

SBI PEN. ASSN.'S SAMVAD

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



संवाद

Price ₹ 3/-

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

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संपादकीय ✍️

प्रिय सभासदमित्रांनो,

‘खेळ’ खरे तर सर्वांचाच आवडीचा विषय. लहान बालक सुद्धा थोडी समज आल्यावर कधी हात-पाय हलवीत, कधी गोड हसत पाळण्यात खेळत असते. चाळीत, वाड्यात लहानपणी मुला-मुलींचे लंगडी, लगोरी, विटीदांडू, लपाछपीसारखे खेळ अधिक रंगत. खेळात एक प्रकारची निरागसता, प्रेम, आनंद, उत्साह यांचा सुंदर मिलाफ असायचा. विभक्त कुटुंबामुळे मुले एकटी झाली. आई-बाबांच्या कमी सहवासामुळे अनुकरणाळा वाव राहिला नाही. टी.व्ही., मोबाईल इ. निर्जीव घटकासह खेळ खेळण्यात अधिक वेळ जाऊ लागला.

आता कोणी लहान नातवंडांबरोबर खेळ खेळतात, त्यांच्या भाषेत बोलतात, हसतात. कोणी गंमत म्हणून खेळ खेळतात तर कोणी जगण्याचे साधन म्हणून. डोंबांच्याच्या खेळातील लहान पोर दोन बांबूंमध्ये उंच बांधलेल्या एका दोरीवरून काठी हातात घेऊन जीवाशी खेळत, दुसऱ्या टोकापर्यंत चालत जाते. हे साहस बघून तिच्या थाळीत थोडेफार पैसे पडतात. असे खेळ बघून क्षणभर वाटते, कसला हा जीवघेणा खेळ? स्वतःच्या जीवाशी खेळत दुसऱ्याच्या जीवनात आनंद निर्माण करण्याचा?

माणसाच्या मनात निरनिराळ्या विचारांचे खेळ नेहमीच चालू असतात. सुख-दुःखाचा, ऊन-सावलीचा खेळ प्रत्येकाच्या आयुष्यात पाठशिवणी खेळत असतो. सुखापेक्षा दुःखाचे खेळ अधिक काळ आपला खेळ दाखवतात. पण

निसर्गाने ठरविल्याप्रमाणे दुःखामागून सुखाला भरते येतेच. सुख-दुःखाच्या, ऊन-सावलीच्या खेळात आपले आयुष्य, आपले जीवन अनुभवांचे अनेक धागे विणत एक सुंदर वस्त्र पांघरून अंतिम खेळाच्या तयारीला लागते. जीवन-मरणाचा खेळ खेळत असताना मागे वळून पाहिल्यास हा खेळ कोणी हसत-हसत खेळलेला तर कोणी रडत-कण्हत खेळलेला असतो आणि म्हणूनच असे वाटते की, बालपणीचे खेळ जेवढे निरागस, भाबडे, सुसंस्कारी, निष्कपट, आनंददायी असतील त्याचेच प्रतीक तरूणाईत जीवन जगताना बघायला मिळते आणि त्याचेच पडसाद वार्धक्याच्या अंतिम समयी प्रकर्षाने उमटतात.

निसर्गसुद्धा खेळाचे मनोरम प्रदर्शन घडवत असतो. ऋतुंचा खेळ जमला की सर्वत्र चैतन्य पसरते. पावसाळ्यात मातीचा गंध मनात भरून उरतो. फुलपाखरांचा फुलांशी चालणारा खेळ, वाऱ्याचा लता-वेलींशी, लाटांचा समुद्राशी रंगलेला खेळ आपल्याला एका वेगळ्या विश्वात घेऊन जातात.

आपले जीवनही असेच नाही का? अथक चालत राहायचे, जीवनात खेळात रंगून सामर्थ्यानिशी चिरंतन शाश्वताला समर्पित व्हायचे, त्याच्याशी एकरूप व्हायचे नवीन खेळ नवचैतन्याने खेळण्यासाठी.

प्रभाकर गुपचूप, पुणे, ९८८१५७९४९९

Unit Varta - Mumbai Zonal Sub-Centre

Shri. R. S. Rajiwadekar, Principal Secretary, Mumbai ZSC has advised that the Managing Committee of the Mumbai Zonal Sub-Centre at its meeting held on the 13th December 2017 has decided to hold the 31st Annual General Meeting of our Association's Mumbai Zonal Sub-Centre on Friday the 23rd February, 2018 at 11.00 a.m. at Shri Shivaji Mandir (Natya Gruha), Opp. Plaza Theatre, N.C. Kelkar Path, Dadar (W), Mumbai 400 028. He also advised that **the Agenda of the Meeting and the Report of the Managing Committee will be given to the Members at the time of registration at the venue.** Shri Rajiwadekar further advised that **Biennial Elections of the Office Bearers of Mumbai ZSC, for the period from 1.1.2018 to 31.12.2020 will also be held on the 23rd February 2018 during the AGM. The elections will be held by raising of hands in the meeting if more than one member wishes to contest for the same post.**

In the said Meeting various other matters were also discussed.

Date: 13.12.2017

Thane

R.S. Rajiwadekar

Principal Secretary, Mumbai ZSC

Unit Varta - Panaji Zonal Sub-Centre

Shri Isac H. Dias, Secretary, Panaji ZSC has advised that the Managing Committee of Panaji ZSC at its meeting held on 23rd and 27th December 2017 decided to hold the 20th Annual General Meeting of members of the Zonal Sub-Centre, Panaji on Sunday, the 8th April 2018 at 9.30 a.m. at State Bank Learning Centre, Patto Plaza, Panaji, Goa.

2. He also advised that the Agenda of the Meeting and the Report of the Managing Committee will be available to the members on the day of AGM at the time of registration at the venue. Shri Dias further advised that the **Biennial Elections of the Office Bearers of Panaji ZSC for the period 1.4.2018 to 31.3.2020** will also be held on 8.4.2018 at the AGM. The elections will be held by raising of hands in the meeting if more than one member wishes to contest for the same post.

Posts	No. of posts	Jurisdiction
1. President	1	ZSC, Panaji
2. Vice President	1	-- do --
3. Secretary	1	-- do --
4. Treasurer	1	-- do --
5. Jt. Secretary	1	-- do --
6. District Secretary	1	North Goa district
7. District Secretary	1	South Goa district

Note : Nomination forms should be sent to Shri Rupi Sawant, Election Officer at his residential address in envelope superscribed "NOMINATION" by Speed Post so as to reach him on or before 8-03-2018 by 5.30 p. m. The last date for withdrawal of nomination is 19-03-2018. Release of list of final contestants (valid nominations) is 24-03-2018. It would be available with the Election Officer. His address :H. No. B-131, Sonarbhat, Betim, Bardez, Goa-403101. Land Line No.0832-2415661 and Mob. No. : 9823345611.

Nomination Form : The format is printed on the page 3 of this issue. The Nomination Form can also be obtained during the monthly meetings at Margao and Panaji and also from the Election Officer.

Date: 27.12.2017

Panaji

Isac H. Dias

Secretary, Panaji ZSC

**S.B.I. Pensioners' Association (Mumbai Circle) Pune
PANAJI ZONAL SUB-CENTRE
NOMINATION FORM**

Form of nomination paper for election to the post of Members of the Managing Committee of the State Bank of India Pensioners' Association Panaji Zonal Sub-Centre, Panaji for the period from 1.04.2018 to 31.03.2020)

- 1) Name of the Candidate with Membership No. : _____
Address and mobile no. of the candidate : _____
- 2) Post applied for : _____
- 3) Name of the proposer with membership no. : _____
Address and cell no of the Proposer : _____
- 4) Name of the seconder with membership no. : _____
Address and cell no. of the Seconder : _____

Signature of the Proposer

Signature of the Seconder

Place :

Date :

DECLARATION BY THE CANDIDATE

I, Shri/Shrimati _____ hereby signify my willingness to serve as Member of the Managing Committee for the post applied for of the SBI Pensioners' Association, Panaji Zonal Sub-Centre _____ If I am elected to the said post.

Place :

Date :

(Signature of the Candidate)

युनिट वार्ता - सोलापूर : सोलापूरातील बँक कर्मचाऱ्यांचे व पेन्शनर्सचे स्वच्छता

अभियान

२ ऑक्टोबर २०१७, महात्मा गांधी जयंतीचे औचित्य साधून केंद्र सरकारने राबविलेल्या “स्वच्छता अभियान” या उपक्रमाच्या निमित्ताने सोलापूरातील स्टेट बँकेच्या सर्व शाखा व येथील क्षेत्रीय कार्यालयातील अधिकारी व कर्मचारी तसेच पेन्शनर्स असोसिएशन सोलापूर युनिट यांच्या संयुक्त विद्यमाने स्टेट बँक जुळे सोलापूर शाखा (दावत चौक) ते डी-मार्ट पर्यंतचा २ ते ३ किलोमीटरचा मार्ग स्वच्छ करण्यात आला.

सदर कार्यक्रमाचे संयोजन सोलापूरातील स्टेट बँकेचे क्षेत्रीय कार्यालय, बाळीवेस मुख्य शाखा, ट्रेझरी शाखा व शहरातील इतर सर्व शाखेतील शाखाधिकारी, कर्मचारी व पेन्शनर्स यांनी केले होते. जवळ जवळ १७५ ते २०० जणांनी या अभियानात प्रत्यक्ष भाग घेतला. त्यानिमित्ताने या उपक्रमात भाग घेतलेल्या प्रत्येकास बँकेचे सिम्बॉल असलेला टी-शर्ट व कॅप देण्यात आली होती. अल्पोपहारानंतर सदर कार्यक्रमाची सांगता करण्यात आली. बँकेचे असि. जन. मॅनेजर श्री. बिचेवार, बाळीवेसचे चीफ मॅनेजर श्री. सुहास गंडी, पेन्शनर्स असो. सेक्रेटरी श्री. तम्मा पाटील यांनी सर्वांचे अभिनंदन करून आभार मानले. सोलापूर प्रिंटिंग मिडीयाने या उपक्रमाची विशेष दखल घेतला.

सेक्रेटरी, सोलापूर युनिट

(We are publishing a letter No CC10/2017-18 dated 31-12-2017 sent by our Federation to the SBI, the contents of which are self explicit. -Secretary)

POLICY B-RENEWAL FOR THE YEAR 1918-19

We on behalf of all the SBI pensioners from all parts of the country profusely thank the Bank for their good gesture of extending subsidy to all categories of pensioners' depending up- on their gross pension. However, there are some areas of concern which we humbly place before the authority to have relook into the issues which will further help the pensioners.

1. On scrapping the policy for Rs 1 lac and Rs 2 lacs the pensioners intend to renew the policy have to opt for policy of Rs 3 lac or any policy of their choice up to Rs 15lacs while renewing the policy
2. Domiciliary treatment -reimbursement for cancer patients may be retained at 15%
3. Renewal application does not mention any thing on subsidy provided against each policy. Addition of one sentence in respect of subsidy and gross pension received by the pensioner which is a clause for arriving at the applicable subsidy when the application is tendered for renewal.
4. Now the pensioners are not allowed to move from one category to another while renewing the policy which was there in the past. We request you to permit them to choose any category of their choice up to Rs 15 lacs.
5. Now with the new norms for extension of subsidy have come in to force for the renewal of policy 'B' for the year 1918-19. One time opportunity may be provided to all the pensioners to enable them to get enrolled at least on a policy of Rs3 lacs.

Kindly have a relook in to the issues mentioned to help the aged pensioners.

General Secretary

Federation of SBI Pensioners' Associations



Felicitations of Shri.M.D.Kolhatkar & Shri.A.G.Patrikar, recipients of 'Late Shri.N.G.More Service Award' for the year 2016-2017

Annual General Meeting of our Nagpur Zonal Sub-Centre was recently held on 26th November 2017 at Nagpur. In this meeting Shri.M.D.Kolhatkar and Shri.A.G.Patrikar, recipients of "Late Shri.N.G.More Service Award" were felicitated at the hands of our Circle President Shri.S.B.Gokhale & Shri.M.P.Sawhney, President of Nagpur ZSC. Shri.Sahebrao Desai, Circle Vice-President and Shri.Vilas Gandhe, Secretary of the Circle Association were present at the occasion.

MOST IMPORTANT: RENEWAL OF FFGHI POLICY : DATE EXTENDED UP TO 31.01.2018

(We are publishing a Cir. No. 2/2018-19 Dt. The 12th January 2018, issued by our Federation for information of the Members. - Secretary)

RENEWAL POLICY 'B': REVISED INSTRUCTIONS

We reproduce the contents of the message received from the Corporate Center for the information of pensioners. We appeal all the retirees including Family Pensioners to take advantage of extension of time provided by the Corporate Center and renew/enrol to the policy at the earliest.

"The existing Family Floater Group Mediclaim Policy (Policy - 'B') for SBI Retirees taken from United India Insurance Co. Ltd. is expiring on 15.01.2018. As per the extant instructions, all the existing members of the policy are required to renew their membership on or before 15.01.2018 for continuation of their insurance cover. However, members of the policy are scattered all over country and there may be delay on the part of pensioners in getting them enrolled in the policy. Looking to the practical aspect, we took up the matter with United India Insurance Co. Ltd. for providing some more time for enrolment by the Circles.

2. In this connection, United India Insurance Co. has agreed to extend the last date for existing members for renewal on the following conditions :

Last date for renewal will be 31st January, 2018 and there will be no further extension. After 31st January, 2018, only new retirees (employees retiring after 16.01.2018) will be eligible for enrolment in the policy."

(We are publishing hereunder a letter NoCC1/2018-19 Dt. the 12th January 2018, addressed to the Bank by our Federation, for information of our Members. - Secretary)

ARREARS OF PENSION PAYMENT TO 7th BPS RETIREES - RECOVERY

We are pained to hear from several pensioners that the Corporate Centre has instructed respective LHOs to recover the arrears of pension paid to them they have been erroneously paid since they are not eligible for revision pension as per the GOI approval. All the LHOs have since instructed the branches to put on hold the amount of balance(s) available in the individual pensioners account/recover the available balance. We have assessed the situation at the country level in this regard, there may be sizable number of pensioners where such payment was made and the recovery process has been commenced.

While it cannot be denied that whatever the pensioners received as arrears were paid as to them by the Corporate Centre were due to him/her. But all of a sudden it was noticed that a section of retirees especially officers retired from 1st November 1997 to 31st March 1998 are not eligible for payment of arrears of pension. The decision to recover the total amount (including IT deducted) without making any effort to explain how the pensioners were found to be in- eligible to receive the arrears and its recovery thereof was not well received by the pensioners as the process of recovery is being handled by LHOs in a most arbitrary manner.

In this connection the arrears of pension under each bipartite commencing from the year 1987 to 2002 were due for payment long back. The recommendations made by the Bank from time to time were unfortunately declined by the GOI. To fortune of these retirees that efforts made by then Chairman Mrs Arundhati Bhattacharya materialised and adhoc payment of arrears of pension commenced during her incumbency. All these retirees were now aged 75 plus were aware of their responsibilities as

senior officers but sudden hold on the account and debiting the available amount without any intimation to them has sent shock waves to the aged retirees. This type of unilateral/hasty action at the Circle level is not desirable and irrational. The action of the Bank created ripples in the mind of the retirees as they kept the money to meet medical emergency/issued cheque for certain purchases due to festival season exposed them to unnecessary harassment and trouble in the above said circumstances. The IT deducted while effecting payment of arrears is a big question in the mind of the retirees and an assurance for refund the same from the LHOs will make pensioners comfortable.

We hope the Bank will visualise the real situation in this respect and consider our request favourably and pass on suitable instructions to the Circles so that senior pensioners are not exposed to unfortunate financial crisis as stated above without any fault on their part.

Free Sanskrit Classes (one year course)

One lesson by email per week

I am a 79-year old Telugu-speaking Linguist from Hyderabad (Telangana), India.

You might be aware that I have been teaching the Divine Language - SANSKRIT free of cost since last six years by running an e-mail - based Sanskrit Basics' Course titled 'LEARN SANSKRIT MODULES' through the Internet. This Course is aimed at those aspirants who are at the grass-root level and want to learn the Sanskrit language right from its very basics (Including the Devanagari Script). The Medium of this Course is English.

This Course is conducted under the banner of 'Shri Aurobindo Foundation for Indian Culture' (SAFIC), Shri Aurobindo Ashram, Puducherry (Pondicherry) and Certificates are issued to the successful candidates.

If interested, you may submit your duly filled-in Application to the Course Director : "Dr.Y.N.RAO"<doctorynrao@yahoo.co.in> (COPY-PASTING) under a copy to the Course Coordinator : J.S.SASTRY<jssastry@gmail.com>

K. V. Shastri, SBI Pensioner from Vizag

Our W.P.No.1875 of 2013 in Delhi High Court

In a brief hearing on 09.01.2018, the Bank and GOI counsels submitted that GOI is busy in preparation for Annual Budget and sought more time to finalise their response and got the NOD of the Court.

The next date of hearing is 15.03.2018.

- Secretary

युनिट वार्ता - सोलापूर

दि. ६.१०.२०१७ रोजी पूर्व नियोजित कार्यक्रमानुसार युनायटेड इन्शुरन्स कंपनीतर्फे कंपनीचे एक अधिकारी श्री. पंचवाडे यांनी सोलापूर बाळीवेस शाखेत उपस्थित पेन्शनरासाठी माहितीपर मिटींग घेतली.

नवीन विमा पॉलिसीअंतर्गत सर्व बाबीसंबंधी सविस्तर विवेचन केले. कॅशलेस व डोमिसिलरी उपचारांचे क्लेम सादर करताना कशा प्रकारची काळजी घ्यावयाची. क्लेम सबमीट केल्यानंतर त्याचे प्रोसेसिंग कसे होते, कोणते क्लेमस नाकारले जातात इ. संबंधी खोलवर माहिती दिली. तसेच सभासदांच्या अनेक प्रकारच्या शंकांचे व्यवस्थित निराकरण केले. सदर सभेस ६० ते ७० पेन्शनर्स उपस्थित होते.

त्याच दिवशी संध्याकाळी बाळीवेस शाखेत पेन्शनर्ससाठी मेडिकल चेकअप कॅम्प ठेवला होता. सामान्य तपासणीसोबतच खास करून डोळ्यांची तपासणी करण्यात आली. त्यासाठी येथील नेत्रतज्ञ डॉ. श्री. बिराजदार यांनी सर्व सभासदांना डोळ्यांची घ्यावयाची काळजी, नेत्रदानाचे महत्त्व यासंबंधी सविस्तर व उपयुक्त माहिती दिली. अशा कार्यक्रमास पुन्हा केव्हाही येण्याची तयारी दर्शविली. डॉ. बिराजदार यांचा पुष्पगुच्छ देऊन असो. च्या वतीने सत्कार करून आभार प्रदर्शनानंतर कार्यक्रम संपला.

- सेक्रेटरी

List of members who have given Donations for 'LEGAL FUND' on receipt of arrears
(Kindly refer to the earlier list printed in 'Samvad' for December 2017)

We are thankful to the following members & request others to Donate for Legal Fund

AMRAVATI ZSC		MR.PRAKASH KAMAT	15,000
MR.V.G.DONGRE	10,000	MR.A.D.PADHYE	14,000
MR.P.K.KASLIWAL	10,000	MR.D.R.WALAWALKAR	12,500
MR.P.N.PANDE	10,000	MR.RATNAKAR JOSHI	11,000
MR.S.W.WANKHADE	10,000	MR.V.L.MANWADKAR	11,000
MR.M.R.JUMLE	5,100	SMT.APARNA PANT	11,000
MR.PRABHAKAR N.BIDKAR	5,001	MR.P.A.LOPES	10,123
MR.SHRIKRISHNA BABHULKAR	5,000	MR.SUDHIR PENDHARKAR	10,021
SMT.MEENA BHATTACHARYA	5,000	MR.B.S.BALASUBRANIAN	10,000
MR.P.B.BHENDE	5,000	MR.SHRIDHAR DALVI	10,000
SMT.P.N.DESHPANDE	5,000	MR.NASIR K.FARAMJEE	10,000
MR.P.G.JANE	5,000	SMT.BHARATI GADRE	10,000
MR.LAXMIKANT KULKARNI	5,000	MR.MADHAV GONDEGAONKAR	10,000
MR.V.A.MISHRA	5,000	MR.SATISH HONAWAR	10,000
MR.D.N.PANDE	5,000	MR.V.R.JOSHI	10,000
MR.W.M.TAPRE	5,000	MR.S.B.JOSHI	10,000
AURANGABAD ZSC		SMT.VRUSHALI KADAM	10,000
MR.G.S.BAGUL	11,000	MR.J.S.KELKAR	10,000
MR.K.K.BHANDARI	10,000	MR.I.J.KHAN	10,000
MR.U.S.BINDU	5,001	MR.M.K.KHAN	10,000
MR.M.Z.CHHAJED	5,000	MR.AMBADAS K.KULKARNI	10,000
MR.B.M.GUJARATHI	5,000	MR.U.S.LAVANDE	10,000
MR.P.S.KUSURKAR	5,000	MR.ARVIND MEHTA	10,000
MR.S.P.MAHAJAN	5,000	MR.SHASHIKANT MONDKAR	10,000
MR.D.P.MIDASE	5,000	MR.PREMCHAND S.NAIK	10,000
MR.P.S.PARDESHI	5,000	SMT.KATHREENA PAULOSE	10,000
MR.A.Y.PETKAR	5,000	MR.SHRIKANT PUSALKAR	10,000
MR.B.D.PURANIK	5,000	MR.THAKUR RAJPAL	10,000
MR.M.G.PURIKAR	5,000	MR.ASHWIN RANSHINGE	10,000
MR.P.V.SANDHANSHIV	5,000	MR.M.B.SANIL	10,000
MR.S.G.SHIMPI	5,000	MR.PRABHAKAR G.SAWANT	10,000
MR.U.R.WANI	5,000	MR.NARENDRA TAMHANE	10,000
MUMBAI ZSC		MR.MANO HAR WARANG	10,000
MR.K.K.KULKARNI	23,101	SMT.VASUDHA SHANBHAG	8,000
MR.SURESH B.PARANJAPE	21,000	MR.SURESH BAKRE	7,800
A WELLWISHER	15,500	MR.KAMALAKAR DHAMAPURKAR	7,500
MR.PADMAKAR D.CHAVAN	15,001	SMT.SHUBHADA S.GOKHALE	7,000

SMT.VEENA GURAM	7,000	SMT.PRABHA SANSARE	5,000
MR.ARVIND M.PATIL	6,001	MR.DAYANAND SAXENA	5,000
SMT.MRUDULA GOKHALE	6,000	MR.ARVIND S.SHINDE	5,000
MR.MORESHWAR PALSHETKAR	6,000	MR.S.S.TELANG	5,000
MR.KESHAV PRASAD RAI	6,000	MR.RAMKRISHNA TEMBULKAR	5,000
MR.J.A.MUDBHATKAL	5,021	MR.HEMANT TENDULKAR	5,000
MR.CAWASJI TATA	5,005	MR.JAGANNATH TENDOLKAR	5,000
MR.V.L.DHIMAN	5,001	MR.GANPAT B.WALVE	5,000
MR.A.V.NARAYAN	5,001	MR.ABAJI WAVAL	5,000
MR.ARUN P.PETHE	5,001	NAGPUR ZSC	
MR.OMPRAKASH AGARWAL	5,000	MR.KESHAO SAKURE	12,000
SMT.GAURIAMLADI	5,000	MR.MADHAV Y.KHARE	10,000
MR.A.S.BHAVE	5,000	MR.MOHMAD AMIR AHMED	5,000
MR.VASANT DEOSTHALI	5,000	MR.RAGHUNATH CHOOGLE	5,000
MR.S.G.DESHPANDE	5,000	MR.SHARAD S.DANDE	5,000
MR.ARVIND DHAWALE	5,000	MR.GULAB DHUWE	5,000
MR.SURESH R.DICHOLKAR	5,000	MR.RAJKUMAR JAIN	5,000
SMT.ANJALI S.DIVEKAR	5,000	MR.VINAYAK G.PATTHE	5,000
SMT.JEROME FERNANDES	5,000	MR.S.B.RATHOR	5,000
MR.MADHAV G.GANGAL	5,000	MR.JAGANNATH SONONE	5,000
SMT.JAYASHRI GOKHALE	5,000	PANAJI ZSC	
MR.PRAKASH HAZARE	5,000	MR.FELIX BARROS	10,000
MR.Y.G.JAMADGNI	5,000	MR.PRADEEP KAMAT	10,000
MR.J.V.JOGLEKAR	5,000	MR.ARUN N.KULKARNI	10,000
SMT.ANURADHAM.JOSHI	5,000	MR.& MRS.TIMBLE	10,000
MR.A.D.KAKAIYA	5,000	MR.VASUDEO S.HERLEKAR	8,000
MR.S.S.KARMARKAR	5,000	MR.PRAMOD KENNY	7,000
SMT.SHALINI KASHIKAR	5,000	MR.VITHAL P.BHAGAT	5,500
SMT.MEGHAMALA KHARDE	5,000	MR.PANDHARINATH CHODANKAR	5,000
MR.M.L.KHUNTE	5,000	MR.RAMESH SHIRODKAR	5,000
MR.R.M.KOTASTHANE	5,000	MR.JOAOQUIM SOARES	5,000
MR.H.M.MEHER	5,000	SMT.SEEMA USGAONKAR	5,000
SMT.LAJWANTI MIRCHANDANI	5,000	PUNE ZSC	
MR.PRAKASH MORDEKAR	5,000	A WELLWISHER (CH.NO.751166)	14,150
MR.SHANKAR MORE	5,000	MR.PRAKASH SATHAYE	11,111
MR.NABISAB H.MULLA	5,000	MR.VINAYAK BAL	11,001
MR.SURESH W.NADKARNI	5,000	MR.GANAPATI DINKAR	10,001
MR.PRABHAKAR R.PARAB	5,000	MR.VIJAY G.GADGIL	10,000
SMT.VIDYAPURANIK	5,000	MR.H.T.GHADYALJI	10,000
MR.S.G.RAKHE	5,000	MR.ASHOK GOSAVI	10,000
SMT.MADHURI RANADE	5,000	MR.K.D.JAHAGIRDAR	10,000

MR.SHRIKANT KAUJALGI	10,000
MR.R.M.KULKARNI(SOLAPUR)	10,000
MR.DIWAKAR J.KULKARNI	10,000
MR.ARUN PATANKAR	10,000
MR.MADHUKAR POTDAR	10,000
MR.MOHAN V.SAWANT	10,000
MR.DAYANAND SHASTRI	10,000
MR.SHRIKANT THORBOLE	10,000
A WELLWISHER (CH.NO.216066)	10,000
MR.PRAKASH D.PATKI	7,501
MR.P.S.R.ANDREW	7,000
SMT.MADHAVI KASHELIKAR	7,000
MR.SUNIT MULAY	7,000
MR.MUKUND S.KULKARNI	5,151
MR.D.C.LINGE	5,025
MR.BHASKAR S.PETHE	5,001
MR.KAMLAKAR PONKSHE	5,001
MR.PRABHAKAR V, ABHYANKAR	5,000
MR.SADASHIV N.BHAVE	5,000
MR.V.M.CHANDORKAR	5,000
MR.PRAHLAD B.DESHPANDE	5,000
SMT.VIDYA S.DHAPARE	5,000
MR.G.N.DHAWARE	5,000
SMT.PADMAJA GOKHALE	5,000
MR.VISHWAS GORE	5,000
MR.L.S.JADHAV	5,000
SMT.ASHAANIL JOSHI	5,000
MR.A.H.KINIKAR	5,000
SMT.SAROJ B.KUMBHARE	5,000
MR.TUKARAM NIKAM	5,000
SMT.MADHAVI PALSHIKAR	5,000
MR.RAVIKANT PANDIT	5,000
MR.U.A.PANDIT	5,000
MR.ARUN PANSE	5,000
MR.SHARAD D.PENDSE	5,000
MR.NAGNATH SALUNKE	5,000
SMT.ASHA SAPRE	5,000
SMT.RATNAMALA SHASTRI	5,000
MR.SHANTARAM G.SHINDE	5,000
A WELLWISHER (CH.NO.962336)	5,000

“समर्पण”

धन्य तेचि हृदय पवित्र जयांचे
मिळे ईश्वरी ज्ञान तथा शक्तीचे ॥
उगविता सूर्य नष्ट होई तिमिर
लाभता आत्मज्ञान जाई भ्रम दूर ॥
जीवात्मा मिळवी कौमार्य यौवनही
धीर पुरुष ना जाई कधी मोहातही ॥
चिंतन होई सदा जिथे विषयाचे
आगमन असे तिथे आसक्तीचे ॥
आसक्तीने तेथे होई प्रवेश कामनेचा
कामना जडवी विकार मोह क्रोधाचा ॥
क्रोधाने येई राज्य ते अविवेकात
अविवेकाने होई स्मृती विभ्रमीत ॥
स्मृतीभ्रमाने बुद्धीनाश सर्वचि होई
अंती मनुष्यजीवन पतित होत जाई ॥
म्हणूनी जे जे कर्म अकर्म केले काही
अन्नग्रहण केले कधीही जितकेही ॥
होम हवन केले कसेही कितीही
दान दिले वा केले कितीही जरीही
व्हावे समर्पित ते सर्व ईश्वरचरणीही ॥

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१७ सतीश नी. केतकर, कल्याण (प)
मो. ९७६९५६२३९०

दुःखद निधन

कळविण्यास वाईट वाटते की सौ. अपर्णा (उर्फ मेधा)
चाटे (श्री. प्रमोद चाटे यांच्या सुविद्य पत्नी) यांचे दि. ५ जाने
२०१८ रोजी दुःखद निधन झाले. आपल्या सभासदांना
वाढदिवसांची शुभेच्छा पत्रे पाठविण्यात श्री. चाटे
यांच्याइतकाच वाटा सौ. चाटे यांचा होता. श्री. प्रमोद चाटे
यांच्या दुःखात आम्ही सहभागी आहोत. ईश्वर मृताच्या
आत्म्यास शांती देवो.

-सचिव

(We are publishing hereunder a Circular No.: CDO/P&HRD-PPFG/78/2017 - 18 Dated 29th Dec 2017, for the information of our members.Secretary)

GROUP MEDICLAIM POLICY FOR SBI RETIREES (POLICY – ‘B’) RENEWAL OF POLICY ON MODIFIED TERMS & CONDITIONS SUBSIDIZATION OF PREMIUM

Please refer to our circular No. CDO/P&HRDPPFG/ 82/201617 dated January 06, 2017 advising renewal of Group Medclaim Policy for SBI retirees (Policy B) with effect from January 16, 2017 and modifications in terms and conditions of the policy. The policy is again due for renewal on 16.01.2018.

2. On perusal of the claims settlement data during the current policy period, it was observed that claims settlement under the policy was very high and accordingly premium rates for renewal would be very high this year.

3. With a view to bringing long term sustainability to the policy, it was decided to bring certain modifications in the policy in consultation with the Insurance Company and the Insurance Brokers. Based on their suggestions and feedbacks, it has been decided to implement the following modifications in Policy ‘B’ for the next policy term with effect from 16.01.2018.

(i) Separate policies for ‘With Domiciliary Cover’ and ‘Without Domiciliary Cover’ under each Plan (Sum Insured) to enable retirees to choose plans as per their requirement.

(ii) Under the ‘With Domiciliary Cover’ option, domiciliary treatment cover would be available upto 10% of the Basic Sum Insured.

(iii) Discontinuation of Plans I & J i.e. Sum Insured of Rs. 1.00 lacs & 2.00 lacs, which were introduced last year, as these are basic plans with limited benefits and membership under these plans has been very poor.

(iv) Rationalization of ceiling on room rents and ceiling on expenditures for certain common diseases / ailments on the basis of categorization of centres where treatment is taken, as already implemented in Policy ‘A’ (Details placed in Annexure).

(v) There shall be restrictions on free entry / exit from the policy and also restrictions on free movement between plans on renewal.

4. After incorporating the aforesaid modifications in the Policy ‘B’, the Insurance Company (UIICL) has proposed the following premium for renewal:

Plan	Sum Insured	Without Domiciliary Cover			With Domiciliary Cover		
		Premium Rate	GST @ 18%	Actual Premium	Premium Rate	GST @ 18%	Actual Premium
A	3,00,000	16,524	2,974	19,498	28,110	5,060	33,170
B	4,00,000	26,088	4,696	30,784	42,480	7,646	50,126
C	5,00,000	37,175	6,692	43,867	59,293	10,673	69,966
D	7,50,000	73,062	13,151	86,213	1,03,099	18,558	1,21,657
E	10,00,000	1,10,996	19,979	1,30,975	1,50,702	27,126	1,77,828
F	15,00,000	2,17,790	39,202	2,56,992	2,76,084	49,695	3,25,779
H	25,00,000	2,33,055	41,950	2,75,005	2,89,275	52,070	3,41,345

5. The competent authority has granted its approval for the aforementioned modifications in the policy as detailed in Para – 3 and has also granted approval for renewal of the Group Medclaim Policy ‘B’ on the revised rates as detailed in the table above.

6. Eligibility for Membership:

a) The policy will continue to be available to the existing members enrolled and to members of Policy ‘A’ subject to payment of renewal premium.

b) The policy will continue to be available to the Independent Directors of the Bank, subject to payment of premium from own sources.

c) Eligible new retirees / spouses of deceased employees may join the Policy 'B' within 60 days from the date retirement / death by paying the premium from their own sources.

7. Other Terms & Conditions:

a) Existing members, willing to renew their policy, must pay their premium before commencement of next cover period i.e. upto 15/01/2018. No extension of time for renewal of policy will be granted.

b) Existing members, willing to renew their policy, can choose any plan from either 'With Domiciliary Cover' option or 'Without Domiciliary Cover' option of their existing Sum Insured or lower Sum Insured.

The option to choose a higher Sum Insured from their existing plan will not be available.

c) Rs. 25.00 lacs plan will now be available only to the existing members under the plan (i.e. those who are already enrolled under Rs. 25.00 lacs plan can renew their plan).

d) Existing members of Policy 'A' can obtain additional cover under Policy 'B' and chose any plan from Rs. 3.00 lacs to Rs. 15.00 lacs under the 'With Domiciliary Cover' option or 'Without Domiciliary Cover' option. Such enrolment will be permitted only at the time of commencement of cover period i.e. upto 15/01/2018. Neither extension of time for enrolment in such cases will be granted nor will enrolment at any time of the year during the currency of policy be permitted anymore.

e) New retirees / other prospective members can choose any one of the plans from Rs. 3.00 lacs to Rs. 15.00 lacs by paying the premium from their own sources. Prorata premium will be paid in such cases.

f) Members, who opt out of the scheme, for any reason whatsoever, will not be permitted to become a member of the policy again before expiry of 3 years period.

g) Members will not be permitted to opt for a higher Sum Insured at the time of renewals.

h) Coverage for dental treatment / dental surgery will now be available only in case of hospitalization arising out of accidents.

All other terms & conditions of the policy and instructions relating to the scheme will remain the same.

8. Subsidization of Premium

With a view to providing some relief to the pensioners in obtaining a reasonable medical insurance coverage, it has been decided by the Bank to provide subsidy in premium to all members joining the policy.

The guiding principle for providing subsidy is to enable a pensioner to obtain basic health insurance coverage i.e. to at least secure a Rs. 3.00 lacs (nondomiciliary) plan. Accordingly, the scale of subsidy for each category of pensioner on the basis of gross monthly pension has been worked out as under:

Sl	Pensioner Category (including Family Pensioners)	Basis of Calculation
1.	Pension upto Rs. 20000	75% of Gross Premium 'or' Rs. 15000 whichever is lower
2.	Pension Rs. 20000 - 30000	60% of Gross Premium 'or' Rs. 12000 whichever is lower
3.	Pension Rs. 30000 - 40000	50% of Gross Premium 'or' Rs. 12000 whichever is lower
4.	Pension above Rs. 40000	25% of Gross Premium 'or' Rs. 10000 whichever is lower

a) While a member would be free to choose from any of the plans either under 'domiciliary' or nondomiciliary' cover, subsidy would be provided only to the extent of maximum amount indicated in table above and remaining amount of premium would have to be borne by the member.

b) For the purpose of determination of pensioner category, gross month pension would be taken as Basic pension + Dearness Relief (uncommuted basic pension).

c) Subsidy would be administered upfront and the member renewing his / her plan or enrolling afresh will be required to pay the differential amount of premium after deducting the admissible subsidy.

Chart for admissible subsidy and premium payable for each category of pensioner is enclosed as annexure.

9. Procedure for Renewal / Membership

- a) Existing members, willing to renew their policy, will fill up the simplified consent form (enclosed as annexure) manually by obtaining from branches and submit to the pension paying branch along with cheque/debit authority for applicable premium amount.
- b) Members of Policy 'A', willing to obtain additional cover under Policy 'B' will fill up the revised application form (enclosed as Annexure) manually by obtaining from branches and submit to the pension paying branch with cheque/debit authority for applicable premium amount.
- c) New retirees, willing to enroll for the policy, will also be required to fill up the revised application form (enclosed as Annexure) manually by obtaining from branches and submit to the pension paying branch along with cheque/debit authority for applicable premium amount.
- d) In respect of new enrolments by members who retire/have retired on or after 16.01.2018, the premium is to be collected on prorata basis as per the extant guidelines.
- e) In respect of renewal applications, the net premium to be collected from the member would be the applicable premium (incl. GST) for the plan selected less the admissible subsidy amount. The subsidy component for each member enrolled will be met by Corporate Centre and full premium for each member will be remitted to the Insurance Company.
- f) In respect of new enrolments by members who retire/have retired on or after 16.01.2018, the premium is to be collected on prorata basis as per the extant guidelines. Accordingly, for such members, subsidy amount would also be admissible on prorata basis.
- g) The branch will arrange for debiting the applicant's account with the amount of net premium (i.e. Gross Premium incl. GST as in Para.4 above minus admissible subsidy) and credit the same to Current Account opened by each Zonal Office for collection of premium.
- h) Once premium is deposited in the designated account at Zonal Office, the branch will forward the completed application forms [mentioning (a) Transaction No. (b) Date of Transaction; and (c) Amount] to concerned Zonal Office for further action.
- i) Zonal office on receiving the application form, will verify the same and also eligibility of the applicant and ensure that all necessary details have been filled and also correct amount of premium has been deposited in the Current Account at Zonal Office.
- j) Zonal office will simultaneously prepare a list (as per Annexure) containing details of the applicants and send the soft copy through email to HR Department at their respective LHO; and also transfer the consolidated amount to Main Collection Account (Current Account No. 35411898837 maintained at SBI Madame Cama Road Branch on the same day.
- k) The Zonal Offices should ensure that the amount remitted to Corporate Centre tallies with the column total of 'Premium Paid by pensioner' in the excel file sent by them to their respective LHO.
- l) HR Department at each LHO, on receiving the enrolment details / files from their zonal offices, will collate the details in a single file in different sheets and send the same to PPG Department, Corporate Centre.
- m) PPG Department, Corporate Centre, on receiving the list from each LHO, will prepare a consolidated list and send the same to the Insurance Company along with the total premium amount i.e. collected premium amount plus amount of subsidy component by means of a single cheque drawn on the main collection account at fortnightly intervals.

10. As all renewal enrolments are supposed to be completed by 15.01.2018 and no extension of time for enrolment is permitted, it has been decided that first payment of premium will be made on 09.01.2018 and second payment of premium will be made on 15.01.2018 to ensure timely and smooth enrolments. Accordingly, Zonal Offices should ensure that premium collected till 08.01.2018 is remitted to the Main Collection account at Madame Cama Road Branch on 09.01.2018 and enrolment details are also mailed to the respective LHOs. The LHO on receipt of the files will verify correctness and mail the same to PPG Department at Corporate Centre on the same day. Similar process must be followed for the premium collected till 14.01.2018.

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

Encl : Annexures as under:

AnnexureI : Application form for new retirees / prospective members ,

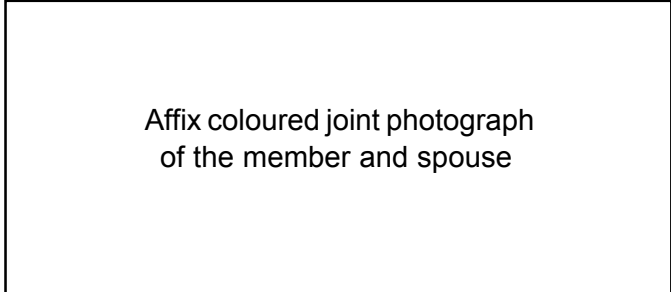
AnnexureII : Consent form for renewal, AnnexureIII : Rationalization of expenses & categorization of centres

AnnexureIV : Premium & Subsidy Chart, AnnexureV : Reporting Format

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GROUP MEDICLAIM POLICY FOR SBI RETIREES (POLICY-B)
For new members
APPLICATION FORM FOR POLICY-'B' (16.01.2018 – 15.01.2019)

Chief Manager
State Bank of India,
Branch / Zonal office,



Dear Sir,

SUB : Family Floater Group Health Insurance
Policy for SBI Retirees
Policy Period : 16.01.2018 – 15.01.2019

I am interested in joining the Family Floater Group Health Insurance Policy 'B' of State Bank of India and furnish the required information as under:

SI.	Particulars	Remarks
01	P.F Index No.	
02	Name	
03	Date of joining the Bank	
04	Date of confirmation in service	
05	Date of Retirement	
06	Retired from	
07	Retired as	Clerical/Sub-staff/JMGS-I/MMGS-II/MMGS-III/SMGS-IV/SMGS-V/TEGS-VI/TEGS-VII/TEGSS-I/TEGSS-II
08	Age (in years) as on the date of retirement	
09	Gender	i. Male ii. Female
10	Type	i. Pensioner ii. Family Pensioner
11	Category (Please tick mark)	i. SBI retirees on completion of pensionable service in the Bank. ii. Members of National Pension System on completion of 20 years of confirmed service in the Bank. iii. Spouse of SBI employee who died whilst in service or after retirement.
12	Whether dismissed or terminated from service. (Tick)	Yes / No
13	Whether Rule 19 (3) was invoked on attaining the age of retirement (If yes, please furnish the details of the disciplinary case, date of its conclusion and penalty, if any imposed)	Yes / No
14	Date of Birth	dd/mm/yy

Sl.	Particulars	Remarks										
15	Date of Death (in case of deceased employee / pensioner)	dd/mm/yy										
16	Address for communication	House No.										
		Street No.										
		Nearest Landmark										
		Post Office										
		Police Station										
		City										
		State										
Pin Code												
17	Landline No, (with STD Code)											
18	Mobile No.											
19	Email ID											
20	Name of Spouse (if any)											
21	Date of Birth of Spouse	dd/mm/yy										
22	Name of disabled Child / Children (if any). (Attach valid disability certificate issued by medical officer not below the rank of Civil Surgeon)	Sl	Name of the disabled child							Date of Birth		
		1								dd/mm/yy		
		2								dd/mm/yy		
23	Name of the pension/family pension paying branch	Name of the Branch							Code No.			
24	Pension Account No. (11 digit)											
25	IFSC Code											
26	Sum Insured opted for Plan (Please tick the box of Plan chosen) GST @18%	Sl no.	Tick here	Sum Insured	Premium	GST @ 18 %	Total (Rs.)					
		NON-DOMICILIARY PLANS										
		1		Rs. 3.00 lakhs	16,524	2,974	19,498					
		2		Rs. 4.00 lakhs	26,088	4,696	30,784					
		3		Rs. 5.00 lakhs	37,175	6,692	43,867					
		4		Rs. 7.50 lakhs	73,062	13,151	86,213					
		5		Rs. 10.00 lakhs	1,10,996	19,979	1,30,975					
		6		Rs. 15.00 lakhs	2,17,790	39,202	2,56,992					
7		Rs. 25.00 lakhs	2,33,055	41,950	2,75,005							

Sl.	Particulars	Remarks					
		Sl no.	Tick here	Sum Insured	Premium	GST @ 18 %	Total (Rs.)
26	Sum Insured opted for Plan (Please tick the box of Plan chosen) GST @18%	DOMICILIARY PLANS					
		8		Rs. 3.00 lakhs	28,110	5,060	33,170
		9		Rs. 4.00 lakhs	42,480	7,646	50,126
		10		Rs. 5.00 lakhs	59,293	10,673	69,966
		11		Rs. 7.50 lakhs	1,03,099	18,558	1,21,657
		12		Rs. 10.00 lakhs	1,50,702	27,126	1,77,828
		13		Rs. 15.00 lakhs	2,76,084	49,695	3,25,779
		14		Rs. 25.00 lakhs	2,89,275	52,070	3,41,345

Undertaking :

I undertake that I have chosen Plan at serial no. _____ above and have agreed to make payment of the corresponding premium of the Plan. I am also aware that the Bank has decided to support the pensioners by allowing subsidy depending upon the Plan chosen. I also know that the amount of subsidy will depend upon the pension drawn by me (Basic + DA). To arrive at the correct amount of subsidy I am attaching my Pension Slip for the month of December 2017 with this application form. I undertake that if any excess amount of subsidy is paid on my behalf, the same may be recovered from my account.

Declaration of Nominee/s :

I, Mr./Mrs./Ms. _____, a retired employee / spouse of the deceased employee / pensioner of the Bank do hereby assign the money payable by “**United India Insurance Co. Ltd.**” in case of my death to Mr. / Mrs./ Ms. _____ Relation _____ and further declare that his/her receipt shall be sufficient discharge of the company.

Debit Authority :

I am aware that I along with my spouse and disabled child/children will be eligible for a health insurance cover of Rs. _____ lac under the Family Floater Group Health Insurance policy. I hereby authorize the Bank to debit the annual insurance premium amount of Rs. _____ to my pension / family pension account No. _____ to my above account. I undertake to keep sufficient balance in my above account for debiting the insurance premium failing which my policy may not be issued / renewed. I am also aware that Bank may at its sole discretion modify the terms and conditions of the policy from time to time.

Place :

Date :

Pension Slip for the month of attached.

Signature of Retired Employee / Spouse

For office use only

Certified that Shri / Smt. _____ is a retired employee / spouse of the retired / deceased employee of the Bank and he / she has paid the insurance premium as per the following details:

Amount of Premium as per Plan chosen :	Rs.
Less amount of subsidy as per Pension Slip :	Rs. _____
Amount paid by the pensioner :	Rs.

State Bank of India

Name of the Forwarding Branch (Code No.):

Place :

Date :

Signature of the Branch Manager with seal

ACKNOWLEDGEMENT

(to be given to the applicant by the branch receiving the Form)

Received from Shri/Smt. _____

Application for membership of Family Floater Group Mediclaim Policy 'B' along with Insurance Premium including Goods & Services Tax of Rs. _____ for onward submission to Admin Office.

Date _____

Branch _____

Stamp of the Branch

Signature of the officer receiving the Form

GROUP MEDICLAIM POLICY FOR SBI RETIREES (POLICY-B) (ANNEXURE-II)

CONSENT FOR RENEWAL OF POLICY-'B'

The Branch Manager

State Bank of India,

_____ office/ Branch

Dear Sir,

SUB : Family Floater Group Health Insurance Policy for SBI Retirees, Policy Period: 16.01.2018 –15.01.2019

PF No.

Name of Pensioner/ Spouse of deceased Pensioner	Dt. of Birth (dd/mm/yy):	Gender (M/F):
--	--------------------------	---------------

Name of Spouse:	Dt. of Birth (dd/mm/yy):	Gender (M/F):
-----------------	--------------------------	---------------

Name of disabled child (if any)	Dt. of Birth (dd/mm/yy):	Gender (M/F):
---------------------------------	--------------------------	---------------

Name of the Nominee	Relationship :
---------------------	----------------

Date of Joining the Bank :	Dt. of Confirmation in service:	Dt. of Retirement: Designation at the time of retirement :
----------------------------	------------------------------------	--

Pensioner Type (Pensioner / Family Pensioner):	Discharged / Dismissed/ removed / compulsory (YES/NO):
---	--

Pension Paying Branch code :	Name of Zonal Office :
------------------------------	------------------------

Address	House No./Street No.	'Landmark & other details:	Post Office / Police Station:
---------	----------------------	----------------------------	----------------------------------

	City/ Town:	Pin Code:	State :
--	-------------	-----------	---------

Mobile No. / Landline No. _____

Email Id. _____

Date of payment of premium _____

(Please write in capital letters and exactly as per your name appearing in the Pension Account)

I intend to join the Family Floater Group Health Insurance Policy 'B' of State Bank of India d. I hereby opt for the Plan _____ with Sum Insured of Rs. _____ as in serial no. _____ in table below.

Sl	WITHOUT DOMICILIARY					WITH DOMICILIARY					
	No domiciliary limit					10% domiciliary limit					
	Category	Tick here	Premium	GST @ 18 %	Total	Sl	Category	Tick here	Premium	GST @ 18 %	Total
1	300000		16,524	2,974	19,498	8	300000		28,110	5,060	33,170
2	400000		26,088	4,696	30,784	9	400000		42,480	7,646	50,126
3	500000		37,175	6,692	43,867	10	500000		59,293	10,673	69,966
4	750000		73,062	13,151	86,213	11	750000		1,03,099	18,558	1,21,657
5	1000000		1,10,996	19,979	1,30,975	12	1000000		1,50,702	27,126	1,77,828
6	1500000		2,17,790	39,202	2,56,992	13	1500000		2,76,084	49,695	3,25,779
7	2500000		2,33,055	41,950	2,75,005	14	2500000		2,89,275	52,070	3,41,345

Please process my request by debiting my SBI Pension Account No. _____ for Rs. _____ OR

I submit cheque for Rs _____ dt. _____ Drawn on _____

Date :

Signature of Retired Employee/ Family Pensioner

Acknowledgement

(to be given to the applicant by the Branch receiving the Form)

Received from Shri/Smt. _____

for joining the policy B with Sum Insured of Rs. _____ for Family Floater Group Mediclaim Policy 'B' along with Insurance Premium including GST _____ / debit advice _____ for onward submission to Admin Office.

Date: _____

Branch _____ Stamp of the Branch receiving the form

Signature of the Branch Manager with seal

Annexure – III

ROOM RENT CAPPING							
Sum Insured	Tier 1 Centre		Tier 2 Centre		Tier 3 Centre		
	Room Rent	ICU Rent	Room Rent	ICU Rent	Room Rent	ICU Rent	
300000	4000	7500	3500	7500	3000	7500	
400000	4000	7500	3500	7500	3000	7500	
500000	4000	7500	3500	7500	3000	7500	
750000	4000	7500	3500	7500	3000	7500	
1000000	4800	9000	4200	9000	3600	9000	
1500000	5600	10000	4900	10000	4200	10000	
2500000	7200	12000	6300	12000	5400	12000	

DISEASE WISE CAPPING			
Type of Disease	Limits		
	Tier 1 Centre	Tier 2 Centre	Tier 3 Centre
Angioplasty	150,000	125,000	100,000
CABG	250,000	200,000	150,000
Cataract	30,000	25,000	20,000
Cholecystectomy	50,000	45,000	40,000
Hernia	50,000	45,000	40,000
Knee Replacement - Unilateral	175,000	150,000	100,000
Knee replacement -Bilateral	250,000	225,000	175,000
Prostrate	70,000	50,000	40,000

CATEGORISATION OF CENTRES	
Tier – 1	Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune
Tier – 2	Agra, Ajmer, Aligarh, Allahabad, Amravati, Amritsar, Asansol, Aurangabad, Bareilly, Belgaum, Bhavnagar, Bhiwandi, Bhopal, Bhubaneshwar, Bikaner, Bokaro Steel City, Chandigarh, Coimbatore, Cuttack, Dehradun, Dhanbad, Durg – Bhilai Nagar, Durgapur, Erode, Faridabad, Firozabad, Ghaziabad, Gorakhpur, Gulbarga, Guntur, Gurgaon, Guwahati, Gwalior, Hubli – Dharwad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jhansi, Jodhpur, Kannur, Kanpur, Kakinada, Kochi, Kottayam, Kolhapur, Kollam, Kota, Kozhikode, Kurnool, Lucknow, Ludhiana, Madurai, Malappuram, Malegaon, Mangalore, Meerut, Moradabad, Mysore, Nagpur, Nashik, Nellore, Noida, Patna, Pondicherry, Raipur, Rajkot, Rajahmundry, Ranchi, Rourkela, salem, Sangli, Siliguri, Solapur, Srinagar, Surat, Thiruvananthapuram, Palakkad, Thrissur, Tiruchirapalli, Tiruppur, Ujjain, Vadodra, Varanasi, Vasai – Virar City, Vijaywada, Visakhapatnam, Warangal.
Tier – 3	All other cities.

युनिट वार्ता – पुणे झोनल सब सेंटर पुणे

पुणे झोनल सब सेंटर ची वार्षिक सर्वसाधारण सभा २०१७-२०१८ साठी, ता. २९ जून २०१७ रोजी आबासाहेब किल्लेदार सांस्कृतिक भवन, सोलापूर येथे घेण्यात आली. ह्या सभेसाठी पुणे, सोलापूर, अहमदनगर, सातारा, सांगली व कोल्हापूर ह्या जिल्ह्यातील ३५० चे वर सभासद उपस्थित होते. सोलापूर युनिटचे सेक्रेटरी, श्री. टी. एम. पाटील ह्यांनी उपस्थितांचे स्वागत केले. प्रथमतः श्री. व्ही. व्ही. मुकीम जॉईंट सेक्रेटरी, मुंबई सर्कल, श्री. डी. अ. कुलकर्णी, ट्रेझरर, मुंबई सर्कल, श्री. पाटील, सेक्रेटरी सोलापूर युनिट तसेच श्री चंद्रकांत कुलकर्णी, प्रेसिडेंट, पुणे झोनल सब सेंटर व श्री. अशोक पंडित सेक्रेटरी, पुणे झोनल सब सेंटर ह्यांच्या हस्ते दीपप्रज्वलन करण्यात आले.

सोलापूर युनिटच्या सभासद सौ. सोरटूर आणि सौ. म्हाळगी ह्यांनी इशस्तवन म्हटले. ह्या सर्वसाधारण सभेसाठी, सर्वश्री, प्लबन महंता, डीजीएम (I), अमिताभ दत्ता डीजीएम (II) आणि वयाची पंचाहत्तरी झालेल्या १५ सभासदांनी शुभेच्छा पाठविल्या त्या श्री. अशोक पंडित ह्यांनी वाचून दाखविल्या.

मागील वर्षीच्या वार्षिक सर्वसाधारण सभेनंतर ह्या सभेच्या तारखेपर्यंत दिवंगत झालेल्या ४४ सभासदांची नावे वाचून त्यांना सर्व उपस्थित सभासदांनी दोन मिनिटे शांत उभे राहून श्रध्दांजली वाहण्यात आली.

मागील वर्षीच्या १५/०६/२०१६ रोजी झालेल्या सर्वसाधारण सभेचा वृत्तांत ऑक्टोबर २०१६ च्या 'संवाद'मध्ये प्रसिद्ध केला होता. त्याला सर्व सभासदांनी एकमुखाने मान्यता दिली.

त्यानंतर २०१६/१७ साठीचा सेक्रेटरीचा रिपोर्ट वाचून दाखविला गेला. वयाची ७५ वर्षे पूर्ण केलेल्या सभासदांचा श्री. मुकीम व श्री. डी.ए. कुलकर्णी व श्री. चंद्रकांत कुलकर्णी ह्यांचे हस्ते सत्कार झाले. श्री. व सौ. बाळासाहेब कुलकर्णी, अहमदनगर ह्यांना २०१७ चा "यशवंतराव चव्हाण राज्य कल्चरल पुरस्कार" मिळाला म्हणून तसेच सोलापूर येथील श्री. व सौ. श्रीरंग एकनाथ चव्हाण ह्यांच्या सामाजिक कार्याबद्दल तसेच श्री. शशिकांत लावणीस ह्यांच्या सांस्कृतिक कार्याबद्दल श्री. चंद्रकांत कुलकर्णी ह्यांचे हस्ते सत्कार करण्यात आले.

श्री. डी. ए. कुलकर्णी ह्यांनी असोसिएशन मध्ये घडणाऱ्या घडामोडी व कोर्ट केसची माहिती दिली.

श्री. चंद्रकांत कुलकर्णी ह्यांनी प्रेसिडेंटच्या नजरेतून असोसिएशन मधील कार्य कथित केले.

श्री. व्ही. एन्. कुलकर्णी ह्यांनी आभारप्रदर्शन केले व सौ. सोरटूर व सौ. म्हाळगी यांनी पसायदान सादर केल्यावर सभेची सांगता झाली.

सचिव, पुणे झो. स. सें.

PREMIUM & SUBSIDY CHART

Annexure -IV

Gross Monthly Pension	Plan (Sum Insured)	WITHOUT DOMICILIARY PLANS			WITH DOMICILIARY PLANS		
		Gross Premium (incl. GST)	Admissible Subsidy	Premium Payable by Member	Gross Premium (incl. GST)	Admissible Subsidy	Premium Payable by Member
Upto Rs. 20000	300000	19,498	14624	4,874	33,170	15000	18,170
	400000	30,784	15000	15,784	50,126	15000	35,126
	500000	43,867	15000	28,867	69,966	15000	54,966
	750000	86,213	15000	71,213	1,21,657	15000	1,06,657
	1000000	1,30,975	15000	1,15,975	1,77,828	15000	1,62,828
	1500000	2,56,992	15000	2,41,992	3,25,779	15000	3,10,779
	2500000	2,75,005	15000	2,60,005	3,41,345	15000	3,26,345
Rs. 20001 - Rs. 30000	300000	19,498	11699	7,799	33,170	12000	21,170
	400000	30,784	12000	18,784	50,126	12000	38,126
	500000	43,867	12000	31,867	69,966	12000	57,966
	750000	86,213	12000	74,213	1,21,657	12000	1,09,657
	1000000	1,30,975	12000	1,18,975	1,77,828	12000	1,65,828
	1500000	2,56,992	12000	2,44,992	3,25,779	12000	3,13,779
	2500000	2,75,005	12000	2,63,005	3,41,345	12000	3,29,345
Rs. 30001 - Rs. 40000	300000	19,498	9749	9,749	33,170	12000	21,170
	400000	30,784	12000	18,784	50,126	12000	38,126
	500000	43,867	12000	31,867	69,966	12000	57,966
	750000	86,213	12000	74,213	1,21,657	12000	1,09,657
	1000000	1,30,975	12000	1,18,975	1,77,828	12000	1,65,828
	1500000	2,56,992	12000	2,44,992	3,25,779	12000	3,13,779
	2500000	2,75,005	12000	2,63,005	3,41,345	12000	3,29,345
Above Rs. 40000	300000	19,498	4875	14,623	33,170	8293	24,877
	400000	30,784	7696	23,088	50,126	10000	40,126
	500000	43,867	10000	33,867	69,966	10000	59,966
	750000	86,213	10000	76,213	1,21,657	10000	1,11,657
	1000000	1,30,975	10000	1,20,975	1,77,828	10000	1,67,828
	1500000	2,56,992	10000	2,46,992	3,25,779	10000	3,15,779
	2500000	2,75,005	10000	2,65,005	3,41,345	10000	3,31,345

Gross Monthly Pension = Basic Pension (uncommuted) + Dearness Relief

‘संवाद’ लेखस्पर्धा २०१८

दरवर्षी प्रमाणे यंदाही ‘संवाद’ तर्फे लेख स्पर्धा २०१८ जाहीर करताना विशेष आनंद होत आहे. या स्पर्धेत जास्तीत जास्त सभासद/सहसभासद भाग घेऊन ती यशस्वी करतील अशी आशा आहे.

स्पर्धेसंबंधी माहिती

विषय ... १. सुखाचा शोध किंवा

२. मी अनुभवलेला आयुष्यातील अविस्मरणीय प्रसंग किंवा

३. संगणक युगात माणूसपण हरवले आहे का?

स्पर्धेसाठीचे सर्व लेख ३१ मार्च २०१८ पर्यंतच आमचेकडे पोचतील अशा बेताने पाठवावेत. कोणत्याही कारणास्तव अंतिम मुदत वाढविली जाणार नाही.

पारितोषिकांचे स्वरूप

पुरुष विभाग	-	प्रथम क्रमांक रु. १०००/-
		द्वितीय क्रमांक रु. ७५०/-
		तृतीय क्रमांक रु. ५००/-
स्त्री विभाग	-	प्रथम क्रमांक रु. १०००/-
		द्वितीय क्रमांक रु. ७५०/-
		तृतीय क्रमांक रु. ५००/-

इतर महत्वाच्या सूचना

१) ही स्पर्धा केवळ स्टेट बँक ऑफ इंडिया पेन्शनर्स असोसिएशनच्या सभासदांसाठी व सहसभासदांसाठीच आहे.

२) स्पर्धेसाठी सभासदांनी वरीलपैकी ‘एकाच’ विषयावर लेख पाठवावा.

३) लेखन आरवीव फुलस्केप (पांढरा कागद) कागदावरच भरपूर समास सोडून, दोन ओळीत जास्तीत जास्त अंतर सोडून कागदाच्या एकाच बाजूस लिहिलेले असावे. पाठपोट लिहू नये. अक्षर वाचनीय असावे. लेखाच्या सुरुवातीस उजवीकडील कोपऱ्यात लेखकाने आपले संपूर्ण नाव, पूर्ण पत्ता (पिनकोड नंबरसहित) सभासद क्रमांक, तारीख व फोन नंबर लिहावा. लेखाच्या शेवटी आपली सही, त्याखाली आपले संपूर्ण नाव, पूर्ण पत्ता, फोन नंबरसहित लिहिणे आवश्यक आहे.

४) लेखाची मूळ प्रतच पाठवावी. झेरॉक्स, कार्बनप्रत पाठवू नये.

५) स्पर्धेसाठी लेख पाठवताना पाकिटावर मोठ्या अक्षरात ‘संवाद’ लेख स्पर्धा २०१८ असा स्पष्ट उल्लेख करून पुरेसे पोस्टेज लावूनच असोसिएशनच्या पुणे येथील पत्त्यावर पाठवावा. लेखाबरोबर

इतर साहित्य, असोसिएशन संबंधीचा मजकूर पाठवू नये. त्यासाठी स्वतंत्र पाकिट पाठवावे.

६) ज्या सभासदांना/सहसभासदांना ‘संवाद लेखस्पर्धे’त यापूर्वी पारितोषिक मिळाले आहे अशा सभासदांनी/सहसभासदांनी स्पर्धेसाठी लेख पाठवू नये. स्पर्धेसाठी लेख कृपया कुरिअर अथवा रजिस्टर पोस्टाने पाठवू नये.

७) स्पर्धेसाठी लेख पाठवताना स्पर्धेसंबंधीचे सर्व नियम व अटीचे पालन केल्याची खात्री करूनच लेख पाठवावा. सूचना व अटीचे उल्लंघन करून पाठवलेल्या लेखांचा स्पर्धेसाठी विचार केला जाणार नाही, याची लेखक सभासदांनी नोंद घ्यावी.

८) संपादक मंडळाचा निर्णय अंतिम राहिल.

९) स्पर्धेसाठी स्त्री/पुरुष विभागातून प्रत्येकी कमीत कमी २५ निबंध अपेक्षित आहेत. यापेक्षा कमी निबंध आल्यास स्पर्धेसंबंधी निर्णय राखून ठेवण्यात येईल.

स्पर्धेचा निकाल मे २०१८ च्या ‘संवाद’ मध्ये प्रसिद्ध होईल. विजेत्यांना पारितोषिके या वर्षीच्या सर्वसाधारण सभेत अध्यक्षाने हस्ते प्रदान करण्यात येतील.

- संपादक मंडळ ‘संवाद’



प्रतिसाद - ऑक्टोबर २०१७ चा दिवाळी अंक उत्तम आहे. संपादकीय लेख नेहमीच आपुलकीचे स्वरूपात असतात. ‘कटकट’ विनोदी नाटुकली छान. श्री. धुपकरांना धन्यवाद. ‘उंबरठा’ कथा भावुक. तशीच ‘तो व ती’. विनोदी चुटके उत्तम, लक्षात ठेवून कुठेतरी सांगावेसे वाटतात. अनुभवासंबंधी लेख अक्षरशः अंगावर काटा आणणारा. अंकाचे पुष्पाचे मुखपृष्ठ एकदम सुरेख, संग्राह्य. सादासी प्रतिसाद असावा म्हणून हे पत्र.

मंगला नातू, दहिसर

अभिनंदनीय

मुलुंड येथील सभासद श्री. डी. आर. गुरुराव यांना नुकतीच यशवंतराव चव्हाण मुक्त विद्यापीठ नाशिक यांचेकडून डॉक्टरेट ही पदवी मिळाली. त्यांनी "Empowerment of Rural people with special reference to Thane district." ह्या विषयावर प्रबंध सादर केला होता. वयाच्या ८० व्या वर्षी अभ्यास करून डॉक्टरेट मिळविणे ही बाब अत्यंत स्पृहणीय आहे. श्री गुरुराव यांचे हार्दिक अभिनंदन!

सेक्रेटरी

जीवनशिल्पी

विहीरीवर ती उभी होती
 क्षणभर ऊरी धडधड होती
 अचानक साद खालून आली-
 'चल, टाक उडी खाली!'
 आणि तिने उडी मारली.
 हृदयावर ठेवून हात, उभी
 ती होती ग्रीनरुमच्या दाराशी
 मागून अचानक हाक आली
 'घाबरु नकोस, कर एन्ट्री!'
 आणि ती रंगमंचावर झेपावली.
 'जमेल का?', संभ्रम मनी,
 हॅन्डल स्कूटीचे धरुन उभी,
 हातावर बोटे भावाची पडली
 'चल, सुरु कर जल्दी!'
 शब्द येताच, ती निघाली.
 पुस्तके पाहून मोठ-मोठी,
 घाबरुनच गेली होती ती.
 'चल पुढचे वाच आधी!
 पोर्शन कव्हर करुन राती-
 मिळवली अखेर तिने डिग्री.
 आले आवाज कानी वेळोवेळी
 आई, भाऊ, बहिणी, मैत्रिणी,
 खरेखुरे होत तिचे जीवनशिल्पी
 सहचराची साथही आहे उपकारी!

४८
 १९

कल्पना सुभाष कोठारे, सांताक्रुझ

१५ फेब्रुवारीपर्यंत सवलतमुल्यात देश/विदेश सहली



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सिंगापूर-थायलंड-मलेशिया	10 दि. 22 एप्रि, 2, 27 मे
भुतान-पारो-थिंपु	8 दि. 6, 15, 20 मे, 3 जून
सिमला-मनाली-चंदीगड	10 दि. 4, 11, 18, 25 मे, 8 जून
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दार्जिलींग-सिक्कीम-पेलींग	12 दि. 4, 11, 18, 25 मे, 8 जून
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 हे तू छानच केलेस
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 आणखी काही असते
 तर संगीतसुद्धा
 बेसूर झाले असते ॥१॥
 हेही ठीकच केलेस
 पाचच इंद्रिये दिलीस
 आणखी एखादे असते
 तर त्याचे भोग पुरवता
 नाकी नऊ आले असते ॥२॥

हे सुद्धा योग्यच केलेस
 एकेक चंद्रसूर्य निर्मिलेस
 आणखी असते तर
 हे अथांग आकाशही
 अपुरे पडले असते ॥३॥
 पण, हे नाही बरे केलेस
 एकच एक काळीज दिलेस
 अरे, आणखी एखादे असते
 तर असंख्य व्यथा जपणे
 सोपे झाले असते ॥४॥

३३
 १७

शशांक वेचलेकर, डोंबिवली
 मो. ९८९२२६५५७४

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

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