

SBI PEN. ASSN.'S SAMVAD

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

Price Rs. 3/-



॥ स्वयमेव मृगेन्द्रता ॥

संवाद

मनामनांचा मेळ जुळावा । द्वेषाचा लवलेश नसावा ॥

सादासी प्रतिसाद मिळावा । वाद नको संवाद असावा ॥

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संपादकीय

सभासद बंधु भगिनीनो,

‘मला ‘संवाद’ नेहमी वेळेवर मिळतो; दर महिन्याला वेळेत नव्हे, वेळेच्या आधीच ‘संवाद’ मिळतो, प्रत्येक महिन्याला वेळेवर मिळणारा ‘संवाद’ या वेळेला मिळालाच नाही’- या व अशाच आशयाच्या प्रतिक्रिया आमच्याकडे नेहमीच येत असतात. तसे पाहिले तर ‘वेळ’ या शब्दाची नाळ जन्मापासूनच आपणाला चिकटलेली आहे. जन्मवेळ, जन्मकुंडली ज्यायोगे पुढील काळाचे आयुष्याचे वेळापत्रक ही जन्मवेळच ठरवत असते. अर्थात ‘वेळ’ या शब्दाचा अर्थ वेगवेगळ्या संदर्भानुसार व प्रसंगानुरूप बदलत असतो.

एका माजी विंबल्डन विजेत्या टेनिसपटूस कॅन्सर झाल्याची बातमी त्याच्या मित्रास कळली. त्याने ताबडतोब त्यास पत्र लिहिले. तुझे हे दुरवणे कळल्यावर अतिशय वाईट वाटले. प्रकृतीस जपावे. देवाने तुझ्यावरच ही ‘वेळ’ का आणली ? समजत नाही. पत्र मिळताच त्या टेनिसपटूने त्या मित्रास उलट पत्र लिहिले. ‘आज जगात लाखो लोक टेनिस खेळतात. त्यातील काहीच जण स्पर्धेपर्यंत पोचतात. स्पर्धेत त्यापैकी एकच जण विजयी ठरतो. मला विंबल्डन कप मिळाला. मग मी देवाला असे कसे म्हणू की, देवा तू माझ्यावरच ही वेळ का आणलीस ?’ यातून मित्र काय समजायचा ते समजला.

‘वेळ’ एकच असते. परंतु प्रत्येकाच्या संदर्भात तिचा वेगळा अभिनिवेश आपल्या प्रत्ययास येतो. कंपनीतील मोठ्या पदावर काम करीत असलेल्या एका गृहस्थास काही अचानक उद्भवलेल्या महत्त्वाच्या कामामुळे विमानाचे तिकिट रद्द करावे लागले. त्याच जागी दुसऱ्या गृहस्थांना ऐनवेळी तिकिट मिळाल्याचा आनंद झाला. विमानास यांत्रिक बिघाडामुळे अपघात होऊन सर्व प्रवासी दगावले. ही बातमी ऐकून तिकिट रद्द केलेल्या गृहस्थांना ती वेळ शुभकारक ठरली, परंतु ऐनवेळी तिकिट मिळालेल्या गृहस्थांना ती अशुभच ठरली ना ? गेल्या २६ नोव्हेंबरला मुंबईवर दहशतवादी हल्ला झाला. त्यात शेकडो लोक प्राणास मुकले. सारा देश हादरून गेला. अनेकांच्या जीवनात ती ‘अशुभ वेळ’ ठरली. त्या दुर्दैवी घटना विसरणं आपल्याला शक्य नाही.

एका गृहस्थाने आपल्या जुन्या मित्राला बऱ्याच दिवसांनी भेटावयाचे ठरविले. भेटीचा दिवस, ‘वेळ’ ठरली. मित्राने त्या गृहस्थाची खूप वाट पाहिली. दोन तासांनी ते गृहस्थ आले, ‘अरे ! किती वेळ ? दोन तास तुझी वाट पहातोय. एकेक मिनिट मला एकेक तासासारखे वाटले.’ मग त्यांच्या गप्पा रंगल्या. मित्र त्या गृहस्थांना म्हणाला, ‘गप्पांच्या ओघात अडीच तासांचा ‘वेळ’ कसा गेला कळले सुद्धा नाही.’ खरे म्हटले तर वेळ तोच असतो. त्याच्याप्रमाणे तो जातच असतो. हळू सावकाश, भरभर हे सर्व आपल्या मानसिकतेचे खेळ.

पुढाऱ्यांचे, बायकांचे वेळेचे गणित जमत नाही. सगळीकडे उशीर. बायका फक्त स्वतःच्या लढ्यालाच वेळेवर हजर असतात असे एका लेखकाने लिहिलेले वाचल्याचे आठवते. ‘वेळ’ या शब्दाचा उपयोग थाप मारण्यासाठी चांगला होतो. उदा. ‘अरे वेळच मिळाला नाही. ‘आयत्यावेळी पाहुणे आले’ असे सांगून वेळ मारून नेतात. लढ्याच्या मुहूर्ताची ‘वेळ’ चुकवणारे परंतु पहिल्या पंक्तीची ‘वेळ’ न चुकवणारे महाभाग असतातच की !

सध्या ग्लोबलाईझेशनच्या विळख्यात माणूस अडकला आहे. पैशामागे धावण्यातच त्याचा ‘वेळ’ जात आहे. घरात एकापाठोपाठ नवीन वस्तु येत आहेत. घराचा म्युझियम होत आहे. याबरोबरच घराचे वास्तुपण हरवत आहे परंतु याचा विचार करायला त्याला ‘वेळ’ कोठे आहे ? त्याचे घरात किती ‘वेळ’ वास्तव्य असते ? जीवनाच्या सर्व बाजूंचा सुयोग्य, सुसंस्कृत उपभोग तो स्वतःच्या वास्तूत वेळेअभावी घेऊ शकत नाही, हे दुर्दैव म्हणावे लागेल.

दैनंदिन जीवनात आपण बऱ्याच जणांशी संवाद साधतो. टी.व्ही.पुढे बसून वेळेत वेळ काढून आवडत्या सिरीअल्स न चुकता बघतो. पण अधूनमधून स्वतःसाठी वेळ देणे, स्वतःशी बोलणे, संवाद साधणे मानसिक दृष्ट्याही आवश्यक ठरते. ‘वेळ’ धावतच असतो. त्याला कुठे आणि कसे पकडायचे, हे प्रत्येकाने ठरवायचे असते आणि म्हणूनच ‘वेळेचे नियोजन’ करणे गरजेचे असते. नाहीतर वेळ निघून गेल्यावर पश्चात्ताप करण्याशिवाय काहीच उरणार नाही.

- प्रभाकर गुपचूप

(We reproduce the e-Circular issued by Corporate Centre for information of members)

State Bank of India
Corporate Centre, Mumbai

e-Circular

P & HRD, Sl.No.:496/2009-10
Circular No. :CDO/P&HRD-PM/45/2009-10
Wednesday, October 14, 2009
22nd Ashwin, 1931 (S).

The Chief General Manager,
State Bank of India,
Local Head Office,
All LHOs/CC Establishments.

Madam/Dear Sir,

**SBI RETIRED EMPLOYEES' MEDICAL BENEFIT SCHEME (REMBS)
MODIFICATION IN THE SCHEME**

We refer to our Circular letters No.CDO/PM/16/CIR/46 dt.16-11-2006 and CDO/P&HRD-PM/60/2007-08 dt.17-01-2008. In terms of the laid down guidelines, reimbursement of medical facility is available to all categories of employees and officers in the Bank on retirement subject to terms and conditions and the eligibility criteria mentioned in the Circulars under reference.

2. In this connection, the Bank has reviewed and modified the Scheme to include increase in ceilings, increase in number of diseases, inclusion of domiciliary treatment to an extent detailed below for the retirees who retired on superannuation at the age of 60 for post retirement relief under REMBS.

3. The Executive Committee of Central Board in its meeting dated 24-09-2009 has approved following modifications in the Scheme :-

(A) TEGS and above retirees :

- i. Eligibility :- All the TEGS (Top Executive Grade Scale) and above retirees who retired on superannuation at the age of 60, even before 01-01-2007 (whether member of Scheme-I/II or not a member of any of the Scheme), may now become members of the above Scheme by contributing the member's contribution or the differential amount (as the case may be) within twelve months from the date of publication of current circular.
- ii. Coverage :- Two more diseases are proposed to be added to the list of 18 diseases to make it 20. These diseases are :
 - Liver Cirrhosis (non-alcoholic)
 - Arthritis
- iii. All modifications should have effect from 24-09-2009
- iv. Other terms and conditions as mentioned in above circular shall remain unchanged.

(B) Scheme - II (Plan A, B, C, and D) :- Employees (Award & Sub-ordinate) and officers retirees :-

- i. Instructions regarding Plan A, B, C and D (which does not consist of domiciliary treatment) will remain unchanged.
- ii. Domiciliary Treatment :- New plans A1, B1, C1 and D1 have been introduced for domiciliary treatment, as below :

Plans	Contribution	Medical benefit for whole life time (Self / spouse / dependent invalid children)
Plan - A1	Two months gross pension plus 15%	Rs. 2 lacs
Plan - B1	Rs.42,600/-	Rs. 3 lacs
Plan - C1	Rs.50,000/-	Rs. 4 lacs
Plan - D1	Rs.57,000/-	Rs. 5 lacs

Under domiciliary treatment, out of the aggregate limit mentioned in above plans, an amount not exceeding 10% of the eligible amount would be earmarked for the domiciliary treatment, subject to yearly ceiling of 1/10th of the amount i.e. maximum upto 1% of the limit per annum can be availed for domiciliary treatment.

- iii. Membership :- All employees who retired on superannuation at the age of 60 years and are members of Scheme - I or not members of the Scheme, can now become members of Scheme - II (Plan-A/A1, B/B1, C/C1 and D/D1) by submitting the required application form along with membership subscription fee (difference amount or the full amount as the case may be) within twelve months from the date of publication of this circular.

- iv. Up-gradation :- The existing members can now upgrade themselves by submitting the differential amount along with the required application form within twelve months from the date of publication of this circular.
- v. Addition of 4 diseases :- Four more diseases are added to the list of 16 diseases to make it 20 under Scheme - II (Plan A/A1, B/B1, C/C1 and d/D1). These diseases are :
- Alzheimer's disease
 - Parkinson's disease
 - Liver Cirrhosis (non-alcoholic)
 - Arthritis

Accordingly, the coverage of diseases is uniform for all the Schemes and for all categories.

- vi. All modifications should have effect from 24-09-2009.
- vii. Other terms and conditions as mentioned in above Circulars shall remain unchanged.

(C) Scheme - II (Plan - E) :- A new Plan 'E' has been introduced for Employees (Award & Sub-ordinate) and officers retirees, the salient features of which are given below.:-

- i. Limit :- medical benefits for whole life time (self / spouse / dependent invalid childres) is proposed to be Rs.7 lacs.
- ii. Membership :- All employees (Officers/Award/Sub-ordinate) who retired on superannuation at the age of 60 years and are members of Scheme-I / Scheme-II or are not members of any of the Schemes can now become members of Scheme-II (Plan - E) by submitting the required application form along with membership subscription fee (difference amount or full amount as the case may be) within twelve months from the date of publication of this circular.
- iii. Contribution :- The member's contribution is Rs.62,000/-.
- iv. Domiciliary Treatment :- Plan - 'E' consists of domiciliary treatment. Out of the aggregate limit (Rs.7 lac) mentioned in plan E, an amount not exceeding 10% (i.e. Rs.70,000/-) of the eligible amount would be earmarked for the domiciliary treatment, subject to yearly ceiling of 1/10th of the amount i.e. maximum up to 1% of the limit per annum (Rs.7,000/- p.a.) can be availed for domiciliary treatment.
- v. Addition of 4 diseases :- Four more diseases are added to the list of 16 diseases to make it to 20. These diseases are :
- a. Alzheimer's disease;
 - b. Parkinson's disease;
 - c. Liver cirrhosis (non-alcoholic); and
 - d. Arthritis
- vi. Other terms and conditions as mentioned in above Circulars shall remain unchanged.
- vii. The instructions shall be effective from 24-09-2009.

4. Those old members, who wish to become members of the modified scheme, have to submit the required application form along with differential amount of membership subscription fee within twelve months from the date of publication of this Circular/ They may become member at any time within twelve months from the date of publication of this Circular but the revised benefits shall be effective from 24-09-2009 i.e. date of approval of the modified scheme by Executive Committee of Central Board (ECCB). Further, if a treatment is continuing from a period prior to the date 24-09-2009 and the old member submits the required application form with the differential amount for availing the revised benefits, the old member shall be eligible for the revised benefits and may claim reimbursement of those medical bills, if found in order.

5. Please arrange to advise all the branches/offices under your control to make operating staff thoroughly acquainted with the provisions of the scheme and accept applications for its membership on the prescribed form along with the draft for requisite amount, from such retirees who are eligible to avoid unnecessary correspondence/complaints at a later stage.

6. Please advise the time limit for joining the Scheme to all branches and offices under your administrative control with instructions to prominently display notice in this regard on the branch / office notice board along with the Salient features of the Scheme for information of the pensioners. Further, please also arrange to disseminate the contents of the Circular through Centralised Pension Processing Centres so that all the retiree beneficiaries are made aware of the Scheme.

7. Please make available membership-cum-declaration forms for membership of the REMBS in adequate numbers to all branches/offices so that the retirees may not experience any difficulty in getting the form.

8. Please arrange accordingly.

Yours faithfully,

Sd/-

For DEPUTY MANAGING DIRECTOR & CORPORATE DEVELOPMENT OFFICER

We have been advised by our Federation vide its Circular Letter No.21 dt. 3rd November 2009 the highlights of the improved REMBScheme-II which we are reproducing below for information of the members

Retired Employees Medical Benefit Scheme - II (REMBS-II) Modification in the Scheme

Our Bank has made substantial improvements in REMBS-II as detailed in our Bank's e-Circular No.CDO/P&HRD-PM/45/2009-10 dated 14-10-2009 (reproduced in earlier pages). The modifications made in REMBS-II provide improved medical benefits to all the pensioners who have retired on superannuation at the age of 60. All such pensioners retired at the age of 60 years, whether they are already members of REMBS - I/II or not, are now eligible to become members of any of the revised plans - A1, B1, C1, D1 and E and avail of the benefits as per the above circular. All pensioners retired in the Top Management Grades (Scale VI and above) irrespective of the dates of their retirement are eligible for the improved medical benefits.

2. The new members will have to remit the contribution stipulated for the respective plan. The existing eligible members (retired at 60 years age) of Scheme-I or II will have to remit only the difference between the contribution now stipulated and the amount already contributed by them. Pensioners who have already fully/partly utilized the eligible amount are eligible to avail of the balance amount up to the enhanced limit for which they have now contributed.

3. Members may please note that only Pensioner members are eligible to apply for the modified REMBS. In case pensioner is not alive, the spouse of the pensioner, who is receiving Family pension is not eligible to apply for the improved Scheme w.e.f.24-09-2009. The spouse of the pensioner (who was member of earlier REMBS, is however eligible to utilize the unavailed balance of the Scheme.

4. The pensioners who retired before attaining the superannuation age of 60 years (like VRS/Exit etc.) are not eligible to avail benefits of improved REMB Scheme. However, those retirees who have become member of Scheme-I (Rs.2.00 lacs) as per eligibility criteria of 30 years pensionable service, will continue to avail benefits under the Scheme-I up to Rs.2.00 lacs. fervent appeal has been made by our Federation to the Bank requesting to reconsider its decision to deny the improved medical benefits to the 'premature' retirees like VRS/Exit optees. Federation efforts in this regard will continue till the bank rescinds this decision.

5. Our Bank is arranging to revise the application form for admission to the revised plans of Scheme-II. Till the applications are revised and made available to all the eligible pensioners, the existing form stipulated for joining the Scheme-II may be used.

6. The contribution stipulated for the various plans should be remitted by means of a Demand Draft in favour of 'SBI Retired Employees Medical Benefit Trust', made payable at the Branch stipulated by the respective LHO. In Mumbai Circle, the stipulated branch is 'Bandra-Kurla Complex' Branch (Br.Code-4380). The last date for application as per the Circular instructions is **13th October 2010**.

7. The following documents are required for submitting the prescribed application form duly filled in.
- a) Two joint photographs of the pensioner and his/her spouse, duly attested/signed by the Branch Manager/Head of the Department of the pension-paying branch (one photograph to be affixed on the application at appropriate place and the second one to be enclosed to the application).
 - b) Demand Draft for the full amount/differential amount of contribution stipulated for the plan for which the pensioner wish to apply.
 - c) A copy of the Pension sanction advice.
 - d) In case of existing member - xerox copy of the all pages of pass-book issued by the Bank.
 - e) The application form (the declaration in the application) is required to be signed by both - the pensioner and spouse.

8. The medical expenses, including hospitalization expenses, incurred for the treatment of the following 20 diseases (increased from 16 diseases to 20 diseases in the improved scheme) are eligible for reimbursement including 'Domiciliary treatment' (which is yet to be spelt out) not exceeding 10% of the eligible amount, subject to yearly ceiling of 1% of this limit.

Diseases covered :- 1) Cardiac ailments; 2) Cancer; 3) Kidney Failure/Transplant; 4) paralysis; 5) Retinal detachment or Cornea replacement; 6) major Accidents; 7) Tumour; 8) Cerebrovascular accidents/Brain hemorrhage; 9) Total hip/knee replacement; 10) Cataract and Glaucoma surgery; 11) Tuberculosis; 12) Diabetes; 13) Appendicitis surgery; 14) Prostate; 15) hernia; 16) Removal of stone in Gall Bladder; 17) Alzheimer's disease; 18) Parkinson's disease; 19) Liver Cirrhosis (non-alcoholic); and 20) Arthritis.

The last four diseases have now been included. Our Federation's request for making all the diseases requiring hospitalization treatment eligible under the REMBS has not yet been considered favourably. Federation efforts in this regard are continued.

All the members are requested to communicate the above information to all pensioners known to them including the now-eligible non-members who uptill now have not become member for some reason or other. **The revised application forms have been made available by the Bank through all the pension paying branches and Zonal offices.**

स्टेट बँक ऑफ इंडिया पेन्शनर्स स्नेहमंडळ, पुणे

आपल्या स्नेह मंडळातर्फे खालीलप्रमाणे सुगम संगीताचा कार्यक्रम आयोजित केला आहे. तरी सर्व सभासद बंधू-भगिनींनी मोठ्या संख्येने या कार्यक्रमाचा लाभ घ्यावा ही विनंती.

सौ.जयश्री सबनीस व सहकारी यांचे सुगम संगीत
शुक्रवार दि. ४ डिसेंबर २००९

स्थान : भरत नाट्य मंदिर, सदाशिव पेठ, पुणे
वेळ : सायं. ५ वाजता

ज्या सभासदांनी वार्षिक वर्गाणी रु.१५०/- दिली नसेल त्यांनी ती कार्यक्रमाचे स्थानी द्यावी. कळविण्यास खेद वाटतो की, दर वर्षी सर्व सभासदांसाठी करमणुकीचे चार चांगले कार्यक्रम सादर केले जात असतांनासुद्धा सभासदांकडून मात्र अल्प प्रतिसाद मिळतो आहे व स्नेह मंडळाची सभासद संख्या कमी होत चालली आहे. त्यामुळे हा चांगला उपक्रम नाईलाजाने बंद करावा लागेल. तरी पुणे येथील सर्व सभासदांना विनंती की आपल्या सर्व ओळखीच्या सभासदांना स्नेहमंडळाचे सभासद होण्याविषयी विनंती करावी. म्हणजे यापुढेही स्नेह मंडळाचे कार्यक्रम चालू ठेवता येतील याची कृपया नोंद घ्यावी.

- मधुकर सरदेशमुख, सेक्रेटरी, स्नेहमंडळ

लाईफ सर्टिफिकेट

सर्व पेन्शनर्स/फॅमिली पेन्शनर्स ना माहित आहेच की दरवर्षी नोव्हेंबर महिन्यात बँकेला लाईफ सर्टिफिकेट देणे बंधनकारक आहे. त्यामुळे सर्व सभासदांना विनंती की नोव्हेंबर महिन्याभरात आपल्या पेन्शन जमा होणाऱ्या शाखेमध्ये जाऊन लाईफ सर्टिफिकेट द्यावे, जेणेकरून डिसेंबर महिन्याचे पेन्शन जमा करण्यास बँकेला अडचण होणार नाही.

- सेक्रेटरी

Life Certificate

All the Pensioners and Family Pensioners are aware that Life Certificate

is to be furnished to the Bank during the month of November every year. All the members are, therefore, requested to do the needful immediately to avoid any embarrasment on account of 'Non-credit' of pension for the month of December by the Bank.

- Secretary

On Federation Front

A structured meeting was held on 26th October 2009 between Federation representatives and the top Management officials of our Bank at the Corporate Centre, Mumbai. Brief details of the deliberations of the meeting, as advised by the Federation, are given hereunder for information of all the members. Following issues were represented by us and the responses from the Management are given as under.

1) Revision of Pension on Seventh Bipartite Pay Scales :-

We made a strong plea to resolve the above issue stating that there is no case for denying the revision on Seventh Bipartite Scales on the same basis adopted for the revision of pension on Sixth and Eighth Bipartite pay scales.

Response : The request for the revision of pension on Seventh Bipartite pay scales is well justified. However, the response from the Government for the efforts so far taken has been negative. The Government continues to maintain its stand that as far as it is concerned, this issue is a settled and closed one. As this issue has since been reopened, the Government will take a view after the Court cases are decided. As this matter is sub-judice, the stalemate on resolving this issue continues.

Our Request : We requested our Bank to arrange for the settlement of the above issue before the conclusions of the Ninth Bipartite wage settlement. We also appealed to resolve all our pending pension issues of 50% of pay as pension, cent percent neutralization of dearness relief to all pensioners, 30% of pay as Family pension and updation of pension before the Bank takes a decision on the implementation of New Pension Scheme. We also pointed out that this is the right opportunity to resolve the Seventh Bipartite pension issue and other pension issues stating that both the Federations of the Award Stadd and Officers' of our Bank are very keen on resolving these issues.

2. Revision of Family Pension - Payment of Arrears :

i) The revision of family pension was made in January 2008. Even after more than 1 $\frac{1}{2}$ years since revision was made, arrears are yet to be paid to a significant number of eligible family pensioners. We appealed for payment of interest for the delayed payment of these arrears. We also pointed out that advices furnishing the details of the calculations made in this regards have not sent to the family pensioners to whom arrears have been paid. A copy of our representation already made to our Bank on payment of interest for the delay in payment of arrears of family pension to some pensioners of Patna Circle was handed over, while presenting the above issue.

Response : Regarding payment of interest for the delayed payment of arrears, the matter will be worked into if specific cases are brought to the notice of our Bank. A suitable system will be put in place for stipulating a time limit for the future revision of pension / family pension and for payment of interest for the delay, if any, in payment of arrears after the stipulated period.

The arrears of family pension are being paid by the Circle PPG Department before the payment of pension under HRMS. The Circle PPG Departments will be advised to send the advices of payment of arrears of family pension.

ii) Simultaneous sanction of Revised Family Pension :

a) The above issue was raised by us requesting our Bank to communicate to all the pensioners of family pension required to be sanctioned as per the revision made in January 2008.

Response : This exercise has since been taken up by HRMS. In the case of some Circles, this work has been processed up to 50 to 60%. The sanction of this revised pension through HRMS is however not being communicated to the pensioners. These details are made available in SBI Portal and can be accessed and details obtained.

b) We pointed out on the need for getting a written communication on the sanction of the revised family pension to all pensioners, as the portal can not be accessed by them and a print out cannot be taken by them. On the demise of a pensioner, his spouse would experience considerable difficulty of a pensioner, his spouse would experience considerable difficulty in obtaining payment of family pension and over a period of time, the branches may not have the necessary record of a pensioner. We, therefore, stated that the sanction advice of the revised family pension should be sent to all pensioners.

Response : C.G.M. responded stating that this suggestion would be examined.

iii) **Revision of Family Pension for the retired during 1-11-1987 to 31-10-1993 receiving the Fifth Bipartite pay scales :** The above issue was raised by us at this meeting, as the eligible revision of family pension relating to the above period has not yet been made. The revision made in January 2008 would provide increase in family pension to a large number of spouses of the pensioners.

Response : This matter will be looked into immediately.

iv) **Advice of monthly payment of pension / family pension :**

After payment of monthly pension/family pension under HRMS, payment advices are not being sent by our Bank.

Response : Payment of monthly pension is not being communicated after the payment is made under HRMS. The pay slip is made available online through SBI Intranet. It can also be accessed through online sbi.com. The Bank will consider providing a statement of pension paid once in six months, if the present addresses of pensioners are made available to HRMS.

v) **Delay in payment of Leave encashment and other superannuation benefits after the creation of RBSs :**

We pointed out that the recent reorganization under BPR has created one/two more tiers through which the necessary papers for sanction of leave encashment etc., are required to be routed through. We requested our Bank to arrange for removing the avoidable delay in payment of the eligible superannuation benefits by eliminating the additional tiers recently created.

Response : This matter will be examined by our Bank.

vi) **Family Pension - Unmarried / divorced / widowed children :**

We requested our Bank for making the unmarried / divorced / widowed children of the pensioner eligible for family pension, following similar provisions made in the Government Family Pension Scheme. We also made a request for making the disabled children eligible for family pension, in case the disability occurs after retirement.

Response : This request will be examined by our Bank.

3) **Transferring the cases pending in various courts to Supreme Court :**

We requested our Bank to examine the question of transferring the large number of Writ Petitions pending in various High Courts to the Supreme Court for avoiding defending the large number of cases and the possibility of conflicting verdicts.

Response : In respect of those cases, where issues raised do not pertain to the VRS, this matter will be looked into by the Bank's legal department.

4) **Adding 5 years to qualifying service of the VRS pensioners of State Bank of Saurashtra :**

The above issue based on the judgement of the Supreme Court and the advice of IBA sent to all its member Banks was taken up by us.

Response : This issue will be decided by the Associate Bank's Department of our Bank.

5) **Grant of Second Family Pension in addition to Military Family Pension to the spouses of late Ex- servicemen employees of our Bank :**

The above issue, already taken by us was brought to the notice at this meeting.

Response : This matter will be examined by our Bank and an early decision will be communicated.

6) **Gratuity ; increase in the ceiling to Rs.10 lac :**

i) We requested our Bank to consider the payment of increased Gratuity to the extent of Rs.10 lac. We stated that pending amendment to the payment of Gratuity Act 1972, the Central Board of our Bank could consider payment of increased gratuity, following the decisions taken by RBI / NABARD in this regards.

Response : The proposal sent by our Bank in this regard is pending with the Government. The Government may perhaps clear this proposal after the wage settlement. This matter is being followed up by the Bank.

ii) We made a request for reckoning the entire FPA instead of only the incremental component of FPA for the computation of Gratuity, as all monthly payments of salary regularly paid should be taken into account for the calculation of Gratuity.

Response : This matter would be examined by our Bank.

7) Retired Employees Medical Benefit Scheme - Medical facilities :

i) We conveyed our sincere thanks to our Bank for making substantial improvements in the above scheme by making the scheme eligible for all pensioners retired at the age of 60. We feel happy that most of our suggestions for improvement in the above scheme have been accepted. We made a fervent appeal not to deny these improved benefits to VRS / Exit option retirees, stating that they should also be made eligible for joining this modified scheme as early as possible.

Response : CGM responded stating that our Bank is keen on examining as to how it can take care of its pensioners. All the officials are trying to do what best they can. He felt happy that they could make improvements in REMBS. As per the present policy of our Bank, it would not be possible to extend these benefits to VRS / Exit option retirees. He made an appeal to our Federation for circulating the details of the improved REMBS to all the pensioners of our Bank to enable them to become members of this scheme.

ii) **Supply of Medicines :** We made an appeal to revise the stocking pattern of the medicines required to be kept by the Bank's dispensaries, keeping in view the drugs now prescribed by the consultant specialists for the treatment of diseases of the Aged. The present guidelines issued in 1992 are much old and needs to be revised, taking into account the prescription of new generation drugs by consultant Specialists Doctors.

Response : The CGM stated that the limit on the amount stipulated for the supply of medicines has been enhanced. There may be gap in implementation of the instructions issued by the Bank. The revision of the stocking pattern will be examined in consultation with the Bank's Chief Medical Officer.

iii) Other Medical Facilities :

a) At present, facilities are being provided for 29 pathological tests at LHO and Administrative Unit centres and 12 tests at District Centres. As there are a number of good diagnostic centres at the District Head Quarters, this anomaly needs to be removed.

b) For the approval of Hospitals under REMBS and for establishment of Bank's Dispensaries, discretion may be granted to Circle C.G.Ms,

c) Remuneration being paid to Doctors appointed at the Dispensaries is low. It should be ensured that the sanctioned dispensaries remain functional.

d) More diseases like Asthma and Dental diseases and similar Old Age diseases may be included under REMBS.

Response: The above request will be examined by our Bank.

e) Domiciliary Facility to VRS Retirees under REMBS-I :

A request was made for providing the above facility to the VRS retirees, who are already members of the above scheme.

Response: This request will be examined by our Bank.

f) Approval of Hospitals under REMBS :

For availing of the cashless treatment facility under the modified REMBS-II more hospitals at all important centres may be approved. At present, mostly Corporate Hospitals charging prohibitive costs are empanelled. We request good hospitals with bed strength of 25, charging moderate rates may be approved.

Response: This request will be considered by our Bank.

8) Reimbursement of Medical expenses upto Rs.5,000/- incurred by IBI Retired Employees :

An appeal was made to our Bank to resume this facility provided to the IBI retired Employees.

Response: This matter is being considered by the Bank. A decision to provide this facility in the form of reimbursement of medical expenses incurred instead of on certificate basis is likely to be made shortly.

9) Concessionary Facilities to Pensioners :

Waiver of Processing Fees / concessionary rate of interest on loan products

i) We made an appeal to waive the processing fees now stipulated for certain loan products like Reverse Mortgage. We also made a request for providing loans to pensioners of our Bank under the Pension Loan Scheme at concessionary rates of interest.

ii) After the introduction of CBS, difficulties are being experienced in availing of the various concessions required to be provided as per extant instructions to the pensioners / family pensioners of our Bank. The various instructions issued over a period of time in this regard should be consolidated and a fresh circular may be issued to Branches by our Bank. The accounts maintained by the Pensioners should be classified under Staff Product code under CBS instead of under Public Product Code.

iii) An appeal was made for providing to pensioners interest free festival advance repayable in 10 monthly installments against suitable third party guarantee.

Response: This request will be examined in consultation with the Personal Banking Department.

10) Grant of Rs.10,000/- / Rs.15,000/- on the death of a pensioner for his funeral expenses :

An appeal was made at this meeting requesting our Bank to consider providing the above relief as a gesture of good will and show of its gratitude to all its employees of its vast family. This matter deserves to be looked into, as our Bank has not rewarded its employees -- both past and present with any memento while celebrating its Bi-centenary. This request may be placed before the Central Board of our Bank for its approval.

Response: This matter will be examined

11) Establishment of Pensioners Corners :

We made an appeal to provide the above facility for the benefit of our Pensioners living in metro centres and other centres.

Response : To start with, establishment of pensioners' corners at State Capitals will be examined by our Bank.

12) Establishment of Convalescing Homes :

The above facility was requested for the benefit of pensioners and their spouses requiring medical treatment at the cities having good medical facilities. These facilities may be provided at certain medical centres like Chennai.

Response : This request will be examined by our Bank.

13) Mutual Welfare Scheme :

Family Relief under the above scheme is being denied to a large number of the eligible spouses of the deceased employees, who did not apply immediately on the death of their spouses. Request was made for payment of the eligible family relief to them at least from the current month onwards. A large number of VRS retirees who failed to remit the arrears of subscription are not permitted to remit the arrears even with interest and are being denied the benefit of this scheme.

Response : As this scheme is being managed by the Management Committee consisting of the representatives from the Federations of Award Staff and Officers, our Bank is not in a position to address this issue. Further, this scheme is facing considerable financial strain and is now managed with the monthly contributions received from the serving members. This scheme is not sustainable.

14) Issue of I.D. Cards :

The instructions issued in this regard are not being followed and I.D. cards are not issued to a large number of pensioners at the time of their retirement. The Branch Managers may be authorized to issue the I.D. cards.

Response : This will be examined by the Bank.

15) Office space :

The deliberations made herein have clearly brought out the useful role of the Pensioners' Associations in serving the past employees of our Bank. A request for providing office space to Circle Pensioners' Associations, which have not yet been provided office space, was made.

Response : This will be looked in to.

- 16)** Shri N..Raja, Dy.Managing Director and CDO participated at the concluding session of this meeting. We felt happy when he referred to the role played by us in moulding the younger members of our family, while serving our Bank. He called our Family as a big one and referred to the efforts being made by our Bank in the recent years for taking better care of our welfare. A massive revamp of REMBS has now been made by our Bank. The CDO stated that the Bank does not entertain any grievances against VRS Retirees. He said that the Government had made certain moves making them ineligible. The Government's approach is responsible for the decisions of our Bank. This Scheme will be reviewed after one / two years. Through second Innings, our Bank is reaching out to the pensioners of our Bank by keeping them informed of matters of interest to them. Pension payment now being made under HRMS would provide internet connectivity of our pension accounts. He requested us to circulate the details of REMBS to all the pensioners of our Bank. He was keen that no pensioner should complain to the Bank that he was not aware of this scheme. Regarding the facilities provided through the Bank's Dispensaries and other areas for improvement would be looked into by our Bank. Any feed back provided by us will be of use to the Bank.

Our Request :

While thanking the CDO for his support and assistances being provided to us, we requested him to convey our gratitude to the Chairman of our Bank for providing us the improved medical benefit scheme. We communicated our concern on our unresolved pension issues and in particular the pending revision of our pension on seventh bipartite pay scales. We made a fervent appeal to him to take further steps for resolving this important issue by persuading the Government to reconsider its decision, as we only look to our Bank for resolving this important issue. We also made an appeal to him to reconsider the decision taken by our Bank in denying the benefits of the modified REMBS to the VRS / Exit option retirees.

We are much thankful to the Dy.Managing Director and CDO, CGM (HR) and all the officials of the Corporate Centre for providing us an opportunity to present some of our important issues. We trust that these efforts being made would help us to get better support from our Bank in meeting our ageing needs.

- PPS Murthy, Gen.Secretary of the Federation

अभिनंदनीय

आपले नांदेड येथील सभासद श्री.सुरेश कात्नेश्वरकर यांची मुलगी कु.दिपाली हिची, 'सिव्हिल जज्ज' (ज्युनिअर डिव्हीजन) व ज्युडिशियल मॅजिस्ट्रेट (फर्स्ट क्लास) म्हणून महाराष्ट्र पब्लिक सर्व्हिस कमिशन, मुंबई द्वारा घेतलेल्या 'परिक्षा-२००८' मध्ये निवड झाली आहे. कु.दिपाली एल्.एल्.एम्. असून तिने नांदेड कोर्टात ५ वर्षे वकिली केलेली आहे. कु.दिपालीच्या निवडीबद्दल असोसिएशनतर्फे अभिनंदन व पुढील यशस्वी वाटचालीसाठी हार्दिक शुभेच्छा !

- सेक्रेटरी

**स्टेट बँक ऑफ इंडिया पेंशनर्स असोसिएशन
मुंबई झोनल सब्-सेंटर
डोंबिवली युनीट**

डोंबिवली, कल्याण, अंबरनाथ, भिवंडी या परिसरातील स्टेट बँकेच्या निवृत्त कर्मचाऱ्यांची वार्षिक सभा शनिवार दि.१२ डिसेंबर २००९ रोजी, बँकेच्या डोंबिवली (पूर्व) टिळकनगर शाखेमध्ये सायंकाळी ४।। वाजता आयोजित केली आहे. सभेला सर्कलचे अध्यक्ष श्री.व्ही.एम.गोखले व सर्कलचे सहकार्यवाह श्री.एस.बी.गोखले हे हजर राहणार आहेत. तरी सभासदांनी जास्तीतजास्त संख्येने सभेला उपस्थित रहावे ही विनंती.

- सुभाष आगरकर, रीजनल सेक्रेटरी

संपर्क - (M)९९२०५९७२३१

युनीट वार्ता

वाई युनीट : सातारा जिल्ह्यातील वाई या तालुक्याच्या ठिकाणी १३ जानेवारी २००७ रोजी तेथील आपल्या १८ सभासदांनी आपल्या असोसिएशनचे युनीट स्थापन केले आहे. दर महिन्याच्या दुसऱ्या शनिवारी सर्वजण एकत्रित येऊन आपल्या असोसिएशन व फेडरेशन स्तरावरील घडामोडींवर, तसेच 'संवाद' मासिकातील विशेष लेखांवर चर्चा करतात व इतर उपयुक्त माहितीची देवाणघेवाण करीत असतात. तसेच वैयक्तिक अडचणींची सोडवणूक करण्याविषयी प्रयत्न कसे करावेत यासंबंधी मार्गदर्शन केले जाते. याचबरोबर ज्या सभासदांचे त्या महिन्यात वाढदिवस असतात त्यांना फूल व पेढे देऊन त्यांना युनीटतर्फे शुभेच्छा दिल्या जातात. युनीटतर्फे आतापर्यंत पुढीलप्रमाणे वेगवेगळ्या आध्यात्मिक विषयांवर मान्यवरांची प्रवचने आयोजित केली होती.

(१) 'भगवंताचे नांव' - वक्ते श्री.भा.शं.मोने; (२) 'गीतेचे जीवनातील महत्त्व' - वक्ते श्री.संजय मेहेंदळे; (३) 'अध्यात्म म्हणजे काय' - वक्ते श्री.भागवत.

वाई येथील एक पर्यावरण क्षेत्रात काम करणाऱ्या 'आस्था' या सामाजिक संस्थेस युनीटतर्फे रु.१५००/- ची देणगी देण्यात आली. त्यातून ह्या संस्थेने शेतकऱ्यांना फळझाडांच्या रोपांचे वितरण १५ ऑगस्ट २००९ या दिवशी आपल्या बँकेचे सातारा येथील रीजनल बिझिनेस ऑफिसचे असि. जन. मॅनेजर श्री.पटवर्धन यांचे हस्ते केले. त्यावेळी आपल्या युनीटचे सर्व सभासद उपस्थित होते. युनीटचे सध्याचे पदाधिकारी सर्वश्री बी.व्ही.कुबेर (अध्यक्ष), अ.एस.भगत (सेक्रेटरी) व एन.एन.बागवडे (स्वजिनदार) आहेत.

- अ.एस.भगत, सेक्रेटरी

कोल्हापूर युनीट : बुधवार दि. ३० सप्टेंबर २००९ रोजी कोल्हापूर युनीटची वार्षिक सभा 'सूर्या हॉल', राजारामपूरी, कोल्हापूर येथे मोठ्या उत्साहात संपन्न झाली. या सभेच्या ठिकाणी त्या वेळी बँकेतर्फे 'पेन्शनर्स मीट' ही आयोजित केली होती. सर्कलचे उपाध्यक्ष श्री.नारकर, तसेच सर्कलचे सेक्रेटरी श्री.लळिंगकर हे या सभेस उपस्थित होते. त्याचबरोबर बँकेच्या रीजनल बिझिनेस ऑफिसचे सहा.महाप्रबंधक श्री.पनपालिया, मुख्य प्रबंधक श्री.चव्हाण हेही आवर्जून उपस्थित होते. सभेसाठी कोल्हापूर जिल्ह्यातील जवळजवळ २५० सभासद हजर होते. मान्यवरांचे हस्ते दीपप्रज्वलन झाल्यावर गतवर्षात ज्या सभासदांचे दुःखद निधन झाले त्या सभासदांना श्रद्धांजली वाहण्यात आली. श्री.आर.जी.कुलकर्णी यांनी मान्यवरांचे पुष्पगुच्छ देऊन स्वागत केले. तसेच श्री.अशोक स्वामी यांनी नवीन सभासदांचे व सांगली युनीटच्या उपस्थित सदस्यांचे गुलाबपुष्प देऊन स्वागत केले. त्यानंतर गेल्या वर्षभरात वयाची ७५ वर्षे पूर्ण झालेल्या ज्येष्ठ

सभासदांचा सत्कार श्री.आर.जी.कुलकर्णी यांचे हस्ते प.पू.गोंदवलेकर महाराज यांचे प्रवचनाचे पुस्तक व पुष्पगुच्छ देऊन करण्यात आला. त्यानंतर पुढील व्यक्तींचा विशेष सत्कार करण्यात आला. (१) कै.बाळासाहेब दैनी यांची नात कु.सलोनी हिचा कलर्स दूरदर्शन वाहिनीवरील 'छोटे मियाँ' या कार्यक्रमात प्रथम क्रमांक मिळाल्याबद्दल श्री.नारकर यांच्या हस्ते सत्कार करण्यात आला. (२) कु.सायली जोशी हिचा ई टीव्हीवरील 'गौरव महाराष्ट्राचा' या स्पर्धेत प्रथम क्रमांक मिळाल्याबद्दल श्री.लळिंगकर यांच्या हस्ते सत्कार करण्यात आला. (३) आपले सभासद श्री.सुहास बोकील यांच्या 'आचार्य अत्रे साहित्य दर्शन' या उपक्रमाची 'लिम्का बुक ऑफ रेकॉर्ड्स' यांनी नोंद घेतल्याबद्दल श्री.बोकील यांचा श्री.जी.एन.जोशी यांच्या हस्ते सत्कार करण्यात आला.

यानंतर युनीटचे सचिव श्री.प्रकाश चित्रे यांनी गेल्या वर्षीच्या सभेचा वृत्तांत व स्वजिनदार श्री.डी.जी.करंबेळकर यांनी युनीटचा वार्षिक जमा-खर्च सादर केला. यानंतर युनीटचे उपाध्यक्ष श्री.आर.आर.कुलकर्णी यांनी पेन्शनर्स मेळाव्याबाबत प्रास्ताविक केले. त्यानंतर बँकेचे सहा. महाप्रबंधक श्री.पनपालियासाहेब यांनी पेन्शनर्सना मार्गदर्शनपर भाषण केले. त्यांनी असे आ?सन दिले की, ज्या ज्येष्ठांनी वर्षानुवर्षे बँकेची सेवा केली आहे त्यांच्या समस्या सोडवण्यास आपण तत्पर राहू. दुपारच्या सहभोजनानंतर आपले सभासद श्री.जी.एन.जोशी यांचे आचार्य अत्रे यांचे साहित्याबाबत विनोदप्रचुर असे भाषण झाले. यानंतर श्री.नारकर व श्री.लळिंगकर यांची उद्बोधनपर भाषणे झाली. उभयतांनी आपल्या सर्कल असोसिएशनच्या कामाचा आढावा घेऊन, प्रलंबित मागण्यांसंदर्भातील कोर्टकेसेसच्या प्रगतीची माहिती दिली. तसेच सभासदांच्या शंकांचे निरसन केले. श्री.उमदी यांनी पेन्शनर्ससाठी उपयुक्त असे एक बुकलेट तयार केले आहे त्याबद्दल त्यांचे श्री.लळिंगकर यांनी कौतुक केले. त्यानंतर श्री.आर.जी.कुलकर्णी यांचे अध्यक्षीय भाषण झाले. या सभेच्यावेळी भोजनाची व्यवस्था आपले सभासद श्री.कुमार घोरपडे यांचे चिरंजीव डॉ.चेतन घोरपडे यांनी केली त्याबद्दल सर्वांनी त्यांचे विशेष कौतुक केले. सभास्थानी श्री.जयंत रुकडीकर यांच्या स्टॅप-कलेक्शनचे प्रदर्शन भरविले होते. सभेच्या यशस्वितेसाठी सर्वश्री आर.आर.कुलकर्णी, आर.जी.कुलकर्णी, प्रभाकर पोंक्षे, डी.जी.करंबेळकर, बेनाडीकर, रुकडीकर, कोरडे, काणे, साठे, किंकर, सौ.बेकिनकर व इतर सभासदांनी मोलाचे सहकार्य केले. कार्यक्रमाचे सूत्र संचालन सौ.उमा जोशी यांनी उत्तम रीतीने केले. शेवटी श्री.चंद्रकांत किंकर यांनी आभारप्रदर्शन केल्यावर पसायदानाने कार्यक्रमाची सांगता झाली.

- रमेश ग.कुलकर्णी, अध्यक्ष, कोल्हापूर युनीट

अहमदनगर युनीट : १४ ऑक्टोबर २००९ रोजी आपल्या अहमदनगर जिल्ह्यातील राहुरी शारवेच्या इमारतीस आग लागून

त्यामधे शाखेतील फर्निचर, संगणक, रेकॉर्ड इत्यादी भस्मसात होऊन बँकेचे फगर मोठे नुकसान झाले. राहुरी शाखेचे नुकतेच आधुनिकीकरण करण्यात आले होते. आगीची बातमी समजताच आपल्या असोसिएशनचे अहमदनगर येथील कार्यकर्ते सर्वश्री चंद्रकांत गुजराथी, जयराम थडणी, बी.के.कुलकर्णी, संजय वाकडे व अरूण अष्टेकर यांनी १६ ऑक्टोबरला राहुरी शाखेला भेट देऊन नुकतेच हजर झालेले शाखाधिकारी श्री.सुंदरम व पूर्वीचे शाखाधिकारी श्री.सुभाष चोपडे व शाखेतील इतर सहकाऱ्यांची भेट घेऊन सहानुभूती दर्शवित पेन्शनर्स असोसिएशनच्या सभासदांकडून आवश्यक ते सर्व सहकार्य देण्याची तयारी असल्याचे आवर्जून सांगितले. पेन्शनर्स मीट व इतर विविध कार्यक्रमात बँक नेहमीच बँकेच्या पेन्शनर्सची आठवण ठेऊन बोलावते व आपुलकी दाखवते. त्याचप्रमाणे संकटप्रसंगीही बँकेला सहकार्य करण्याचे कामही पेन्शनर्स सभासद करित असतात. बँकेशी असलेली नाळ निवृत्तीधारकांनी तोडली नाही हेच यावरून दिसून येते.

- बी.के.कुलकर्णी, प्रतिनिधी, अहमदनगर युनीट

म्युच्युअल वेलफेअर स्कीम - लाईफ सर्टिफिकेट

ज्या फॅमिली पेन्शनर्सना बँकेच्या म्युच्युअल वेलफेअर स्कीम अंतर्गत 'मंथली रिलीफ' मिळत असेल अशा फॅमिली पेन्शनर्सनी दरवर्षी नोव्हेंबर महिन्यात 'लाईफ सर्टिफिकेट', आपल्या पेन्शन जमा होणाऱ्या ब्रँच मॅनेजरकडून अगर त्या शाखेतील अन्य संबंधित ऑफिसरकडून अॅस्टेट (साक्षात्कृत) करून आपापल्या झोनल ऑफिसकडे पाठविणे आवश्यक आहे. त्याचबरोबर पेन्शनसाठीचे आणखी एक लाईफ सर्टिफिकेट ब्रँचमध्ये वेगळे द्यावे. सर्व जिल्हा प्रतिनिधींनी याबाबत संबंधित फॅमिली पेन्शनरकडून (म्हणजे ज्यांना मंथली रिलीफ मिळतो आहे अशा फॅमिली पेन्शनरकडून) या दोन्ही गोष्टींची पूर्तता लवकरात लवकर करून घ्यावी म्हणजे डिसेंबर महिन्यापासून फॅमिली पेन्शनर्सना पुढे मंथली रिलीफची रक्कम सुद्धा चालू राहील.

- सेक्रेटरी

भन्नाट कल्पना !

कारकून - साहेब, काल मला एक भन्नाट कल्पना सुचली आहे. त्यामुळे आपल्या कंपनीला लाखो रुपयांचा फायदा होणार आहे.

साहेब - काहो, तुम्ही राजीनामा देणार आहात की काय ?

- पी.के.देवधर

Appeal by our President to help Shri.Rajaram H.Jadhav, Dhule, who lost his house in recent riots at Dhule

Kindly refer the second list of Donors published in 'SAMVAD' for Sept. 2009 who have given donations for the above purpose. The third list of donors is given below and the amount of Rs.2200 has been credited to S.B.A/c of Shri.Jadhav on 26-09-2009.

NAME	AMOUNT
MR.V.A.LAGU	100
MR.B.V.KULKARNI	100
MR.T.M.PATIL	100
MR.D.R.BENDRE	100
MR.N.S.AMBUSE	100
MR.S.P.HALLUR	100
MR.DIVAKAR A.	100
MR.V.M.PATIL	100
MR.V.G.SALUNKE	100
MR.ANAND KAMBLE	100
MR.R.V.JOSHI	100
MR.S.H.SANE	100
MR.A.R.DESHPANDE	100
MR.S.B.PAMUL	100
MR.GOPAL PILLAY	100
MR.K.N.SABNIS	100
MR.S.S.DEO	100
MR.ANIL PITAMBARE	100
MR.S.K.BAL	100
MR.B.H.RATNAPARKHI	100
MR.A.L.ANGAL	100
MR.P.B.KULKARNI	100
MR.D.D.ADAK	100
MR.S.PANDE	400
MR.CHHOTALAL CHAWDA	500
MR.RAMESH N.BAPAT	251
MR.JAYANT KHARADKAR	1001
MR.BHIVRAO V.KUBER	500
MR.V.N.KARMARKAR	500

कल्पकता !

एक सरदार मनमाड स्टेशनवरून मुंबईला जाणार असतो. गाडीत खूप गर्दी असते. तो युक्ती करतो. एका डब्याजवळ जाऊन 'साप-साप' ओरडतो. घाबरून सगळे बाहेर येतात. सरदारजी आत चढतो व लगेच झोपी जातो. सकाळी उठताच खिडकीतून डोकावतो व कोणते स्टेशन आहे ? असे एका हमालाला विचारतो. 'हे मनमाड आहे. रात्री हा डबा बाजूला काढून गाडी रात्रीच मुंबईला गेली.' हमाल म्हणाला.

- पी.के.देवधर

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

Circular No.1/09-10

Date : 20th August 2009

Proceedings of the 35th Annual General Meeting held at Ahmednagar on 22nd July 2009

In terms of our Notice dated 15th June 2009, published in 'SAMVAD' for June 2009 Annual General Meeting of the Association was held at 'Amrapali Mangal Karyalay, Ahmednagar at 12.00 noon under the chairmanship of our President Shri.V.M.Gokhale. Around 650 members including Family pensioners and Associate members from all over Maharashtra & Goa attended the meeting.

Shri.Chandrakant Gujrathi, Secretary of Ahmednagar Unit, welcomed the office-bearers, special invitees and members and invited the office-bearers of the Association on the dais. The melodious 'Isha-Stavan' was recited by Smt. Madhavi Kulkarni and Smt. Ashtekar, our local members. Both were felicitated by offering them a bouquet by our President Shri.V.M.Gokhale. Thereafter the Meeting was inaugurated by lighting of auspicious traditional lamp at the hands of Shri.V.M.Gokhale, President, Shri.B.G.Dandekar, Advisor to the Federation and S/Shri P.M.Narkar, S.G.Desai, V.P.Bhave (all Vice-Presidents), Shri.R.N.Lalingkar, Secretary, Shri.S.B.Gokhale & Shri.B.B.Gupte, Jt. Secretaries and Shri.S.P.Barve, Treasurer.

Shri.R.N.Lalingkar, Secretary, gave a warm welcome to all special invitees and members present and read out the messages received from various dignitaries and our members as under for success of the AGM.

- 1) Shri.T.R.Rao, Vice-President of our Federation and president of the Bhubaneshwar Circle Pensioners' Association,
- 2) Shri.V.K.Malhotra, Vice-President of the Federation and President of the Lucknow Circle Pensioners' Association,
- 3) Shri.P.P.S.Murthy, General Secretary of our Federation from Chennai,
- 4) Dr. A. A. Bandodkar, Chief Medical Officer, Zonal Office, Panaji (Goa),
- 5) Shri. Ram Chandorkar from Aurangabad, Shri. Pramod Chate from Pune, Shri. Jayant Kharadkar from Kalyan, Shri.Thadani from A'nagar (via e-mail) and Shri. M.M.Rajopadhye from Pune.

Agenda Item No.1 - Condolences :-

Shri. Lalingkar, Secretary, read out the names of those members whose names were reported to us during 1-08-2008 to 22-07-2009 which have been printed in 'SAMVAD for June 2009 and to the following deceased members whose names were reported thereafter. Secretary requested the members to pay homage to all the deceased members by observing two minutes silence in memory of the departed souls.

Mem.No.	Name	City	Birth date	Expired on
ABM/0341	SMT.SINDHU VISHNU DANDEKAR	NASHIK	27/03/1922	07/06/2009
LM/0309	MR. K. K. CHIMOTE	NAGPUR	01/03/1932	27/11/2008
APM/2546	MRS. PUSHPA SURESH MANE	SHEGAON	01/01/1955	24/05/2009
FPBM/0418	SMT. MAYAVATI MANOHAR JAVDEKAR	NAGPUR	10/10/1922	28/06/2009
PM/5530	MR.SHEIKH SIKANDAR	NAGPUR	18/03/1944	28/06/2009
PM/3127	MR.PREMCHAND F.AGARWAL	NAGPUR	27/11/1939	04/05/2009
LM/0775	MR. D. HAEEM	MUMBAI	25/01/1927	09/06/2009
PM/2035	MR.KHANDERAO A.DHURANDHAR	MUMBAI	10/10/1935	14/06/2009
ABM/0669	MRS.HOMAI ADI PATEL	MUMBAI	24/12/1939	04/06/2009
PM/1158	MR.RAMAKANT J. PANSHIKAR	PUNE	14/10/1933	14/07/2009
PM/2658	MR PRAKASH PRABHAKAR KARNIK	MUMBAI	24/02/1938	11/01/2009
LM/0926	MR.VIRTANAY M.RUPJI	MUMBAI	22/04/1928	13/07/2009
PM/4655	SHRI HARISHCHANDRA B. SAWANT	MUMBAI	16/10/1944	29/02/2008

PM/2562	MR DEORAM SOMA PATIL	MUMBAI	08/11/1937	02/02/2009
PM/0543	MR.BHASKAR R.GADRE	PUNE	13/08/1920	20/07/2009

Late Shri. B.R.Gadre, former President of our Federation, who died on 20th July 2009, was paid highest respects by Shri.B.G.Dandekar and Shri.V.M.Gokhale. Under the able leadership of Shri.B.R.Gadre the Association was taken to the new heights and during his tenure as President of the Federation the SBI Retired Employees Medical Benefit Scheme was introduced by the Bank for the benefit of Bank's Pensioners.

Thereafter, special invitee Shri.V.D.Deshapande, AGM, P.P.G.Dept., Corporate Office and Jt. General Secretary of SBI Officers' Federation, was welcomed and felicitated by Shri.V.M.Gokhale, President. Other special invitess who were also felicitated by the President included S/Shri. Keshao Thaokar, AGM (PPG, Mumbai LHO), P.V.Dighule, General Secretary of SBI Officers' Association (Mumbai Circle), D.S.Waghmare, President, Officers' Association, Pune Module, N.B.Kulkarni, officiating AGM (Admin) ZO Pune, Dr.Bhauasaheb Pawar, AGM of A'Nagar Main Branch and local office-bearers of staff union.

Shri.V.D.Deshapande while speaking on the occasion talked high about Shri.B.R.Gadre as also those deceased members with whom he worked in the past. He told that the Bank has entrusted him a responsibility as a 'Complaint Redressal Officer' in PPG Dept, Corporate office since July 2007 and was happy to note that he is serving the pensioners' community and understand their problems while in service or after retirement sympathetically and extend help to them. It is now being insisted upon the PPG Dept. at LHO level that all the terminal benefits are given to the pensioner at the time of his last day of retirement. He always sees that the grievances are sorted out as far as possible within one month. Of course, the complicated problems are getting delayed which involve references to various departments. He further told that the Bank has come out with a quarterly magazine named "Second Inning" for the pensioners of which he is the Chief Editor. This quarterly magazine 'Second Inning' includes articles and information useful for Pensioners. He proposes to send this quarterly magazine to every pensioner at his residential address through LHOs/ZOs. Shri.Deshapande also informed that the Bank has recently issued a Circular wherein the Bank has offered to the pensioners who have availed Housing Loan on Commercial rate of interest during their service period to convert it to the account where some concessions including reduced interest rate are offered. He, therefore, requested the pensioners to take advantage of the Circular. He also told the house that PPG Dept at Corporate office have issued instructions to all PPG Depts at LHOs to finalize the cases of payment of arrears of revised pension after taking into account 50% of FPP and PQA to eligible pensioners and revised family pension as per revised formula at the earliest. He further informed the house that the Bank is also compiling a booklet containing all the relevant information about terminal benefits, various schemes applicable to pensioners, required forms etc for the use of staff working on pension desks at LHO level. A CD containing all the information given in this booklet will be made available to pensioners also in near future. Similarly as decided in the meeting dt.18th January 2008 between Bank Management and the Pensioners' Federation, he will see that regular informal meetings between the Bank and the Pensioners' Association/Federation be held at least once every year to sort out their problems. He also assured to take into account the pensioners' issues while negotiating with the Bank as an Office-bearer of the Federation of Officers' Associations.

Thereafter, Shri.Dighule, General Secretary of the Officers' Association (Mumbai Circle), addressed the gathering. While talking he told that he understands the problems of the pensioners and assured that he will make sincere efforts to solve pensioners' issues and pointed out that there should be good coordination between serving staff Federations and the Pensioners' Federation while solving the issues. In response to his speech Shri.V.M.Gokhale, President, expressed his gratitude towards all the serving staff who went on 6 days strike in April 2006, fully knowing that they are losing their wages, without gaining any thing but went on the strike for the issues of the pensioners. However, due to this strike only those pensioners were benefited who retired after 31-10-2002. But those who retired prior to 1-11-2002 got nothing for which our Pensioners' Federation is fighting. We, therefore, expect that the Working Staff Federations should, therefore, keep in mind this point of earlier retirees also in future while negotiating with the Bank and the Govt.

It will be observed that in agreeing to the 'industry-level' family pension by the working staff Federations last year, many of the existing family pensioners have not been benefited at all. He reiterated Association demand for 30% Family pension and expected that the Bank should at least solve the issues of Family pensioners and also improve existing Retired Employees Medical Benefit Scheme and extend the benefits to all the pensioners including family pensioners, which is in their hands. He requested Shri.V.D.Deshpande and Shri.Dighule to use their 'muscle power' to pursue the issues of pensioners and family pensioners. Then Shri.Lalingkar, Secretary, assured Shri.V.D.Deshpande to provide him a CD containing addresses of all the pensioner-members, if he wants, to enable him to dispatch the issues of 'Second inning', a Bank's quarterly.

Agenda Item No.2 - Confirmation of the Minutes of last AGM dt.1-08-08 held at Pune

The minutes of the Annual General Meeting held at Pune on 1st August 2008 were already circulated to the members by printing in 'SAMVAD' issue of September 2008. The Secretary requested the house to suggest additions/deletion, if any, therein. As there were no suggestions, the minutes were confirmed by the house unanimously.

Agenda Item No.3 - Felicitations :-

The following members who are doing excellent work for the Association were felicitated at the hands of Shri.V.M.Gokhale, President. The programme was conducted by Shri.Ashok Pandit, Jt. Secretary of Pune ZSC.

- 1) Shri.M.K.Bapat who is sending Birthday greetings regularly to all the members on behalf of our Association on their Birth dates since past many years which is very much appreciated by the members.
- 2) Shri. Ashok Wakchaure, Shri.Arvind Kale who are running the Library in Association office since past many years very sincerely.
- 3) Shri.Prabhakar Gupchup, Shri.Shridhar Sahasrabudhe, Shri.Krantisen Athavale and Shri.Sharad Shingawekar, the members of the Editorial Board of 'SAMVAD' who are taking pains to publish our house-magazine 'SAMVAD' regularly since past four years.
- 4) Shri.Suhas Bokil was felicitated as his name has been included in 'Limca Book of Records' for his unique exhibitions of literary works of Acharya Atre, a great Marathi writer.
- 5) Shri.Shrikant Tarade was felicitated as he got 'International Gold lion's Award' for his work of creating awareness in society about AIDS.
- 6) The following members who won the prizes in the competition held by the Editorial Board of 'SAMVAD' were awarded the prizes at the hands of President Shri.V.M.Gokhale.

Gents Group	:	First Prize of Rs.500/-	- Shri. Y.H.Dabeer
	:	Second Prize of Rs.300/-	- Shri. Shrikant Tarade
	:	Third prize of Rs.200/-	- Shri. Madanlal Bafna
Ladies Group	:	First prize of Rs.500/-	- Mrs. Sucheta Hatekar
	:	Second prize of Rs.300/-	- Mrs. Manisha Kulkarni
	:	Third prize of Rs.200/-	- Mrs. Shashi Swami

Agenda Item No.4 - Approval of Audited Financial Statements as on 31st March 2009

Shri.S.P.Barve, Treasurer, presented before house the audited Receipts & Payments A/c, Income & Expenditure A/c and Balance Sheet as on 31st March 2009 for its approval. These audited Financial Statements and the Auditor's Report were printed in the issue of 'SAMVAD' for June 2009 for information of the members along with the Notice of this AGM with a request to seek any clarifications in writing well in advance regarding any items in the statements so as to enable to furnish explanations in the matter. Shri.P.G.Tadwalkar from Pune and Shri.S.D.Mehta from Sangli sought some information/clarifications. Shri.Barve gave satisfactory answers to all the queries raised by both of them. After this the audited Financial Statements as on 31-03-2009 were approved by the house.

Agenda Item No.5 -**Approval of the Report of the Managing Committee for the year 2008-09 :-**

Shri.Lalingkar, Secretary, tabled the Report of the Managing Committee for the year 2008-09 which was published in the issue of 'SAMVAD' for June 2009. He told the house that the name of Shri.V.D.Deshpande, Jt. General Secretary of Officers' Federation was inadvertently omitted to be mentioned in the list of speakers at the time of 'Dharana' programme at Azad Maidan, Mumbai given in the report. Secretary suggested that this should be added in the report and then the Report should be adopted. Accordingly, the Managing Committee's Report, with addition of Shri.V.D.Deshpande's name in the list of speakers at Dharana programme, was approved.

Resolutions :-

The Secretary put before the house usual standard resolutions as per Annexure 'A' for approval. Of which the resolution thanking the Bank's Various Officials at Corporate Office/LHO and ZO offices for their cooperation and sympathetic attitude in solving the problems of the pensioners was passed by majority, since Shri.Mohadarkar and few others took objections to the wording of the resolutions and insisted not to thank the bank authorities as many issues are still pending. Shri.V.M.Gokhale explained to the house that such resolutions are usual resolutions and it is nothing wrong to thank the Bank's officials when they really cooperate with us in solving the problems. It does not mean that all our problems are solved. After discussions this resolution was passed by majority. All other resolutions were passed unanimously by the house.

Other Matters :-

In an Open Session, with the permission of the President, the following members were requested to put their views before the house.

Shri.Mukund Karmarkar from Sangli spoke on the occasion. While speaking he narrated the decision given by the Supreme Court in 'Kapoor' case (W.P.Civil No.305 of 1987) and the Supreme Court decision in RBI case favouring the pensioners and requested the Association leadership to keep in mind these decisions while negotiating with the Bank and the Govt. He also referred the case of Shri. Laxminarasaiah filed in Hyderabad High Court in 2002 and requested Association to persue the 7th Bi-partite Retirees' case on priority basis. Shri.Karmarkar told that in this connection Advocate Shri.Malge, one of the pensioners from Sangli, has studied the Madras High Court case being pleaded by Advocate Sheshadri which has been decided in favour of 7th Bi-partite retirees and prepared an exhaustive note which can be made available to the interested members. He also requested to extend financial help to Advocate Sheshadri.

Then Shri.Sahebrao Desai from Dhule spoke and put forth his views. He suggested to the members to see whether 'Special Allowance' was taken into account while calculating pension. If not, then such cases should be referred to LHO for revision. He also suggested that (a) Association should extend financial help from its corpus fund to the members who suffered heavy losses due to natural or man-made calamities; (b) To look into the matter of refund of medical component of the contribution under Mutual Welfare Scheme since the matter gets delayed due to non-availability of records at Zonal office; (c) To make available accommodation to the members and their family members who visit large cities like Pune for medical treatment; (d) Our Association's representative should be sent as an observer during the discussions of wage revision etc. Shri.K.N.Mohadarkar from Malkapur suggested that for getting our demands approved by the Govt and the Bank we should resort to severe steps like 'Hunger Strike/Dharna' etc.

Shri.P.M.Narkar, Vice-President, also spoke on the occasion. He told that since we are senior citizens and we have got two/three avenues left for getting our issues solved. One is, to keep good liaison with the Management of the Bank. Second is, to pursue the issues through Court matters which takes very long time and the third one is to have good co-ordination with working staff Federations and get the issues solved through them. Going on 'Hunger Strike' is possible only to those who are comparatively younger. However, majority of our members are more than 65 years of age and it will be difficult for them physically to participate in such programmes. He also suggested to those members to give donation to the Association who got arrears on account of revision of pension due to inclusion of 50% FPP/PQA.

After lunch break, Shri.B.G.Dandekar, Advisor to the Federation, addressed the gathering. During his speech he clarified all the points raised by Shri.Mukund Karmarkar and Shri.Sahebrao Desai. About Madras High Court he told that Adv. Sheshadri was told not to file review petition which may delay the decision to be implemented. However, despite this warning, Adv.Sheshadri filed review petition and the matter has now been dragged in the court when Govt. has appealed against the decision to the Division Bench. Similar decision was also given by Hyderabad High Court in case of Shri.Laxminarasaiah within a short period. In 2003. However Govt. preferred an appeal before the Division Bench of Hyderabad High Court. In this case the Federation has been impleaded as a party. However, there is also no positive response from the Court. It will be observed that the Bank has already recommended 40% pension to all the earlier retirees above Scale-I, however the Govt. has not yet granted the permission to release the revised pension. In case of Adv. Sheshadri he has not yet given us copies of the plaint and other papers. Under the circumstances, it is not advisable to give financial support to him. Those who want to give may give on their own responsibility. It will be always remembered that to get our pending issues resolved, we should keep good relations with working staff Federations. He further suggested that the issue of 'Hunger Strike' was discussed in detail in the Governing Body Meeting of the Federation. It is likely to start agitational programme in due course. He appealed to the members to send their willingness in writing to the HQs and strengthen the hands of the Federation. He further clarified that to send our observer while wage-revision discussions are going on is not in our hand. In fact, the working staff Federations and the IBA should invite us. But the possibility of this is very remote. Unless they invite us, we cannot depute our observer. At the end of his speech, on the basis of his personal experience he appealed to all the members to donate their eyes in order to benefit two blind people which is utmost important thing. After the speech of Shri.Dandekar, Shri.Joshi from Dombivali talked about the subject 'Dehdaan' (Donation of body parts after one's death) and appealed the members to submit their willingness forms.

After this the Bank's Pensioners' Meet was conducted at the same venue.

Bank's Pensioners' Meet :-

The Pensioners' Meet was conducted by Shri.Sudhir Pawar, officiating Chief Manager (PER & HR), Pune Zonal Office. Shri.Lalingkar welcomed all the Dignitaries of the Bank who have come for the Bank's Pensioners' Meet and requested them to come on the Dais. Shri.V.M.Gokhale, President of the Pensioners' Association (Mumbai Circle) welcomed all the following dignitaries by offering them a bouquet. Shri.Keshao Thakkar, AGM (PPG), Mumbai LHO; Shri.Ambadas Kulkarni, Dy.Manager (PPG Dept, Mumbai LHO); Shri.Naval Kishor Sharma, AGM (Region-3), Zonal Office, Pune; Shri.N.B.Kulkarni, officiating AGM (Admin), Pune Z.O.; Shri.Sudhir Pawar, officiating Chief Manager (P & HR), Pune Z.O.; Shri. N.B.Savale, Dy.Manager (P & HR) Pune Z.O.; and Smt. Sunita Ghodke, Sr. Asstt. (P & HR) Pune Z.O.

Shri. Sudhir Pawar, Chief Manager (P & HR), gave a warm welcome to all the pensioners who were present for the Meet and requested them to put their problems which are common to all as also any suggestions etc. may be put before the Bank's Dignitaries. On behalf of the Bank the office-bearers of the Association S/Shri.B.G.Dandekar, V.M.Gokhale & R.N.Lalingkar were welcomed by Bank's officials. On representative basis Shri.V.M.Gokhale spoke about two main problems of pensioners & family pensioners. He told that many family pensioners have not yet been paid arrears on account of revision of family pension. Also payment of arrears to eligible pensioners on account of inclusion of 50% FPP/PQA is also not done yet in case of many eligible retirees. He also stressed the need to send advices to such family pensioners/pensioners who have been paid arrears.

On this occasion Shri.N.B.Kulkarni, Shri.Naval Kishor Sharma also addressed the gathering and assured the pensioners to solve their problems without any delay. As per request of Shri.Sudhir Pawar, in open session, S/Shri.M.G.Munot from Buldana, Sahebrao Desai from Dhule, Chandrakant Gujrathi from Ahmednagar, Subhash Agarkar from Dombivali, Vasudeo Chandorkar from Pune and R.N.Lalingkar from Pune put common problems being faced by the pensioners and family pensioners. Shri.Keshao Thakkar and other dignitaries on the dais replied the queries and welcomed the suggestions and assured the house to sort out the problems at the earliest. With the Vote of Thanks by Shri.N.B.Savale the Meet was concluded.

Donations :-

Shri.S.P.Barve, Treasurer, told the house that a sum of Rs.6,824/- has been received by way of Donation. Thereafter, he read out the names of the members who have given donations on account of AGM. The list of Donors is appended as Annexure - 'B'

Vote of Thanks :-

On behalf of the Circle Association Shri.Bharat Gupte, Jt. Secretary, thanked all the Bank's dignitaries who attended the AGM and the Bank's Pensioners' Meet. He also thanked all the members for attending the AGM and participating in the discussions held during the day. On behalf of Ahmednagar Unit Smt.Patwardhan placed on record their vote of thanks to all the office-bearers of the Association and the members who were present since yesterday evening. The meeting was concluded with recital of 'Pasayadan' in a melodious voice by Shri.Pawan Naik.

For & On Behalf of Managing Committee
R. N. Lalingkar
Secretary

Annexure - A**The Resolutions passed in the Annual General Meeting dt.22-07-09**

- Resolution No.1 : "Resolved that the proceedings of the Annual General meeting of the Association held on 1st August 2008 at Pune be confirmed."
Recommended by Shri.R.N.Lalingkar; Seconded by Shri.Bharat Gupte
- Resolution No.2 : "Resolved that the Income & Expenditure A/c, Receipts & payments A/c and Balance Sheet as on 31st March 2009 be approved."
Recommended by Shri.S.P.Barve; Seconded by Shri.C.P.kulkarni
- Resolution No.3 : "Resolved that the Managing Committee's Report for the year 2008-09 (with addition of the name of Shri.V.D.Deshpande in the list of speakers during 'Dharana' programme) be adopted."
Recommended by Shri.R.N.Lalingkar Seconded by Shri.Ashok Pandit
- Resolution No.4 : "Resolved that M/s A.R.Sulakhe & Co., Chartered Accountants, Pune be appointed as Auditors of the Association for the year 2009-2010 on the remuneration of Rs.4000/- be approved."
Recommended by Shri.S.P.Barve Seconded by Shri.C.P.Kulkarni
- Resolution No.5 : "Resolved that 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 the Bank's Pensioners."
Recommended by Shri.Bharat Gupte Seconded by Shri.C.V.Gujrathi

Annexure - B**List of Donors who gave Donations on the day of Annual General Meeting**

NAME	AMOUNT	NAME	AMOUNT
MR.D.R.DESHPANDE	1111	MR.VINOD SHUKLA	200
MR.S.S.PADALIKAR	1111	MR.VIJAY GADKARI	150
SAMSON SAMUEL MITRA MANDAL	1000	MR.VISHWAS BHAGWAT	100
MR.V.S.MOKASHI	501	MRS.VAISHALI BHAGWAT	100
MR.PRAKASH K.KASLIWAL	300	MR.ASHOK D.BUTALA	100
MR.M.H.MOHADARKAR	201	MR.K.P.FATANGARE	100
MR.K.G.PANDE	200	MR.A.D.KALE	100
MR.MORESHWAR DESHPANDE	200	MR.S.G.THORBOLE	100
MRS.ANANDI M.DESHPANDE	200	MR.RAM KAMLAKAR	50
		Total.....Rs.....	6,824

TOURWAYS आयोजित

१	अंबाजोगाई दर्शन	दसरोज	1700/-
२	साडेतीन शक्तिपीठ	२४डिसेंबर /२३जाने १०	4500/-
३	२१ गणपती दर्शन	२२ ते २६ जाने १०	5821/-
४	आपले कुलस्वामी	चौथा शुक्रवार/शनि/रवि	1700/-
५	कोस्टल कर्नाटकातील अष्टविनायक	चौथा शुक्रवार/शनि/रवि	3500/-
६	Exclusive कोस्टल कर्नाटका	पहिला/तिसरा शुक्रवार	7500/-
७	Luxury ऑफ कोस्टल कर्नाटका	चौथा शुक्रवार	5000/-
८	मैंगलोर-मडिकेरी-कुर्ग	पहिला/तिसरा शुक्रवार	6500/-
९	वायनाड	चौथा शुक्रवार/शनि/रवि	7500/-
१०	अंदमान		9090/-
११	लक्षव्दिप	२० फेब्रुवारी १०	
१२	आदि शंकराचार्य स्थापीत चारधाम	जून ते सप्टेंबर	

सहलीच्या काळात वाढदिवस असल्यास पुरुषांना ३०% व महिलांना ५०% सहल खर्चात सूट देण्यात येईल

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पन्हाळा ते विशाळगड

प्रसिद्ध इतिहास संशोधक मु.गो. गुळवणी सर व पत्रकार मोहन हवालदार यांच्या प्रोत्साहनामुळे, १३ जुलै १९६० रोजी ज्या मार्गे शिवाजी राजे पन्हाळा ते विशाळगड गेले त्या मार्गाने ट्रेक करायचे आम्ही ठरविले. हा निर्णय छत्रपती शिवाजीमहाराजांच्या त्रिशताब्दी राज्य सोहळ्यानिमित्त रायगडावर एकत्र जमलो होतो तेव्हा घेतला. त्यावेळी चर्चा करत असताना गुळवणी सर म्हणाले, “पांढरपाण्याला मुक्काम करा, तेथून पावन खिंडीकडे जाताना माहितगार मनुष्य घ्या. कारण पांढरपाण्यापासून अनेक पाऊलवाटा फुटलेल्या आहेत. नेमकी कोणती पाऊलवाट खिंडीकडे जाते हे समजत नाही. मी एकटाच चुकीच्या पाऊलवाटेने खिंडीकडे निघालो व घनदाट जंगलात वाट चुकून बसलो. काही केल्या खिंडीकडे जाणारा मार्ग मला सापडला नाही. पूर्ण दिवस मी जंगलात भरकटत गेलो व रात्री मला तेथेच मुक्काम करावा लागला. एका झाडाखाली रात्र मी कशीबशी घालविली. पहाटेच्या वेळी सूर्याच्या कोवळ्या किरणामुळे मला जाग आली. तहानेमुळे व भुकेमुळे माझा जीव कासावीस झाला होता. खावचे काय, पाणी कोठे शोधू या विवंचनेत मी भटकत असताना सुदैवाने दहा अकरा वर्षांचा धनगराचा एक मुलगा मला भेटला. माझी व्यथा त्याला सांगितली. त्याने मला पाठमोरा उभे रहावयास सांगितले व सक्त ताकीद दिली, ‘माझ्याकडे मुळीच पाहू नका.’ त्याच्या आज्ञेप्रमाणे मी वागलो. तो एका उंच झाडावर माकडाप्रमाणे सरसर चढला व झाडाचा पाला घेवून खाली आला. नंतर त्याने तो मला खावयास दिला. तो मी खाताच तहान व भूक शमली. मी उत्साहाने आनंदित झालो. त्या मुलाने मला पांढरपाण्यावर आणून सोडले” हा सरांचा किस्सा ऐकून अचंबित झालो.

कालांतराने आमच्या सोयीनुसार पन्हाळा मुक्कामी आमचा ग्रुप आला. पन्हाळ्यामध्ये रहाण्याची सोय प्रसिद्ध व्हॉलीबॉलपटू श्री.दिलीप जोशी यांनी केली. दुसऱ्या दिवशी भल्या पहाटे लवकर उठून मोडक्या नंदी मार्गाच्या पाऊलवाटेने मसाई पठाराच्या दिशेने निघालो. सकाळी आठच्या दरम्यान पठारावर आलो. पठार खूप उंचावर येथे आहे. विमान सहज उतरू शकते. खूप विस्तीर्ण आहे. हे पठार पार करावयास सहज दीड तास लागतो. येथून सह्याद्री पर्वताच्या विस्तीर्ण रांगा दिसतात. थंडगार वारा वाहत होता. वान्याच्या झुळकीसरशी अंगावर रोमांच उभे राहतात. सूर्योदयाची क्षितिजावर रेंगाळणारी लाल छटा सुखावत होती. पक्ष्यांच्या चिवचिवाटाने आनंदात भर पडत होती. अधूनमधून कोल्हाचे व माकडांचे अस्तित्व जाणवत होते. पठारावरील डोंगराच्या खोबणीत खोदलेली पांढरदरा लेणी पाहण्यासारखी आहेत. या ठिकाणी थंडगार पाण्याचा झरा आहे. पाणी अमृतासारखे गोड आहे. भरपेट पाणी प्यालो व वॉटरबॅगा भरून घेतल्या. येथे जवळ मसाईचे मंदिर आहे. आजूबाजूच्या

खेड्यातील लोक मंदिरातील देवीची भक्तीभावे पूजा करतात.

थोड्याशा विसाव्यानंतर मसाईमंदिर, कुंभारवाडी, चाफेवाडी, मांडलोईवाडी, करपेवाडी, आंबेवाडी या मार्गातील खेड्यातून मजल दर मजल करत पाटेवाडीच्या दिशेने निघालो. वाटेत मनुष्यभर उंचीचे गवत होते. त्या गवतातून आम्हाला बराच वेळ मार्ग काढावा लागत होता. वाटेत अनेक डोंगर पालथे घालावे लागले.

सायंकाळी अंधार पडल्यानंतर पाटेवाडीला येऊन पोहोचलो. पांढरपाणी गाठता आले नाही. पाटेवाडीत राहण्याची फारच गैरसोय झाली. या छोट्याशा वाडीत पाठ टेकावयास कोठे जागाच मिळाली नाही. गुऱ्यांच्या गोठ्यातच मुक्काम करावा लागला. डास, पिसवां, जनावरांच्या मुताचा उग्र वास, शेणाचा वास यामुळे सारेजण हैराण झालो. झोपेचा आणि विश्रांतीचा पत्ताच नाही. मध्यरात्रीच्या सुमारास मधूनच घुमणारा बंदुकीचा आवाज या त्रासात भरच घालीत होता. सारा आनंदी आनंदच. चेहेरे ओढग्रस्त झाले होते. डोळे लाल झाले होते. डासांनी आणि पिसवांनी आम्हाला त्राही भगवान करून सोडले. कुऱ्याच्या भुंकण्याने डोळे दुखू लागले. ही रात्र आम्ही कधीच विसरू शकणार नाही.

दुसऱ्या दिवशी भल्या पहाटे उठून गावातील वाटाड्या घेऊन पांढरपाण्याच्या दिशेने निघालो. येथे येताच आर.जी.नी चाळीस कप चहाची ऑर्डर दिली. हॉटेलातील कांदा पोहे, उप्पीट व वरक्या जे काही पदार्थ होते त्याचा सगळ्यांनी फडशा पाडला. जवळच विहिर होती याचा लाभ आम्ही घेतला. ताजेतवाने होवून पावनखिंडीच्या दिशेने निघालो. छत्रपती शिवाजीमहाराज पांढरपाणी ते घोडखिंड या मार्गे विशाळगडी गेले. हाच मार्ग युद्धाचा परिसर ठरला होता. प्रदेश जंगलाचा, पाऊस भरपूर, ओढे नाले खिंडीचा अरुंद मार्ग पाण्याने भरून वाहत होता. या ठिकाणी बाजीप्रभू देशपांडे, त्यांचे बंधू फुलाजी देशपांडे व जीवावर उदार झालेले तीनशे वीर मावळ्यांनी मुसदच्या हजारे सैन्याला थोपवून धरले. घनघोर युद्ध झाले. प्राणाची पर्वा न करता या सर्व वीरांनी शत्रूच्या सैन्याशी दोन हात केले. गडावरून जेव्हा तोफांचा आवाज ऐकू आला तेव्हाच बाजींनी आपला देह खाली ठेवला व खिंड पावन झाली. म्हणूनच या खिंडीला पावनखिंड असे म्हणतात. येथेच कासारी नदीचा उगम झाला आहे.

विशाळगड नावाप्रमाणेच विशाल आहे. या गडाची लांबी १०६७ मी. तर रुंदी ३४६ मी. आहे. समुद्र सपाटीपासून यांची उंची १०२१ मी. आहे. पाऊस भरपूर पडतो. उन्हाळ्यात तापमान ३० ते ३२ अंश सेल्शियस असते. हिवाळ्यात हवा फारच थंड असते. येथे वाहतुकीची सोय म्हणावी तितकी चांगली नाही. सर्व परिसर डोंगराळ व जंगलमय आहे. रस्ते केले तर टिकत नाही. पावसाच्या मान्यामुळे रस्ते नष्ट होतात. हा गड मुख्य राजमार्गापासून बराच आत असल्यामुळे हे ठिकाण चांगले असूनही बाजूला पडले आहे.

राजाराम महाराजांच्या कारकीर्दीत काही काळ हा गड महाराष्ट्राची राजधानी म्हणून ओळखला जात असे. येथील नरवीर बाजीप्रभू देशपांडे व फुलाजीप्रभू देशपांडे यांच्या समाध्या अथक परिश्रमानंतर पन्हाळ्याचे इतिहाससंशोधक मु.गो.गुळवणी सरांनी शोधून काढल्या आहेत. यासाठी सरांना मानाचा मुजरा केला पाहिजे. याशिवाय येथे हजरपीर मलिक यांचा दर्गा, सतीचे वृंदावन, टकमक कडा, मारुतीचे मंदिर, भूपाळ तळे, अमृतेश्वर मंदिर इ. बरेच पाहण्यासारखे आहे. विशाळगडचे कौतुक करावे तेवढे थोडेच आहे.

- श्री. मारुती बसरीकट्टी, कोल्हापूर
दूरध्वनी : २५३७६७२

आमचे हे रिटायर होतात

आमचे हे रिटायर होतात
होमिओपॅथीमध्ये बुडून जातात
'सोपिया' की 'लॅकोशिस'
उगीच काथ्याकूट करत बसतात ॥१॥
आमचे हे रिटायर होतात
टी.व्ही.पुढे बसून शेअरमार्केट बघतात
कोण खाली कोण वर
एरंडाचे गुन्हाळ लावतात ॥२॥
आमचे हे रिटायर होतात
अध्यां तिकिट्यात प्रवास करतात
चला मास्तर लवकर म्हणून
कंडक्टर बरोबर हुज्जत घालतात ॥३॥
आमचे हे रिटायर होतात
मित्रांशी दिलखुलास गप्पा मारतात
"नवरंग" मध्ये चला म्हटले तर
मूग गिळून गप्प बसतात ॥४॥
आमचे हे रिटायर होतात
रोज न चुकता फिरायला जातात
चार दिवस माहेरी जाऊ म्हटले तर
आजारपणाचे ढोंग करतात ॥५॥

- सौ.सुगंधा रामचंद्र जोशी, सातारा
दूरध्वनी - २८४०५८

मुंबई : माझी मुंबई !

मुंबई : माझी मुंबई !
जीवाभावाची मुंबई
मुंबई माझी लाडकी मुंबई
सान्या जगाची आवडती मुंबई
सुंदर माझी मुंबई
हरित माझी मुंबई
गिरणगावची मुंबई
मच्छीमारांची मुंबई
कष्टकऱ्यांची अन् अमीरजनांची
सज्जनांची तथा गणगुंडांची
'येवा घर आपलाच आसा'
म्हणून सर्वांना थारा देणाऱ्या घेणाऱ्यांची
सान्या जगाची लाडकी मुंबई
यवनांचा तो फेरा आला
म्लेंछांनी मग हल्ला केला
बॉम्बस्फोटांचा वर्षाव झाला
मृतात्म्यांचा हा ढीग झाला
हरताळलेली मुंबई क्षणात रक्ताळली
नसानसातून मुंबईला खरीखुरी जाग आली
निद्रादेवीच्या कुशीत शिरता शिरता
आमची मुंबापुरी अशी हादरली
बघताबघता एकेक हिरेमोती गमावले
विध्वंसातून आम्ही या काय काय गमावले ?
घरच्यांच्याच घरभेदीमुळे अशी वेळ आली
जगाच्या कानाकोपऱ्यातून मुंबईला हाक दिली
अशी माझी मुंबई जीवाभावाची मुंबई
सान्या जगाची आवडती मुंबई
अशी माझी मराठमोळी मुंबई

- श्रीमती गिरीजा र. पागनीस, माहीम, मुंबई १६
फोन - २४४५५२७४

राष्ट्रहित

कमांडोंच्या भीमपराक्रमाने मुंबई वाचली ।
इज्जत आमची जाता जाता वाचली ।
सांगा कधी आम्ही राष्ट्रहित जपणार ?
की नाक कापल्यावरच शहाणपण शिकणार ?

आतंकी हल्ल्याने मुंबई हादरली
आठवण प्रकर्षाने इंदिराजींची झाली ।
रणचंडिका ती वीरश्रीने तळपायची
निर्धाराने तिच्या धडकी शत्रुपेढाला भरायची ।

- पी.बी.भेंडे, पुसद

वेतन कपात

गीतावहिनी ८ ॥ वाजता सकाळचे जॉर्गिंग करून आल्या. चहा नाश्ता घेण्यासाठी विसावल्या. पेपर चाळावा म्हणून त्यांनी ताजा पेपर टीपॉय वरून हातात घेतला. हेड लाईन वाचता वाचता एकदम त्या दचकल्या. त्या बातमीवर त्यांच्या विश्वासच बसला नाही. “सुरेश अंबानी यांनी आपल्या वार्षिक वेतनात २/३ कपात करून वेतन ४४ कोटीवरून १५ कोटीवर आणले. सरकारच्या काटकसरीच्या धोरणाला त्यांनी ताबडतोब निर्णय घेवून सकारात्मक पाठिंबा दिला.”

गीतावहिनी लगेच उठल्या व बेडरूम मध्ये गेल्या. सुरेश भाईची सकाळ १० ॥ वाजता सुरू होते. तेव्हा ते निवांत झोपले होते, गीतावहिनींनी त्यांना हलविले.

“अहो, उठा उठा हे तुम्ही काय केलं !”

“काय झालं.” झोपेतून उठविल्यामुळे चिडलेले सुरेशभाई मातृभाषेत उद्गारले, “सवार, सवार, मां, सू काम माटे बूमो पाडे !”

“अहो हे पेपरवाले काय म्हणताय तुम्ही तुमचे वेतन ४४ कोटी रूपयांवरून १५ कोटी आणले. याचा अर्थ काय ?”

“याचा अर्थ सरळ आहे. सरकारच्या काटकसरीच्या धोरणाला अनुसरून मी एक जबाबदार उद्योगपती म्हणून प्रतिसाद दिला आहे.”

“पण का ?”

“अग त्याशिवाय सरकारदरबारी माझी वट वाढेल का ? आपल्या इतर अनेक नव-नविन उद्योगांना सरकारकडून परवानगी मिळवायची आहे, तेव्हा त्यांना काही बाबतीत Response द्यायला नको का ? शिवाय मोठ्या वेतनाला त्यांनी Valgar salaries म्हटले आहे.”

“म्हणजे काय ?”

“म्हणजे ‘अशिल्ल, गावंढळ, अशिष्ट वेतन.’ आ मने पल्ले पडतू नथी, समझतू नथी ! तने जरूरत भी नथी. तमे समझावोनी चेष्टा करवानू व्यर्थ छे ! जा चाय नाश्ता लेती आव म्हारी हूंग बिघाड दिधी.”

“थोडक्यात तुम्ही माझे ऐकणार नाही, म्हणजे मला काटकसर करावी लागणार ना ?”

“अर्थात ! ती तर तुला करावीच लागेल. नाहीतरी हल्ली तुझा खर्च फारच वाढलाय !”

“मला हे जमणार नाही. हल्ली महागाई किती वाढली आहे, हे तुम्हा पुरुषांना काय माहीत.”

“तुझ्या ताजमहाल/ओबेराय मधल्या किटी पाट्या बंद कर ! शॉपिंग साठी दर आठवड्याला पॅरीस, दुबईला जायलाच पहिजे का ?” सुरेशभाई म्हणाले.

“अहो मिनी (सुनिल अंबानीची पत्नी, माजी फिल्म अभिनेत्री व

गीता अंबानीची धाकटी जावू) तर तिकडे आठवडेच्या आठवडे लंडन-पॅरीसमध्ये रहाते. सुनिल भावोजी तिला काही बोलत नाहीत. तेही तिच्या मागे मागे जातात ! नाहीतर तुम्ही ! सदा न कदा बिजनेस बिजनेस !”

“सुनिलचे मला काही सांगू नकोस, तो धंद्यात लक्ष घालण्यापेक्षा सिनेमावाल्यांच्या पाट्यातच जास्त रमतो.”

“ते काही नाही. मला महिन्याला २ कोटी तरी पॉकेट मनी तुम्ही दिला पाहिजे ! हो !”

“अग वर्षाला जेथे मी १५ कोटी घेणार तेव्हा तुला महिन्याला दोन कोटी पॉकेट मनी दिला तर तो वर्षाला २४ कोटी होतो. हे कसे शक्य आहे ?”

“ते काही नाही तुम्ही वेतन कपात मागे घ्या ! निदान निर्णय घेण्यापूर्वी बायकोला एक शब्द विचारायला काय झाले होते !”

“आम्ही बिझिनेसमन जर बायकोच्या सल्ल्याने वागू लागलो तर आमचे दिवाळे निघेल.”

“तसे काही नाही हं. मामंजी (विरूभाई अंबानी) नेहमी सासूबाईचा (कमलाबेन) सल्ला घेत, असं त्याच मला सांगत होत्या.”

“हो पण धंद्याच्या बाबतीत नाही. फक्त घरगुती बाबतीत.”

(गीता रडवेल्या होवून) “अहो हे मला आता कसे जमेल हो ? माझ्या इतर मैत्रिणी काय म्हणतील ? ४४ कोटीवरून १५ कोटी म्हणजे फारच झाले हो !”

“तुला सवय करावी लागेल.”

लाडात येऊन “अहो, कपात थोडी कमी नाही का करता येणार ?”

“नाही.”

“असं काय करताय गडे, काहीतरी मार्ग काढा ना !” गीता सुरेश भाईच्या केसांशी चाळा करत करत म्हणाल्या.

आणि सर्व पुरुषजातीप्रमाणे सुरेशभाऊ पाघळले व म्हणाले,

“अग काळजी करू नको. वेतन कपात जरी कमी केली तरी आपल्या सर्व कंपन्यांमध्ये आपले भरपूर शेअर्स आहेत. त्यावर दरवर्षी भरपूर डिव्हीडंड मिळतो. शिवाय तुझ्या नावावर देखील भरपूर शेअर्स आहेत. त्यावर मिळणारा डिव्हीडंड तू वापरू शकतेस. घाबरते कशाला.”

गीतावहिनींनी सुटकेचा निःश्वास सोडला.

त्या अतिप्रेमाने सुरेशभाईकडे बघू लागल्या.

“तमारी खुषीमां मारी खुषी छे !” सुरेश भाई उद्गारले.

“तुम्ही किती किती चांगले आहात हो ! अन् केटला बुद्धिमान भी छे ! तुम्ही ब्रश करा, तोवर मी तुमच्या साठी चहा नाश्ता आणते !”

- वसंत धुपकर, पुणे

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 जीव वेडा मुका परी, राखतो इमान
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- प्रभाकर कानिटकर, कोल्हापूर
 भ्रमणध्वनी - ९८८९९९९९९

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.

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