHAKAR T. SARAF	PUNE	06/05/35	24/07/2008
LM/1464	MR. R. B. WAIDANDE	SANGLI DIST.	16/11/32	08/07/2008
APM/3828	MRS. SULOCHANA S. TANAWADE	SANGLI	23/03/39	11/07/2008
PM/4835	MR.PARSHURAM V. KAMERKAR	MUMBAI	06/01/43	15/05/2008
APM/2955	MRS. UJWALA BALIRAM SAWANT	MUMBAI	07/06/51	25/05/2008
PM/4385	MR. SAKHARAM M. SATWILKAR	MUMBAI	29/05/46	05/03/2008
PM/4756	MR. N. SUBRAMANIAN	MUMBAI	28/07/45	21/07/2008
PM/2842	MR. DOMINIC C. D'SOUZA	MUMBAI	06/09/38	27/07/2008
PM/2150	MR. E. D. KALBANDHE	NAGPUR	20/07/36	01/08/2008

Agenda Item No.2 : To confirm the Minutes of the last Annual General Meeting held on 13th July 2007 which were printed in "SAMVAD" for the month of August 2007 :

The minutes of the Annual General Meeting dt. 13th July 2007 held at Solapur were already circulated to the members by printing in 'SAMVAD' issue of August 2007. The Secretary requested the members to suggest additions/deletions, if any, therein. As there were no suggestions, the minutes were confirmed unanimously.

Agenda Item No.3 : To Felicitate the special invitee :

Our special invitee, Dr. Narayan Joshi, was warmly felicitated at the hands of our President Shri. Gokhale by offering him shawl, coconut and a bouquet for his dedicated and exemplary work for the cause of employees & pensioners of the State Govt and other pensioners. While introducing, Shri.Lalingkar, Secretary, told that Dr. Narayan Joshi is Convener of the Joint Action Committee of all the pensioners from State/Central Govt, Defence, Railway, Post, Teaching staff & public sector establishments like LIC, Banks etc., which is formed to safeguard the interests of the pensioners and achieve social justice as assured in the Constitution of India. At the age of 72, he is still fighting for the pensioners with zeal. While speaking on the occasion, Dr. Narayan Joshi expressed his gratitude

towards our Association for felicitating him and accepting him as one of their family members. He further told that we have to be more cautious about the Pension fund that is being handed over by the Govt. to the private sector Funds Managers and see that it is not misutilised, for it is a hard-earned money of the pensioners when they were working. Pension is not a gratis but given as a right to the retirees by the Constitution and it should be safeguarded at all costs.

Other Felicitations :

1) As per our practice, we felicitate those members whose Birth-day falls on the date of AGM. There are 41 members whose birth-date is 1st August. Of which, only the following three members were present in the meeting who were felicitated at the hands of our President Shri.V.M.Gokhale.

(i) Mr.V.R.Punekar,Pune; (ii) Mr. V.D.Kulkarni, Madgaon (Goa); & (iii) Mrs. Usha S. Deo, Pune.

While felicitating Mr.Punekar, it was specially mentioned that he also completed his 75 years of age on 1st August 2008 and wished a long and healthy life.

2) The following winners of the competition held by Editorial Committee of 'SAMVAD' were felicitated and prizes were distributed at the hands of President Shri.Gokhale. The programme was conducted by Shri.P.R.Gupchup.

Gents Group :	First Prize	: Shri. D. R. Bendre, Solapur
	Second Prize	: Shri. Mukund G. Saraf, Mumbai
	Third Prize	: Shri. Shashikant Lawanis, Solapur
Ladies Group :	First Prize	: Mrs. Vaishali V. Bhagwat, Nashik
	Second Prize	: Mrs. Swati R. Damle, Kulgaon, Badlapur
	Third Prize	: Mrs. Uttara S. Soman, Pune

Shri. M. G. Saraf donated Rs.500/- (including his prize money) to the Association on the occasion.

Agenda Item No.4 :

To present the "Late Shri.L.N.Pabalkar Memorial Gold Medal" to Shri. Bimal Kumar Ghose :

This year's prestigious 'Late Shri.L.N.Pabalkar Memorial Gold Medal' was awarded to Shri. Bimal Kumar Ghose, Vice-President of our Federation and President of the Bengal Circle Pensioners' Association at the hands of President Shri.V.M.Gokhale for his invaluable contribution towards pensioners movement for the past 20 years. While introducing Shri.Ghose, our Federation President Shri.B.G.Dandekar told that Shri. Ghose is associated with the Bengal Circle Association & the Federation since long and his intellectual assessment and cool temperament displayed in the Federation meetings during the deliberations has been appreciated by all. Shri. S.G.Rabade read the scroll of honour given to Shri. Ghose. While speaking on the occasion Shri.Ghose thanked Mumbai Circle Association for awarding this prestigious Gold medal in the name of Late Shri.L.N.Pabalkar who was founder of the pensioners' movement in State Bank of India. He expressed his gratitude towards a dynamic leadership of Shri. B. G. Dandekar as a President of the Federation.

There after Shri. P.G. Kakodkar, former Chairman of the Bank, addressed the gathering. He told that, though our demand for pension on the basis of 50% of the last drawn salary and 30% as

Family Pension is legitimate and at par with Govt. employees, the Bank and the Govt. are denying our just demands. Despite strike by working staff Federations during 2006 we are still getting 40% pension and in some cases less than that. Therefore, he has decided to organize an indefinite 'relay fast' in front of Corporate Centre of the Bank along with other senior pensioners from 2nd October 2008 on the occasion of 'Mahatma Gandhi Jayanti' to press our long pending demands and he himself will lead the 'fast'. He requested all the members to participate in the 'relay-fast' with great numbers and give their names to the Association for their willingness to do so. His inspirational talk was applauded by all.

Agenda Item No.5 : To approve the audited Statements of 'Income & Expenditure' and 'Balance Sheet' for the year ended 31st March 2008:

Shri.L.G.Gandhi, Treasurer, presented before the house the audited Income & Expenditure A/c, Receipts & Payments A/c and the Balance Sheet for the year ended 31st March 2008 (which were published in 'SAMVAD' for June 2008) and requested the members to approve the same. Shri. Tamhankar from Sangli suggested that to get more returns we should invest our idle funds in Bank's MOD scheme. Shri.Gandhi clarified that the outstandings that are being seen in the Savings Bank account represent combined balances in the accounts of all the Zonal sub-centres as on 31-03-08 which includes proceeds of TDR for Rs.1 lac which was matured on 31st March 2008. He assured the house that Association is always adopting the suitable measures to get more returns on investments as also economizing on various heads of expenditure. The Financial Statements were then approved unanimously.

Agenda Item No.6 : Report of the Managing Committee for the year 2007-2008 to be read, discussed and adopted :

Shri.R.N.Lalingkar, Secretary, tabled the Managing Committee's Report for the period 2007-08 which was already published in 'SAMVAD' for June 2008 and requested the members to suggest additions/deletions, if any, therein. As there were no suggestions the report was adopted unanimously.

It was suggested by the Secretary to the members to put forth any points that are of interest to all the pensioners before the audience. Shri. Sahebrao Desai from Dhule suggested that Association should sent Rs.1000/- out of corpus funds to the bereaved family of our deceased members towards 'funeral expenses'. Secretary told that the suggestion will be put before the Managing Committee to take a decision in the matter. Shri. Vilas Sangawdekar from Sangli also spoke on the occasion and told that it is very much necessary to see while putting our demands before the management that the pension should be paid to all the pensioners, including 7th Bipartite retirees, as per the Bank's extant Pension rules, i.e. 40% of the last drawn salary, and should be paid from the date of retirement and not from 1st May 2005. He also told that every body should participate in the proposed programme of 'relay-fast' suggested by Shri.P.G.Kakodkar.

Resolutions :

The various resolutions passed in the Meeting are given at Annexure 'A'

Address by the Federation President :

Shri.B.G.Dandekar, President of the Federation, while speaking on the occasion, informed the members that Federation is doing its best to solve our pending issues as early as possible through various ways and means. All the important Federation circulars, as also correspondence with the Bank and the Govt to resolve the issues are regularly being published in 'SAMVAD' for the information of the members. Despite this, some members still ask 'what the Federation is doing with respect to 7th Bi-partite retirees, (those retired between November 1997 and October 2002, approximately 32000 in numbers) and Family pensioners?' He urged the members to read carefully all the Federation Circulars/Letters published in SAMVAD.

To clarify the matter, he told that while finalizing the salary structure when the agreement was signed in 1999 by all the Trade Unions, the definition of 'Pension' was altogether changed, which resulted in grave injustice to the pensioners. Immediately in December 1999 our Federation had lodged protest with the Bank and pointed out that instead of increase in pension, it will actually decrease. So, taking the cognizance of our protest, Bank decided not to implement the same in our Bank and continued to pay pension on the basis of pre-revised salary of 1992 where DA up to 1148 points was merged.

Federation has already filed a civil suit in the Delhi High Court in 2001 to resolve the issues which is still pending. Even it has not yet come up for hearing. Bank has already submitted its recommendations for 50% pension to the Govt. But the Govt has not cleared the Bank's proposals yet. Federation has, therefore, decided to file different suits in different High Courts. Accordingly, our Federation has filed '100% neutralization of DA' case in Bangalore High Court, Family Pension case in Nagpur High Court and for other issues in Hyderabad, Jodhpur, Kerala High Courts.

As regards modifications in Retired Employees Medical benefit Scheme, he told that recently Bank has modified the scheme to certain extent which are applicable to the retired officers in the grade DGM and above w.e.f. 1st January 2007 only. In this connection also, Federation has written a letter to the Bank pointing out the discrimination meted out to those who retired earlier to 1-1-07 and requesting Bank to extend the same to all the pensioners.

Similarly, the revision in Family Pension at par with industry level has been agreed upon by the Bank and will be implemented shortly. However, Federation has again pointed out to the Bank that by implementing this new industry-level family pension formula, the family pensioners of those retirees who retired before 1992 are not benefited at all. Even, to press for our original demand of 30% family pension on last drawn salary, we have filed a case of family pension in Nagpur High Court and asked for interim relief. Nagpur High Court has issued notices to the Bank asking why interim relief should not be paid. However, in the mean time, the case was admitted and is pending for next hearing.

Shri. Dandekar further clarified that though the Bank is ready to pay as per our just demands to all the earlier retirees, it requires Govt clearance vide section 50 (O) of SBI Act. Federation is vigorously following up the pending issues by various ways and means including filing court cases and the

information about Federation's efforts is regularly being published in 'SAMVAD' for information of the members which should be read and understood properly.

Agenda Item No.7 - Presidential Address :

Shri.V.M.Gokhale, President, in his presidential address, told the gathering that he is pained to note that few members are repeatedly writing the letters asking what measures have been taken by the Circle Association/Federation in respect of sorting out the problems of '7th Bi-partite' retirees, despite the fact that Circle Association is reproducing in the SAMVAD, the letters written to the Bank and the Govt, pointing out/explaining them the actual anomalies in the existing formula and the remedy for the same. The concerned Govt authority have also assured Shri.Dandekar, when he called on him few months back, to have again a dialogue with him for understanding the problems in the matter and give suitable directions to the Bank to rectify the position. These members should believe in the president of Federation who is more knowledgeable in the matter and is initiating appropriate steps to solve the problems at the earliest. The Civil Suits have also been filed in the various High Courts for different issues to pursue the matters through legal action. Before taking any legal action by the Federation, it has to be discussed thoroughly in the Governing Body meeting of all the Circle affiliates, which takes some time. Because it involves large money-spending and we have to be cautious while spending members' funds.

He further stressed the need to undertake some social work by members like 'organizing/helping the "Self Help Groups" of local people', 'to start dispensaries' where Ayurvedic/Homeopathic medicines should be dispensed to the needy members, 'helping the customers of our Bank in completing Bank's formalities while transacting banking business' etc. However, barring one Ayurvedic dispensary started at Thane, no other district representatives have so far reported to have done some thing in that direction. He expected from the members for their 'self-involvement' in some or the other social activities. He also appealed to all the members to actively support Shri.Kakodkar's proposed 'relay-fast' from 2nd October 2008 and take part in large numbers to press our demands.

Agenda Item Nos 8 & 9 : Biennial Elections of the Office bearers for the period 2008-2010 :

Shri. K. S. Dhande, erstwhile Federation Treasurer, conducted the biennial elections of the Office Bearers of the Circle Association smoothly. He read the nominations received for the different posts to which all the members agreed and given their consent by clapping hands in token of having elected the following Office-Bearers of the Circle Association.

- | | | |
|--------------------------|---|--------------------------|
| 1) Shri. V. M. Gokhale | : | President |
| 2) Shri. R. N. Lalingkar | : | Secretary |
| 3) Shri. Bharat Gupte | : | Joint Secretary (Pune) |
| 4) Shri. S. B. Gokhale | : | Joint Secretary (Mumbai) |
| 5) Shri. S. P. Barve | : | Treasurer |

Other Committee Members

- | | | |
|--------------------------------|---|------------------------------|
| 1) Shri. S. D. Patil (Jalgaon) | : | Vice-President (Aurangabad) |
| 2) Shri. P. M. Narkar (Panaji) | : | Vice-President (Panaji, Goa) |
| 3) Shri. V. P. Bhawe (Pune) | : | Vice-President (Pune) |

- 4) President of Nagpur ZSC who is Vice-President (Nagpur) will be declared after elections.
(Shri.S.G.Desai has since been declared elected as President of Nagpur ZSC)

Other members

Aurangabad Zonal Sub-Centre

- 1) Shri. J. B. Dharmadhikari (Secretary): Committee Member
2) Shri. N. M. Chaudhari (Jalgaon) : —do—

Mumbai Zonal Sub-Centre

- 1) Shri. J. B. Pusalkar : Committee Member
2) Shri. S. W. Agarkar : —do—
3) Shri. R. S. Rajiwadekar : —do—
4) Shri. S. M. Dharadhar : —do—
5) Miss Neela Vyawaharkar : —do—
6) Shri. P. S. Uchagaonkar : —do—
7) Shri. P. A. Lopes : —do—

Nagpur Zonal Sub-Centre

- 1) Secretary's post is yet to be filled in. Will be declared after elections
(Shri.J.S.Vakil has since been declared elected as Secretary)

- 2) Shri. N. S. Nagraj (Akola) : Committee Member
3) Shri. S. V. Deshmukh (Amravati) : —do—

Panaji (Goa) Zonal Sub-Centre

- 1) Shri. I. H. Dias (Secretary) : Committee member

Pune Zonal Sub-Centre

- 1) Shri. C. P. Kulkarni (Secretary) : Committee Member
2) Shri. B. A. Daini (Kolhapur) : —do—
3) Shri. T. M. Patil (Solapur) : —do—
4) Shri. V. R. Bele (Nashik) : —do—

President Shri. Gokhale spoke high about Shri. L.G.Gandhi, who was Treasurer for the past 6 years and retired from this year for personal reasons. Shri. Gandhi has done an excellent work as a Treasurer who deserves compliments.

Donations received during AGM :

Shri.S.P.Barve read out the list of donors who gave donations to the Association on the day of AGM. The total amount of Donations received was Rs.34,960/-.(list printed in SAMVAD for August 08. We thank all the members who have given donations generously.

Agenda Item No.8 - Vote of Thanks :

A 'Vote of Thanks' was proposed by Shri.C.P.Kulkarni to all who have made this AGM a 'Grand Success'. The Meeting was concluded with Sant Dnyaneshwar's "Pasaydan" recited in a melodious voice by Shri.N.D.Tamhankar.

for and on behalf of Managing Committee
R.N.Lalingkar
Secretary

Annexure - 'A'

**State Bank of India Pensioners' Association (Mumbai Circle), Pune
Resolutions passed in the Annual General Meeting dt.1st August 2008**

- Resolution No.1 : " Resolved that the Proceedings of the last Annual General Meeting of the Association held on 13th July 2007 be confirmed."
Proposed by : Shri.R.N.Lalingkar Seconded by : Shri.B.B.Gupte
- Resolution No.2 : " Resolved that the Income & Expenditure A/c for the year ended 31-03-2008 and the Balance Sheet as on that date be approved & adopted."
Proposed by : Shri.L.G.Gandhi Seconded by : Shri.S.P.Barve
- Resolution No.3 : " Resolved that the Managing Committee's Report for the year 2007-2008 presented by Shri.R.N.Lalingkar, Secretary, be approved."
Proposed by : Shri.C.P.Kulkarni Seconded by : Shri.Ashok Pandit
- Resolution No.4 : " Resolved that M/s Sulakhe Dhongade & Associates, Chartered Accountants, Pune be appointed as Auditors of the Association for the year 2008-2009 on the same remuneration."
Proposed by : Shri.D.V.Kulkarni Seconded by : Shri.Pramod Chate
- Resolution No.5 : " Resolved that this meeting of the SBI Pensioners' Association (Mumbai Circle), Pune specially thank the Bank's Management at Corporate Office, Mumbai LHO and all Zonal Offices for the sympathetic attitude towards the problems of Bank's Pensioners."
Proposed by : Shri.S.M.Dharadhar Seconded by : Shri. R.S.Rajiwdekar

ललित लेख

स्वर्गीय नक्षी

माझ्या लहानपणी आईसारखी शिवणकाम करीत असे. मी तिच्या पायाशी, जमिनीवर बसल्या बसल्या विचारीत असे, 'आई, तू हे काय करीत आहेस ?' ती म्हणत असे, 'अरे मी नं भरतकाम करतेयं !'

खालून मी तिच्या हातातील गोल रिंगकडे आणि रंगीबेरंगी, वेडावाकड्या धाग्याकडे बघत राही. शेवटी तक्रारीच्या सुरात मी म्हणे, 'आई हे छान नाही दिसत !' ती माझ्याकडे खाली दृष्टिक्षेप टाकीत म्हणे, 'बाळ तू जरा बाहेर खेळायला जाऊन ये. माझं भरतकाम संपलं की मी तुला वर उचलून घेईन आणि मग तू ते इकडून बघ हं !'

थोड्यावेळाने आईची हाक येई. 'बेटा ये ! माझ्या मांडीवर बस आणि बघ बरं आता !' मघाशी खाली जमिनीवर बसून दिसणाऱ्या वेड्यावाकड्या रेघा ! आता आईच्या मांडीवर बसून बघताना काय छान दिसत होत्या ! त्या गुंत्यात, आता कुठे छानसे फूल तर कुठे मस्त सूर्य अस्ताला जाताना दिसत होता. ते छान दृश्य बघताना मला केवढे आश्चर्य वाटले होते ! आई म्हणाली, 'बेटा तुला जे

खालून वेडंवाकडं दिसलं ना त्याला वरून आधी छान छपाई करून ठेवली होती. त्या छापलेल्या नक्षीला हुकूम भरतकाम करत गेले म्हणूनच ते आता चांगलं दिसतंय. आधी नक्षी (डिझाइन) छापल्याशिवाय, भरतकाम नीट होत नाही."

मी आता मोठा झाल्यानंतर, अनेकदा खालून वर बघत, देवाला विचारतो, 'अरे तू हे काय करतो आहेस ?' देव म्हणतो, मी तुझ्या आयुष्याचे भरतकाम करतो आहे. मी देवाला म्हणतो, 'मला तर इथून सगळं विचित्र गुंतागुंतीचं दिसतंय. धागेदेखील किती काळं कुट्ट वापरतो आहेस रे ! जरा चांगले, झगमगीत धागे का वापरत नाहीस ?'

देव जणू म्हणतोय, "बेटा, तू आपला तुझ्यापरीने जगत रहा. एकदिवस इथे माझ्या मांडीवर बसून बघशील, तेव्हा तुला तुझ्या आयुष्याचे रूप निश्चितच छान भासेल. कारण त्याकरिता मी एक आखीव, रेखीव छानशी स्वर्गीय नक्षी, (डिझाइन) आधीच छापून ठेवलेली होती."

(मूळ इंग्रजी लेख 'द डिझाइन डिझाईन'चा अनुवाद)

- सौ.वल्लभना सुभाष कोठारे, सांताक्रुझ

State Bank of India Pensioners' Association (Mumbai Circle), Pune Circle Managing Committee

List of Office Bearers & Managing Committee Members for the period 2008-2009 & 2009-2010

Shri. V. M. Gokhale	-	President	(M) 9869713185
Shri. P. M. Narkar (Panaji ZSC)	-	Vice-President	(M) 9822104076
Shri. V. P. Bhavé (Pune ZSC)	-	Vice-President	(M) 9890944455
Shri. S. D. Patil (Aurangabad ZSC)	-	Vice-President	(M) 9422712855
Shri. S. G. Desai (Nagpur ZSC)	-	Vice-President	(M) 9422809246
Shri. R. N. Lalingkar	-	Secretary	(M) 9822107988
Shri. S. B. Gokhale	-	Jt. Secretary (Mumbai)	(M) 9869113073
Shri. B. B. Gupte	-	Jt. Secretary (Pune)	(M) 9324205371
Shri. S. P. Barve	-	Treasurer	(020) 24337254

Managing Committee Members :

Aurangabad Zonal Sub-Centre

1) Shri. J. B. Dharmadhikari (Zonal Secretary)	Aurangabad	(M) 9422877708
2) Shri. N. M. Chaudhari	- Jalgaon	(M) 9226931198

Mumbai Zonal Sub-Centre

1) Shri. S. B. Gokhale (Zonal Secretary)	Ghatkopar	(M) 9869113073
2) Shri. J. B. Pusalkar	- Mulund (E)	(022) 21636512
3) Shri. S. W. Agarkar	- Dombivali	(M) 9920597231
4) Shri. R. S. Rajiwdekar	- Vile-Parle (W)	(M) 9869451833
5) Shri. S. M. Dharadhar	- Thakurdwar	(M) 9819846465
6) Miss Neela Vyawaharkar	- Andheri (W)	(M) 9819682218
7) Shri. P. S. Uchagaonkar	- Andheri (W)	(M) 9969151179
8) Shri. P. A. Lopes	- Vasai Road	(0250) 2383220

Panaji (Goa) Zonal Sub-Centre

1) Shri. I. H. Dias (Zonal Secretary)	- Panaji	(0832) 2461077
---------------------------------------	----------	----------------

Nagpur Zonal Sub-Centre

1) Shri. J. S. Vakil (Zonal Secretary)	- Nagpur	(0712) 2455404
2) Shri. N. S. Nagraj	- Akola	(M) 9423127787
3) Shri. Shrikrishna V. Deshmukh	- Amravati	(0721) 2679925

Pune Zonal Sub-Centre

1) Shri. C. P. Kulkarni (Zonal Secretary)	Pune	(M) 9850916406
2) Shri. B. A. Daini	- Kolhapur	(M) 9850976912
3) Shri. T. M. Patil	- Solapur	(M) 9421025711
4) Shri. V. R. Bele	- Nashik	(0253) 2355817

पेन्शनर्स उपोषणाला बसणार

अहो तुम्ही पेन्शन वाढीसाठी उपोषणाला बसणार असाल तर जाताना दोन घास जास्त खाऊन जा - तुम्हाला ऑसिडीटीचा त्रास होतो हे लक्षात ठेवा - नाहीतर छोटा डबा जवळ ठेवा.

- मधुकर पालकर, पुणे

अपचनावर रामबाण उपाय

‘नाही तरी हल्ली त्यांना वरचेवर अपचनाचा त्रास होतच होता - म्हटलं, मेडिकल बीलापेक्षा एक दिवसाचे लाक्षणिक उपोषण उत्तम.’

- मधुकर पालकर, पुणे

**Report of the Election Committee for Elections of Office-bearers of
Nagpur Zonal Sub-Centre for the period 2008-2010
after counting of Ballot Papers received through post**

The meeting of the Election Committee for the purpose of counting of votes for the above elections was held on 25th August 2008 at Pune HQs. Some of the contestants and their representatives were also present in the meeting. Total number of votes polled was 972, out of which 5 votes were found to be invalid.

The votes polled by each candidate were as under :-			Remarks
For the Post of President :	1) Shri.S.G.Desai	590	Elected
	2) Shri.M.D.Kolhatkar	370	—
For the Post of Vice-President :	1) Shri. A.S.Karve	295	—
	2) Shri.P.V.Pimpley	164	—
	3) Shri.M.G.Munot	502	Elected
For the Post of Secretary :	1) Shri.S.G.Desai	70	—
	2) Shri.C.N.Vazirani	377	—
	3) Shri.J.S.Vakil	518	Elected
For the Post of Jt. Secretary :	1) Shri.A.G.Patrikar	485	Elected
	2) Shri.B.D.Rodge	471	—
For the Post of Treasurer :	1) Shri.S.G.Oke	432	—
	2) Shri.A.M.Pimplapure	487	Elected
For the Post of Committee Members : (Four Posts) (Combined for Nagpur, Bhandara, Chandrapur & Gadchiroli) :			
	1) Shri.V.R.Dehankar	394	Elected
	2) Shri.L.T.Manwani	289	Elected
	3) Shri.N.G.Pandit	343	Elected
	4) Shri.B.D.Rodge	116	—
	5) Shri.D.T.Kamble	122	—
	6) Shri.P.G.Bhakey	157	—
	7) Shri.G.L.Wadodkar	342	Elected

The contestant (in the each category, except committee members) who has polled maximum votes has been declared elected as mentioned above in the remarks column. In case of Committee members, 4 contestants who polled maximum votes in that order have been declared elected as mentioned above in remarks column.

Sd/-
(P. M. Narkar)
Chairman, Election Committee

युनिट वार्ता

सातारा युनिट :

सातारा युनिटने प्रतिवर्षाप्रमाणे याही वर्षी एक कौटुंबिक सहल दि.१५ फेब्रुवारी २००८ रोजी सर्वश्री एस.एस.देशपांडे, जी.डी.देशपांडे व एम.जी.वाघ यांचे पुढाकाराने वाई, मेणवली, धोम धरण व मांढरदेवी देवस्थान ही ठिकाणे पाहण्यासाठी आयोजित केली होती. वाई युनिटचे श्री. व सौ.कुबेर तसेच श्री.बी.डी.वाघ यांनी सहलीत भाग घेतलेल्या ६० सभासदांच्या चहापाणी व जेवणाची सोय उत्तम रितीने केली होती. देवदर्शनाबरोबरच ऐतिहासिक ठिकाणांना भेटी व नौकानयनाचा आनंदही सर्वांनी घेतला.

वार्षिक स्नेहसंमेलन

दरवर्षाप्रमाणे सातारा युनिटचे वार्षिक स्नेहसंमेलन १५ जून २००८ रोजी सातारा येथील लोकमंगल कार्यालयात संपन्न झाले. युनिटचे अध्यक्ष श्री.एस.एस.देशपांडे यांनी संमेलनाचे प्रमुख पाहुणे श्री.विश्वास दांडेकर, निवृत्त झोनल मॅनेजर, एल.आय.सी., यांचे स्वागत व हार्दिक सत्कार केला. त्यानंतर श्री.जी.डी.देशपांडे यांनी अहवाल वाचन केल्यावर प्रमुख पाहुणे श्री.दांडेकर यांचे 'युद्ध व हेरगिरी' या विषयावर अत्यंत अभ्यासपूर्ण व वैशिष्ट्यपूर्ण शैलीत भाषण झाले. त्यानंतर प्रमुख पाहुण्यांचे हस्ते १) श्री.गुलाब शेख यांचा एस.बी.आय.लाईफच्या त्यांच्या कामातील विशेष प्राविण्याबद्दल; २) श्री.एस.जी.वाघ यांचा त्यांच्या सार्वजनिक क्षेत्रातील विशेष योगदानाबद्दल; ३) तसेच पुणे येथील सभासद श्री.सुहास बोकील यांचा त्यांच्या आचार्य अत्रे यांच्या वाङ्मयाच्या गाढ्या व्यासंगाबद्दल व प्रसाराबद्दल हार्दिक सत्कार करण्यात आला.

दुपारच्या भोजनानंतर मिरज येथून ख्रास आलेले प्रा.धोपाटे यांनी 'हसायदान' हा विनोदी कथाकथनाचा कार्यक्रम सादर करून उपस्थितांची वाहवा मिळवली व आयुष्यातील हासण्याच्या स्थानाचे अनन्यसाधारण महत्व विशद केले. तसेच सातारा येथील जागृती महिला मंडळाने आपल्या मंगळगौर-नागपंचमी इत्यादी सणांच्या प्रसंगी गाणी गाऊन खेळल्या जाणाऱ्या फुगड्या, झिम्मा, फेर, गोफ इत्यादी स्त्रियांच्या पारंपारिक खेळांचे मनोहारी दर्शन उपस्थितांना घडवले. अशा कार्यक्रमातून हे मंडळ मिळालेल्या ऐच्छिक देणग्यांमधून विधायक सामाजिक कार्य करित असते. शेवटी संपूर्ण वंदेमातरम गायनाने संमेलनाची यशस्वी सांगता झाली.

- एस.एस.देशपांडे, अध्यक्ष, सातारा युनिट

Nagpur Zonal Sub-Centre

Newly elected Managing Committee for 2008-2010

The Election Committee declared following names of the Office-bearers and other Committee members who were elected by the members from Vidarbha Region for the period 2008-2010 after counting of postal ballot papers received at Pune HQs. The Circle Managing Committee has confirmed the same in its meeting held on 13th September 2008 at Thane office.

Shri. S. G. Desai (Nagpur) - President
Shri. M. G. Munot (Khamgaon)- Vice-President
Shri. J. S. Vakil (Nagpur) - Secretary
Shri. A. G. Patrikar (Nagpur) - Jt. Secretary
Shri. A. M. Pimplapure (Nagpur) Treasurer

Committee Members :

Shri. V. R. Dehankar) For Nagpur,
Shri. L. T. Manwani) Bhandara, Gondia,
Shri. N. G. Pandit) Chandrapur &
Shri. G. L. Wadodkar) Gadchiroli Districts
Shri. N. S. Nagraj) Akola & Washim Dist
Shri. Shrikrishna Deshmukh) Amravati District
Shri. Y. D. Gupta) Buldana District
Shri. A. D. Rotkar) Wardha District
Shri. M. S. Mohadarkar) Yavatmal District

We congratulate all the Office-bearers and Committee members on their election for the respective posts.

- Secretary

List of Members admitted after April 2008 but left to be included in the list printed in SAMVAD for August 2008

Ahmednagar

PM/9234 MR.VIJAYKUMAR V.KULKARNI
PM/9368 MR.VILAS RAMCHANDRA KULKARNI
PM/9367 MR.KHANDU P.PHANTANGARE
PM/9341 MR.MARUTI S.SALVE

Akola

PM/9250 MR.NANDKISHOR V.ARUDKAR
PM/9323 MR.BANSIDHAR S.DIDOLKAR
PM/9354 MR.PRAKASH M.KHERDEY
PM/9239 MR.VIJAY P.MOHOLKAR
PM/9240 MR.ANIL D.DESHPANDE
PM/9353 MR.SADASHIV L.JOSHI

Amravati

PM/9416 MR.SAHEBRAO G.GHODKI
PM/9415 MR.DAMODAR N.PATIL

SBI Pensioner's Club – Andheri

The Club is functioning at Andheri (East) for the last 8 years. The club's membership has now crossed 125 mark. The club's 8th Annual General Body Meeting was held on the 15th July, 2008 when Sarvashri V.R. Kuddyady, A.K.Kulkarni, S.A.Burde and M.V. Nadkarni were re-elected as President, Secretary, Joint Secretary and Treasurer respectively.

The Club organized various activities during the year 2007-08

1. A one day picnic was arranged at "Keshav Shrushti", a socio-economic & Cultural Centre with exotic view at Bhayander in Thane district, when 30 members along with their spouses enjoyed the outing.
2. Haldi-Knkum and Tilgul sharing was celebrated on Makar Sankranti, which coincided with Club's foundation day.
3. Nine guest speakers were invited to deliver lectures on various subjects like Su-Jok Therapy, Art of Living, Ozone therapy, Health care in old-age, Reading Culture, Travel etc.
4. One of the objectives of the club is to provide platform to members to share their experiences, knowledge and personal skills for benefit of other members. This objective was achieved to a great extent as members freely exchanged views on various subjects.

Shri S.V.Naik always takes pains to share his knowledge. Shri A.K.Kulkarni spoke on "Global Warming & Tree Planting". He also shared his experiences on his trip to South East Asian countries i.e. Singapore, Malaysia & Thailand on his own without support of travel agency. And explained how cost can be curtailed. Shri Madhav Nadkarni recited his own poems published in newspapers/magazines. Shri M.G. Saraph presented his award winning articles and Shri Bidaye sang poems & songs on special occasions.

5. SBI Pensioner's activists who are also our club's members brief the members on important developments that take place on the Association / Federation levels.
6. The members whose birthdays fall in the month are felicitated by offering flowers. We meet at Andheri (East) branch premises on third Tuesday of the month and the members eagerly wait for the day as it is an opportunity to meet old colleagues and exchange pleasantries. The Club's affairs are handled very systematically by keeping proper record of minutes and also by maintaining a proper record of donations and expenses

- A.K.Kulkarni, Secretary. (9324685434)

○ जाहले का व्याकुळ.....

पाहिली वाट ज्या क्षणाची, होऊनीया आतुर ।
येता तो समीप आज, जाहले का व्याकुळ ॥
मम नयनांची ज्योती जणू, लेक माझी गोड ।
भासे कुमुदिनीसम आज, लाभता सुंदर जोड ॥
लेक माझी लाडकी खरी, तरी ठेव जावयाची ।
शुभ घडी येता समीप, त्यांच्यासवे जावयाची ॥
जाणून असले सत्य जरी हे, लागे मनी हुरहुर ।
मम काळजाचा तुकडा, जाणाऱ्या दूरदूर ! ॥
सौभाग्याचा साथीदार, लाभला तिज गुणी ।
ईश्वराची कृपा सारी, राहीन त्याची ऋणी ! ॥



प्रेमळ व्याही विहीणबाई, वदले मज हसूनी ।
लेकच आहे ही अमुची, याच क्षणापासुनी ॥
कशास करिता मनी चिंता, आहे मीही आई ।
लेक माझी गेली सासरी, दुसरी घरास येई ॥
शालीन कुलीन जावयाचे, निरागस लोचन ।
स्नेहभरल्या नात्याचे, गेले देऊन वचन ॥
तृप्तीचा अर्थ खरा, आज मजसी कळला ।
व्यक्त होण्यासाठी तो, आसवातुनी गळला ॥
विरह अन् आनंदाची अशी ही गोड घडी ।
बरसत राहिल हृदयात, क्षणोक्षणी हरघडी !! ॥

- सौ.ज्योती बागुल, मुंबई

विदेश यात्रा

पृथ्वीवरील स्वर्ग जोहान्सबर्ग

केल्याने देशाटन, पंडित मैत्री, सभेत संचार । मनुजा चातुर्य येतसे फार ॥ अशी जी पूर्वीची म्हण आहे त्याचा प्रत्यय मला खरोखरीचा परदेश प्रवास केल्यावर आला. देशाटन-मग ते भारतात असो अथवा परदेशात ! ज्या ठिकाणी आपण जातो त्या स्थानाबद्दलची ऐतिहासिक व भौगोलिक माहिती मिळून आपल्या ज्ञानात भर पडते. बँकेतील नोकरी, वारंवार होणाऱ्या बदल्या व L.T.C. ची सोय यामुळे प्रवासाची एकही संधी सोडली नाही.

परदेश प्रवासाचा योग मात्र माझा मोठा मुलगा राजीव व सून सौ.शार्दुली हे जोहान्सबर्गला असल्यामुळेच आला. दक्षिण आफ्रिकेतील व्यापारी शहर Commercial capital city म्हणून प्रसिद्ध असलेल्या जोहान्सबर्ग येथे आमचा मुककाम होता. मुंबई ते जोहान्सबर्ग अशी थेट फ्लाईट आहे. रात्री २ वाजता मुंबईहून साऊथ आफ्रिकन एअरवेजच्या विमानाने आम्ही प्रयाण केले.

सलग ९ तासांचा प्रवास करून आम्ही भारतीय वेळेनुसार सकाळी ११ वा. जोहान्सबर्गला पोहोचलो. त्यावेळी तिथले ७ ॥ वाजले होते. सर्व सोपस्कार करून बाहेर यायला आम्हाला अर्धा तास लागला. एअरपोर्टवर राजीव आम्हाला न्यायला गाडी घेऊन आला होता. एअरपोर्ट पासून राजूचे घर ३० ते ४० कि.मी. मिडरँड या भागात आहे. लोण्यासारख्या मऊ व गुळगुळीत चौपदरी रस्त्यावरून जायला लागतानाच तिथल्या एकंदरीत परिस्थितीची आम्हाला कल्पना आली. निर्मनुष्य रस्ते, दुचाकी वाहक व सायकलपटूंचे नामोनिशाण नव्हते. सकाळची वेळ असल्यामुळे शांत, स्वच्छ, प्रसन्न वातावरणाने मन सुखावून गेले. डोंगर झाडी असणारी आजूबाजूची हिरवीगार वनश्री व मधून जाणारा रस्ता असे निसर्गाचे एक मोकळे व एकदम फ्रेश अस्तित्व मनाला भावल्यामुळे प्रथमदर्शनीच आपण या शहराच्या प्रेमात पडतो. हॉर्न वाजवणे तिथे असभ्य समजतात त्यामुळे ध्वनी प्रदूषण अजिबात नसते. वाहनधारक वळणावर फक्त गाडी स्लो करतात.

युरोपियन लोकांच्या शिस्तीचा दबदबा व दरारा अजूनही असल्याचे जाणवत होते. कुठेही गडबड, गोंधळ, गर्दी नव्हतीच. विशेषतः आपल्या मुंबईशी तुलना केल्यास जोहान्सबर्ग अत्यंत संध व शिस्तप्रिय वाटले. मुख्यतः इथे गर्दी नसल्याने माणसांचा पुरासारखा लोंढा नव्हताच. साऊथ आफ्रिकेला युरोपियन लोकांनी स्वातंत्र्य दिले पण अंदाजे ३० टक्के युरोपियन लोक तिथेच राहिल्यामुळे तिथले शिस्तीचे व स्वच्छतेचे वातावरण टिकून राहिले. भारतात मात्र स्वातंत्र्य देऊन सर्व ब्रिटीश लोक निघून गेल्याने त्यांच्या पाठोपाठ शिस्त व स्वच्छता निघून गेली. हा महत्त्वाचा फरक दोन्ही देशांची तुलना करताना दिसून आला.

स्वच्छता व चौपदरी रस्त्याबरोबर या शहराचे आणखी वैशिष्ट्य

म्हणजे अंतरांतरावर असणारे पेट्रोलपंप ! रस्त्यात माणसे दिसत नसतातच. त्यामुळे पत्ता विचारायचा असेल तर पेट्रोलपंपावर गाडी थांबवून तेथे पत्त्यासंबंधी, रोडसंबंधी माहिती मिळू शकते. प्रत्येक पेट्रोलपंपावर एक कॅटीन, क्लिनिक, स्वच्छ टॉयलेट व मेडिकल शॉप असते. आपल्याला गरजेच्या, प्रवासाच्या नेहमी लागणाऱ्या वस्तू इथे उपलब्ध असतात. थोडा वेळ विश्रांती घेण्यासाठी ही ठिकाणे उत्तम असतात. रस्ते खूप सुंदर व मोठे असल्यामुळे ड्रायव्हींग करण्यात मजा वाटते.

जोहान्सबर्ग शहरातील घरी सर्वत्र २४ तास वीज असते. स्वयंपाकघरातही इलेक्ट्रीक शेगड्या बसवलेल्या असतात. आम्ही चार महिने होतो पण त्या दरम्यान एकदाही वीज पुरवठा खंडित झाला नाही. नळाला २४ तास स्वच्छ, शुद्ध व निर्जंतुक पाणी मिळते. इथली घरेसुद्धा स्वच्छ, चकचकीत असून सगळीकडे मऊ मुलायम गालीचे घातलेले असतात.

सर्वत्र प्रसन्न वातावरण, माफक उन्हाळा, सर्वत्र स्वच्छता, शांत वातावरण, मुबलक वीज, स्वच्छ व शुद्ध असणारे मुबलक पाणी व सुंदर, प्रशस्त रस्ते यामुळे इथे स्वर्गसुखाचा भास होतो. जगातील सर्व भागातून इथे पर्यटक येतात. या शहराजवळ व्हीनो व लायन्स पार्क, सनसिटी, आकर्षक कॅसिनो, पक्षी अभयारण्य, आदिमानव गुहा वगैरे गोष्टी पाहण्यासारख्या आहेत. असा स्वर्गीय ठेवा आमची राहण्याची सोय असल्यामुळेच अनुभवायला मिळाला.

- श्री.सिताराम तेरवाडकर, सांगली, दूरध्वनी(०२३३)२६७१००६

Tourways Advertisement

विनोदी लेख

आजोबांचा बटवा वापरा



डिसेंबर २००७ च्या 'संवाद'मध्ये मुंबई युनिटने असोसिएशनच्या ऑफिसमध्ये एक छोटासा दवाखाना चालू केला असून आयुर्वेद शाखेतील एका तज्ज्ञ महिलेची त्या ठिकाणी नेमणूक केली आहे व माफक फीमध्ये औषधोपचार करण्याची बातमी वाचली आणि आनंद झाला. या उपक्रमाबद्दल मुंबई युनिटचे व सहकारी वगैचे अभिनंदन. बातमीत पुढे असा स्तुत्य उपक्रम पुण्यातही चालू करण्याचा विचार आहे. हे प्रसिद्ध झाल्यापासून माझा टेलिफोन हिवताप भरल्यासारखा २४ तास कणहत आहे. प्रथम मी रिसीव्हरवर गार पाण्याची पट्टी ठेवली

व नंतर गरम पाण्याची पिशवी. हजारो प्रश्न - हजारो शंका-दवाखाना कधी चालू करणार? लेडी डॉक्टर कोण? वयाने किती? रुपाने कशा? माफक फी म्हणजे-दोघांचे प्रत्येकी दहा का दहात दोघे? वार कोणता -वेळ कोणती? जाण्यायेण्यास रिश्का भाड्याचे काय? आमची मागची नामंजूर बिले त्या पास करतील का? एकसरे बरोबर फॅमिली पेन्शन व पासपोर्टसाठी जॉईंट फोटो काढतील का? या प्रश्नांना समाधानकारक उत्तरे देता देता मला एक आठवडाभर विपश्यना शिबिरास जावेसे वाटले. व्यक्ती तितक्या प्रकृती आणि तेवढीच दुखणी-दवाखान्यातील सगळी औषधे एकत्र करून त्याचा काढा पाजला आणि उरलेल्या चोथ्याचा लेप लावला तरी काही लोकांची तब्येतीची भुणभुण कधीच संपणार नाही. शेवटी कंटाळून "तुम्हाला जी काय व्याधी आहे व ज्या काही शंका आहेत त्या टपालाने कळवा म्हणजे दवाखाना चालू झाला की व्याधीच्या तीव्रतेनुसार आधी-मधे किंवा शेवटी नंबर लावतो असे सांगत सुटलो.

"दवाखाना" सभासदांसाठी स्तुत्य सेवा - चला या निमित्ताने तरी असोसिएशनचे ऑफिसमध्ये पायधूळ झाडली जाईल - स्नेहमंडळ हे क्रमणुकीसाठी तर ग्रंथालय वाचनासाठी आणि आता दवाखाना असोसिएशन आमचेसाठी काय काय करते हा प्रश्न आता तरी पडणार नाही. सूचना भरपूर येतात. वधूवर सूचक मंडळ काढा (माझी ३० वर्षाची मुलगी मुलगाच पसंत करत नाही), वृद्धाश्रम उघडा (कर्ता मुलगा विचारत नाही), संवादची पाने वाढवा (आहे ते धड वाचत नाही).

कोर्टातल्या केसचा लवकर निकाल लावा. महागाई भत्ता दर महिन्याला वाढवा म्हणजे शंभर वर्षे आरोग्यपूर्ण जीवन नक्कीच जगता येईल. आप आगे बडो. फक्त माझे हिमोग्लोबीन कमी आहे यामुळे मी सत्कार्यात सहभागी होऊ शकत नाही. हे शेवटी वाक्य. नाहीतरी आपलेकडे विवाहाचे निमंत्रण पत्रिकेत 'आहेर

अथवा पुष्पगुच्छ आणू नये' अशी टीप असते तेथे स्वरुची भोजनास हजेरी शंभर टक्के असते नाही का? तसेच हे आहे. पण उघड कोण बोलणार? काही व्याधी व त्यावर उपचार घरबसल्या जमतात का बघा.

पहिली व्याधी : डॉक्टर माझे वय सत्तर आहे. आपले मेडिकल स्कीममध्ये दिलेले सगळे आजार मला आहेत अशी शंका वरचेवर आमचे मंडळींना येते. यामुळे मेडिकल कोटा संपेपर्यंत सर्व चाचण्या केल्या व मान्यताप्राप्त दवाखान्यांमध्ये डॉक्टरांनी डिसचार्ज देईपर्यंत दोघेही राहून आलेलो आहे. डॉक्टर, दवाखाना व औषधाविना प्रकृतीत सुधारणा व्हावी म्हणून ध्यान-धारणा-उपास तापास-धार्मिक ग्रंथांचे वाचन-सुविचारांचे मनन-वाईट विचारांचे हवन-सगळे झाले-आता तुमच्या हाताला यश यावे म्हणजे दोघांच्याही आत्म्यास शांती मिळेल तरी माझा नंबर पहिला लावावा.

उत्तर :- आपली व्याधी मोठी आहे व अनुभव फार दांडगा आहे. अहो दवाखान्याची सर्व तयारी व जोडणी होईपर्यंत काही अवधी लागणारच. यामध्ये आपण काय स्वारीचा वाटा उचलणार? याचा उल्लेख का नाही? रोगप्रतिकार शक्ती वाढण्यासाठी औषधाशिवाय मन मोकळे करणे-मनमिळाऊपणे राहणे व मनाची एकाग्रता वाढविणे-मनी निश्चय करणे-याचा नक्की फायदा होईल-दररोज किमान वीस मिनिटे चाला-संगीत ऐका-प्राणायाम करा व असोसिएशनचे कार्यात सहभागी व्हा-त्यासाठी आळस झटकावा लागेल व दिवसाचे नियोजन करावे लागेल. पेन्शन वाढ-महागाई भत्ता वाढ-मेडीकल बेनीफिट-फुकट औषधे-मोफत तपासणी हे जीवाणू मनामध्ये शिरले की शरीर पोखरतात-तुम्हाला काहीच झालेले नाही-संवाद मासिकावरील चार ओळी वाचा व मनातील द्वंद्व थांबवा-"मनामनांचा मेळ जुळावा । द्वेषाचा लवलेस नसावा । सादासी प्रतिसाद मिळावा । वाद नको संवाद असावा ।।" ही मात्रा दररोज सकाळ संध्याकाळ घ्यावी.

दुसरी व्याधी - तुमचे पाशी व्याधी सांगून वशिला लावण्याची माझी इच्छा नाही. प्रत्यक्ष दवाखाना चालू झाल्यानंतरच मी डॉक्टरांनाच भेटेन. कारण अॅलोपॅथी-आयुर्वेद-होमिओपॅथी यातील सर्व तज्ज्ञांना शारीरिक स्वास्थ्य टिकण्यासाठी उपचार सुचवताना जोपर्यंत रुग्णाचे मानसिक स्वास्थ्य-संतुलित राहण्यासाठी यश येत नाही, तोपर्यंत रुग्ण 'सेकंड ओपिनियन' घेणारच. निसर्गाच्या नियमानुसार व बदलत्या ऋतुमानाप्रमाणे उन्हाळा, हिवाळा व पावसाळा यामध्ये होणारे आजार त्यावर उपाय व थोडीफार काळजी घेतली आणि प्रत्येकाने आपली प्रकृती जाणून घेऊन त्यानुसारच आहार, विहार व आचरण याची सांगड घातली तर आरोग्यपूर्ण जीवन नक्कीच जगता येईल. या ठाम निर्णयावर मी आलेलो आहे. हे स्पष्ट मत आपले डॉक्टरांपाशी व्यक्त करण्यासाठीच मला सोईस्कर वेळ देण्याची डॉक्टरांना विनंती करावी.

उत्तर :- आपण स्पष्ट मत व्यक्त केलेत याबद्दल धन्यवाद-

मत व्यक्त केल्यावर मतैक्य-दुमत-मतांतर, मतमीलन-इ.गोष्टी मनुष्याचे स्वभावानुसार बदलत राहणारच-आपली तत्त्वे व मते ही फार चांगली आहेत व याचा सर्वांगीण विचार व प्रसार होणे आवश्यक आहे - पण हे काम कोण करणार हा मोठा प्रश्न आहे. वयपरत्वे माणसाचे जीवनात जे बदल घडत असतात ते निसर्गनियमानुसार होत असतात याची जाणीव झाली पाहिजे. वय झाल्यावर लांबचे दिसत नाही. ठीक आहे-चष्मा लावा-तात्पुरते काम भागवा. कारण आता जिथेतिथे नाक खुपसण्याची जरूरी नाही. ऐकू येत नाही. अडचण येते पण नको असलेल्या गोष्टी कानावर पडल्यावर रक्तदाब कशाला वाढवता ? दात अधू झाले-पचन न होणाऱ्या गोष्टी सेवन करू नका-जिभेचे चोचले थांबवा-नावे आठवत नाहीत-दिवस लक्षात रहात नाहीत-स्मरण शक्तीने दगा दिला-हळूहळू गात्रे शिथिल होणार-हे होणार-ते होणार-मग त्यात कंबरदुखी-सांधेदुखी-अंगदुखी-गुडघेदुखी-सगळे आले व हे विकार जोपर्यंत रुद्र रूप धारण करीत नाहीत तोपर्यंत निसर्ग नियम, नियमितपणा व आचरण याची सांगड घाला-ही सांगड काहीतरी छंद जोपासा म्हणजे सेकंड ओपिनियन घेण्याची आवश्यकता येणार नाही-छंद कोणता ? मनाला आनंद देणारी कोणतीही गोष्ट. मग गायन-वादन-मनन-चिंतन-सेवा-समाजकार्य-संस्कार-साधना-संग्रह-संघटन-संघटनेशी साथ-सभासदांशी संपर्क-संभाषण-साधे व समर्पित जीवन जगण्याचे जिद्दीने जीवन समृद्ध करा-हे आमचे फायनल ओपिनियन आहे. शरीरातील वात-कफ-पित्त-उन्हाळा, हिवाळा व पावसाळ्यामध्ये आपण नियमितपणा सोडल्यास थोडाफार त्रास देणारच-आमचे फायनल ओपिनियन जोपर्यंत आपले गळी उतरत नाही व डॉक्टरांनीच दिलेली औषधे गळी उतरविल्याशिवाय शरीरास विश्रांती व मनास शांती लाभत नाही तोपर्यंत उन्हाळ्यात गुलकंद-हिवाळ्यात च्यवनप्राश व पावसाळ्यात मोरावळा खा. “भोग भोगावा लागतो-योग साधावा लागतो”-हा संदेश सभासदांपर्यंत पोहोचविण्यासाठी आपण स्वयंसेवक झाल्यास आम्ही आपले सुहास्य वदनाने स्वागत करू. मग या उपदेशाचे डॉक्टरांना इंजेक्शन कशाला ?

- मधुकर पालकर, (पुणे)
9029/22, सदाशिव पेठ, पुणे ३०
(दूरध्वनी : ०२०-२४४७१७६६)

विनोद

स्थळ - एस्. एस्. सी. परीक्षा हॉल

पर्यवेक्षक (एका विद्यार्थ्यास) - काय रे ? अरे उभ्याने काय पेपर लिहितोस ?

विद्यार्थी - काय करणार सर ! अहो ! गेली तीन वर्षे ह्या परीक्षेला बसतोय मी. यंदा उभ्याने पेपर लिहून काही फरक पडतोय कां, बघायचंय मला.

- प्रभाकर गुपचूप, पुणे

Rajguru Travels - Advertisement

○ किमया

त्याच त्या सुरांतुनी नवे गीत उमटले
शब्द तेच भाव तेच अर्थ मात्र बदलले ॥१॥
तेच भावबंध तरी बंधनात मुक्त मी
कितीही बांधला तरी स्नेहबंध तो कमी
बंध तेच आज कसे रेशीममऊ वाटले.... ॥१॥
तीच ती जुनी नशा नजरेच्या मदिरेची
पण तृषार्त आज मी जरी कितीही प्राशिली
धुंदीत आज तेच ते भावसूर छेडले.... ॥२॥
दवभिजल्या पहाटेची भूपाळी तीच रे
स्वर संपले तरी येत नाही जाग रे
जागेपणी काय असे सुखस्वप्न पाहिले... ॥३॥
अशी निशा अशी नशा निराळीच भासते
साथ तुझी मिळता रे किमया ही घडते
किमयेचे इंद्रजाल आज पुरे पसरले..... ॥४॥



- सौ.उज्वल र. ब्रम्हांडकर
हिंदु कॉलनी, दादर- मुंबई १४.

Managing Pain Without Medicine & Surgery

Anxiety, stress, fear, repressed anger and wrong posture contribute to pain. There are many persons who have 'trained themselves' to experience pain. It has been established by medical research that almost ninety percent of back-ache or pain has nothing to do with physical cause. The cause of the pain is in emotional roots it is psychosomatic and hence can be cured by the mind control.

It has been experienced after observing thousands of patients that 'successful pain management does not depend solely on drugs, surgery or other physical treatment – but on development of self control. "This is an observation made by Steven F Brena, MD, a devout follower of Paramahansa Yogananda and a former Chairman of the Board of Pain Control Institute of Georgia in Atlanta in the US. He has held professorships in several Universities

Suffering is Fear Based Reaction

We can control our response to sensory inputs of pain to retain performance of body and mind unimpaired. There are instances of surgery done without anesthesia. We have known yogis engaged in meditation who do not suffer from any external sensory inputs. If we can use our brain properly we can respond in a positive way to suffering. Suffering is the emotional, fear-based reaction of the ego to the perception of the useful pain-signal of the bodily malfunction. John E Sarno, MD, the author of Healing Back Pain says "The sad reality is that the patient with back pain is a prisoner of pervasive fear – and fear is a prime perpetuator of the pain syndrome".

Yoga Techniques

A Yogi can lose all body consciousness without going into trance. But, to control pain one need not be a yogi though yoga techniques help reduce pains. Gyanamata, one of the foremost disciples of Paramahansa Yogananda says, "when I have a moment of dark agony, it is because I am consciously shut into narrow confines of my self. Paramahansa Yogananda observed in 1927, 'The consciousness of man is made of God and is pain proof'.

Norman Cousins, author of 'Anatomy of an Illness – as perceived by the patient' who was on death bed as diagnosed by the specialized physician, was on 16/18 pain killing pills found by experience that ten minutes genuine hearty belly laughter was giving him relief from pain for two hours. This is because the innocent hearty laughter produces an anesthetic effect due to secretions within the body. He recovered from the so to say fatal sickness and lived for 25 more years till his middle seventies. He was editor of Saturday Evening Review of the US for 31 years.

Norman Cousins learnt that yogis in India are trained to slow down their pulse to a few beats per minute and can order their skin to resist burning from hot surfaces. During his visit to India, he witnessed such demonstrations. He has stated that from his observations, it has emerged with 'undeniable evidence that human mind can be trained to play an important part both in preventing disease and in overcoming it when it occurs'.

Controlling Pain

"There is far less knowledge about the fact that 90 percent of pain is self-limiting, that is not always an indication of poor health, and that, most frequently, it is the result of tension, frustration, suppressed rage, insufficient sleep, over eating, poorly balanced diet, smoking, excessive drinking, inadequate exercise, stale air, or any of the other abuses encountered by the human body in

modern society". Yoga practice has been found effective in overcoming pain. Relaxation reduces muscular tension and also frees practitioners from stress and anxiety. Tensing muscles & relaxing them which is a part of aerobic exercises or yoga techniques is one of the most widely used methods. Visualisation & affirmations in yoga techniques are also used for mind control to deal with pain.

Research has shown that cases of chronic pain earlier thought to require surgery can be cured by a balanced programme of correcting postural and walking defects, aerobic exercises and yoga techniques. Unless the patient commits himself to systemic inner changes in thoughts and behaviour no external psychological treatment may be expected to provide cure for chronic pain.

If one has headache or neck pain, he can experience the pain without any resistance with a cool and calm head and the pain disappears. I have experienced this in a training programme on positive thinking when this technique was used after long sessions. This was an experience of others as well. One has to learn to use brain to manage pain. Yoga discipline helps.

Pain is a signal given by God to warn us when some bodily function or organ was threatened. It is a survival mechanism. But, God did not intend that it should be chronic source of distress. Man suffers more pain because he does not use properly his refined nervous system, keeping it unbalanced & out of control. "Pain is both the warning system and protective mechanism that enables an individual to defend the integrity of his body. The individual can mobilize his response".

Bad Habit Of Pain

Steven Brena, observes that....." present research depicts chronic pain as a complex 'bad habit' programmed into body and mind by our own attitudes and emotions. There are distinct components to this habit according to him as follows:

- a) Nerve stimulation and brain response: Pain begins with stimulation of nerve endings. When these reach brain emotional and cognitive response of fear and depression is generated. This drastically alters physical functioning of the body.
- b) Emotional response: Fear and depression activate the 'fight & flight' mechanism of the body. Thus powerful hormones are released bringing profound mental & physical stresses. Emotional response alters blood flow to the afflicted body part, causing complex biochemical abnormalities that usually aggravate the pain.
- c) Programming of Spinal Neurons: Emotional stress associated with pain causes body to release a variety of pain suppressing substances to prevent pain message from reaching brain. However, prolonged emotional upset depletes the body's supply of these substances. In other words, these peculiar spinal neurons can be programmed to evoke pain.
- d) Cognitive Response: The mental attitudes of one's perception of chronic pain are deeply altered resulting into state of negativism and remaining inactive. While some rest by inactivity is necessary when prolonged it results into lack of balanced activity and consequent high degree of unconscious muscular restraint.

Pain Control Programmes

'Bad habit' of chronic pain can be replaced by 'good habits' of emotional control, positive thinking, proper posture, visualization, affirmation and conscious relaxation. Pain killing drugs have value for a temporary use. Homoeopathic combinations of Sohum Foundation, Baroda, set

up by Divine Life Society of Swami Shiwananda like Fear Balance, Stress Balance, Calming Balance are also useful as an aid before developing mind control. Acupressure could also be employed. When back pain is due to diagnosis of herniated discs, John Sarno observed that "Surgery to remove extruded intervertebral disc material is frequently performed"..... " It is my impression, however, based upon my experience with patients the disc material is often not responsible for the pain " " because of my therapeutic experience I am forced to conclude that Surgery may some times produce desirable result because of the placebo effect". We knew dummy drugs giving placebo effect. But in 1961 surgery as placebo was established in Journal of the American Medical Association Vol 176 P 1102. There are many cases of herniated discs noticed in investigation of other problems but without any back problem although herniated discs is often considered as reason for backache. "Pain is both the warning system and protective mechanism that enables an individual to defend the integrity of his body. Its signals may not always be readily intelligible but at least they are there. And the individual can mobilize his response".

Conclusion

Norman Cousins states that "holistic health advocates have won their main objective, which is to shift the emphasis from knowledge of the disease to knowledge of the human being in whom the disease exists". In the year 1978, convention of the American Medical Association, emphasized about the dangers of overmedication and about the need for restraint in writing prescriptions and about the importance of psychological factors such as compassion and warmth in the treatment of the ill and the role of good food in preventing and overcoming illness.

Steven F Brena, whose article tempted me to write on the subject for benefit of all, has observed that "yet in my own professional experience as a physician with 47 years of medical practice, mostly spent trying to help people suffering with pain, I have seen that the most common and beneficial effects of prayer and meditation are likely to be found in the transformation – often dramatic – of attitudes and mental states, rather than in physiological changes". Hundreds of sufferers were seen to be benefited.

Faith & surrender to God are practices common to all religions. "Prayer is a gentle demand to know and love God". The power of prayer and positive thinking can help bring about 'systemic inner changes in thought and behaviour' very much needed to bring about mind control so much necessary to win over pain in over ninety percent cases of pain.

- S V Naik. Mumbai 400 069; Cell: 09821127616



विनोद

थाने के बाहर सिपाही ऑटोरिक्षा वाले से झगड रहा था।
इतने में अंदर से इन्स्पेक्टर आया और चिल्लाया ।
- यह सब क्या हो रहा है ?
सिपाही ने जवाब दिया
- साहब यह गुंडागर्दी करता है ।
मुझसे किराया मांग रहा है ।

- मनोहर एच.बेलाणी, मुलूंड



विनोद

कर्मचारी (अधिकारीसे) - सर मेरी शादी हो गई है,
अब तो मेरी तनख्वाह बढा दीजिए ।
अधिकारी (कर्मचारीसे) - देखिए कंपनी के बाहर
होनेवाले हादसे के जिम्मेदार हम नहीं है ।

- मनोहर एच.बेलाणी, मुलूंड

Regd. under RNI No. MAHBIL/2008/25425 & Declaration No. PHM/SR/63/VIII/2008 Dated 12/5/2008
 SSPO Pune under Postal Concession register No. L-2/RNP/PNW/M-144/2008-2010 Dated 28.05.2008
 License to post without Prepayment No.: LWP-217 at Market Yard PSO, Pune 37 on 25th of each Month

प्रतिक्रिया

१) 'संवाद' जुलै २००८ च्या अंकामधील श्री.धुपकर यांचा 'पिढीजात वकील श्री.केदार ब्रह्मे' (व्यक्ति विशेष) यांच्या वरील लेख, तसेच 'सत्ता वाटून घेऊ या' ही कविता फार आवडली.

श्री.सुरेश गो.काटनेश्वरकर, नांदेड

२) १ ऑगस्ट २००८ ची आपल्या असोसिएशनची ३४ वी वार्षिक सभा सर्वार्थाने उत्तम रितीने पार पडली. बाहेर गावाहून आलेल्या सभासदांची राहण्याची, चहा, भोजनाची व्यवस्था उत्तम होती. सभास्थानी आसन व्यवस्था चांगली होती. सर्व कार्यकर्ते आपापली कामे जबाबदारीने पार पाडत होते. कुठेही गडबड, गोंधळ झाला नाही. सभेला सभासदांची उपस्थिती दाद देण्याजोगी होती. सभेला प्रश्नोत्तरचा ठेवलेला कार्यक्रम मार्गदर्शनपर होता.

दत्तात्रय रा. क्षीरसागर, पुणे

३४ व्या वार्षिक सर्व साधारण सभेविषयी अशाच आशयाची पत्रे श्रीयुत चंद्रकांत मोहिते, मिरज आणि अनिल खाडीलकर, पुणे यांचेकडून आली आहेत तसेच इतर काही सभासदांनी प्रत्यक्ष भेटून व फोनवर अशाच तऱ्हेच्या प्रतिक्रिया व्यक्त केल्या आहेत त्याबद्दल धन्यवाद.

- सेक्रेटरी

३) एप्रिल २००८ 'संवाद' च्या अंकातील श्री.पी.के.देवधर यांचे विनोद उत्तम होते, आवडले.

वामन सं. दाहोत्रे, पुणे

अभिनंदनीय

आपल्या असोसिएशनचे डॉ.बिबली येथील सभासद श्री.व्ही.डी.देशपांडे यांची नात चि.प्रियांका ही एस्.एस.सी. परीक्षेत ९९.८४% गुण मिळवून उत्तीर्ण झाली आहे. प्रियांकाचे या सुयशाबद्दल अभिनंदन.

सेक्रेटरी

विनोद

साक्षिदाराची कोर्टात वकील महाशय उलट तपासणी घेत होते. साक्षिदार पक्का बेरकी असल्यामुळे नीट उत्तरे देत नव्हता. शेवटी वकीलसाहेब त्यास म्हणाले, 'मी तुला आता शेवटचा एकच प्रश्न विचारतो त्याचे तू फक्त 'हो' किंवा 'नाही' एवढेच उत्तर दे म्हणजे झाले. तेव्हा तो म्हणाला, 'ते कसे शक्य आहे ? व तो जज साहेबांकडे पाहून म्हणाला, 'यूवर ऑनर मला वकील साहेबांना एक प्रश्न विचारायची परवागनी द्यावी व त्याचे उत्तर त्यांनी 'होय' अथवा 'नाही' असे द्यावे. मग मी त्यांच्या प्रश्नाचे उत्तर देतो.

जजसो. - प्रश्न विचारण्यास परवानगी आहे. विचार प्रश्न.

साक्षिदार - वकील महाशय आपण रात्री अपरात्री घरी येवून आपल्या पत्नीस मारहाण करणे बंद केले का ?

- गोपाळ वि.मुळे, अ.नगर

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 क्र. (०२०) २४३३२१४१

Printed Matter

If Undelivered Please Return to :

STATE BANK OF INDIA PENSIONERS'
 ASSOCIATION, (MUMBAI CIRCLE), PUNE
 Anubandh, Building No. B-2, 4th Floor,
 Block No.16, Near Ramkrishna Math,
 Sinhgad Road, Pune 411030. Ph: 24332141

To,

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