

# सेकंड इनिंग्स

## SECOND INNINGS

January 2023 - March 2023 & April 2023 - June 2023  
जनवरी 2023 - मार्च 2023 और अप्रैल 2023 - जून 2023



# विषय सूची / CONTENTS

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Sr. No.		Page No.
1.	From Editor's Desk	01
2.	Message from CGM (HR)	02
3.	Happiness is not always in Being Together - <i>V. Rajagopalan</i>	03
4.	Hopeville - <i>Abhik Ray</i>	05
5.	Nurturing My Second Innings as an Author - <i>S K Mishra</i>	07
6.	Our Unsung Hero - <i>Satya Narayan Behera</i>	08
7.	Period of Adaptations - <i>C P Velayudhan Nair</i>	10
8.	अविस्मरणीय सहयोग की एक सच्ची घटना - अरविंद साकल्ले	12
9.	Bias and Human Conflict - <i>Anand Kumar</i>	13
10.	Corona Thoughts - <i>V Balasubramanian</i>	14
11.	It's Sweet 60!- <i>Suresh Kumar Kapoor</i>	15
12.	Positive Note - <i>Shashtri Kompella</i>	16
13.	चिंता छोड़. चिंतन कर - बालमुकुंद पुरोहित	17
14.	गलतफहमी - मुकेश पोपली	18
15.	बिटिया छू लो आज आसमान - अलका गोरे	19
16.	हवा को अंदर आने दो - बिस्वजीत कुमार	20
17.	Gist of circulars issued by P& PM Department for the Benefit of Staff Pensioners	21

## Invitation

We look forward to contributions from our retired colleagues for the next issue of **Second Innings**

Write to us if...

- You have faced a serious health problem and conquered it
- You or someone you know has done something exceptional after the age of 60
- You have a hobby to share
- You had a unique experience related to money matters
- You travelled to a destination less known
- You have a funny or insightful anecdote about your grandchildren and we'll print the selected article in our magazine Second Innings

## MESSAGE FROM CGM (HR)

**PAWAN KUMAR KEDIA**  
CGM (HR)



Dear Seniors,

I am delighted to assume the charge of the Chief General Manager, Human Resources, Corporate Centre and one of the many Departments for which I am responsible for is the P&PM Department, which is closely associated with the welfare of our pensioners. This to me is a heaven-sent opportunity to contribute my bit in the service of our Seniors. As you are aware, effective communication is a hallmark for any great organization and towards this end it gives me great pleasure to address you all through the medium of this magazine brought out under the aegis of the Policy and Pensioners' Management Department. It is but natural to feel a sense of affinity and belonging with the workplace and the colleagues where one has served most of one's life and towards this end the prime objective of the magazine is to reach out to the wider SBI family and keep them updated with the various new initiatives and activities being undertaken by your Bank

However, effective communication is not a one-way street and therefore your contributions is a prerequisite for ensuring that the e-magazine "Second Innings" initiated by Policy and Pensioners' Management Department is successful in achieving its set goals. Perusing the past issues of the e-magazine I was indeed pleasantly surprised at the quality and vibrancy of the articles contributed by our Seniors and their

family. Your anecdotes on travel experiences and hobbies are delightful and the various suggestions for further improvements in delivery of pensionary services thought provoking. Post retirement life is a period where every moment is meant to be cherished devoid of professional and personal responsibilities and commitments. It is also the best of time to relive your dreams and fulfil your passions. I would therefore plead with you to make us a part of your journey and share with us the rich experiences that you have gathered in your journey.

We in HR are aware of the various difficulties being faced by our seniors and to mitigate some of these issues I take the pleasure to inform you the rollout of various functionalities under "Project SBI Cares." Automation of enrolment into the SBI REMBS/ Health Care and SBI Health Assist Scheme & reimbursement of Bills for Critical Illness under Staff Welfare have been initiated. The facility for downloading Pensioner ID Card from the HRMS also has been automated. Many such functionalities for the benefits of the staff are in pipeline and will be rolled out soon. However, we are open to suggestions for further improvements and keenly await your response.

Lastly, in the wake of the post-pandemic scenario, it is equally important to look after oneself and take all necessary precautions to stay fit and healthy. With Best wishes & regards to you and your family members!

## FROM EDITOR'S DESK



**SAURAV GHOSH**  
DGM, P&PMD

Dear Seniors,

It is with great pleasure and excitement that I assume the role of Chief Editor of our magazine for pensioners "Second Innings". As I step into this position, I am humbled by the opportunity to serve and provide you with informative, engaging, and inspiring content that caters to the diverse interests and needs of our Pensioners.

First and foremost, I want to express my deep admiration for the wisdom, experience, and vitality that define this remarkable stage of life. Retirement is not an end but a new chapter brimming with possibilities. It is a time to embrace the freedom of pursuing long-held passions, exploring new hobbies, and cherishing the connections we have forged throughout the years.

My vision for our magazine is to create a vibrant platform that celebrates the richness of this phase, addressing the multifaceted aspects of retired life. Together, we will embark on a journey that encapsulates the physical, emotional, intellectual, and social dimensions of our existence. We will delve into topics that matter to you, offering thought-provoking articles, practical advice, and uplifting stories that resonate with your experiences.

One of our primary aims will be to foster a sense of community and connection among our readers. We will highlight the remarkable achievements and contributions of pensioners, encouraging conversations and sharing of ideas. From travel tales to personal reflections, from health and wellness tips to financial guidance, our magazine will be a trusted companion on this beautiful voyage we call retirement.

Furthermore, we will ensure that our content is accessible and inclusive, catering to the diverse

interests and backgrounds of our readership. We will explore different cultures, art forms, cuisines, and the latest technological advancements. Our magazine will be a treasure trove of knowledge, offering lifelong learning opportunities and inspiring you to embrace the ever-evolving world around us.

In addition to our commitment to engaging content, we will also strive for aesthetic excellence. The magazine's layout, design, and imagery will be carefully curated to reflect the sophistication and elegance that accompanies this stage of life. Each page will invite you to immerse yourself in the stories and experiences we share.

I am thrilled to embark on this extraordinary journey as your Chief Editor. I invite you, our cherished readers, to join me in shaping the future of our magazine. Your feedback, ideas, and contributions will be invaluable as we create a publication that truly resonates with your aspirations and dreams.

Together, we will celebrate the richness, resilience, and beauty of retirement. Our magazine will be a testament to the fact that life is not about the number of years we have lived, but about the quality and joy we infuse into every moment. Let us embrace this chapter with open hearts, open minds, and an insatiable thirst for new experiences.

Let's Spread Positivity.

Thank you for your trust and encouragement and here's to new beginnings: "SECOND INNINGS"

Greetings to you and your family.

Wishing all Good Health.

I was returning to Chennai from New York in an Air India flight. While boarding, I felt that the purpose of my trip went in vain. My efforts to convince my son to move back to India had failed.

Undoubtedly, I am not the only father who is undergoing such an experience. There are many parents like me who are languishing within themselves. Their unsuccessful efforts have become a raw wound in their heart forever. They do not even vent their feelings to their kith and kin, lest it would show the attitude of their children in poor light. But now, will it be of any help, if we feel guilty?

From the moment our children are born, Indian parents like myself yearn for them to bask in comforts throughout their lives. We sacrifice our joy for their slightest happiness. When they go to school, we make every effort to ensure that they shine in everything they undertake. We spend money even beyond our capacity to give them what they want. When they excel in competitions and academics, our happiness know no bounds; joy and pride bubble in our eyes. We don't shy away from reaching to unknown people to settle them professionally. With soaring up on ambitions, we strive for them to go offshore, earn in dollars and to enrich themselves. Our well settled children become the sole reason for our happiness.

Then why are they short-lived. Given this, shouldn't we be happy when they have actually attained our dreams? Shouldn't we be satisfied with their happiness – albeit away from us – in foreign lands?

Presently, my son lives in USA. My stay with him for a couple of months made me feel that he has accomplished much more than what we had imagined. Due to abundance of opportunities, he acquired additional skills for his personal development. Besides acquisition of administrative acumen, he has made remarkable professional progress with

efficiently balancing his family life. He is able to spend quality time with his family during the weekends. Life is much easier in these foreign lands, as everything is available online. There is no need to stand in queues to obtain goods through ration shops and to pay his bills. The trust and faith towards fellowmen is immense, making it a place for respecting each other. The prevailing ethos is not one of petty cheating and dishonesty, which was an example for many other countries. The weather – which I originally felt would be an acute problem for habitation – turned out to be not so. The country has developed many mechanisms to fight the rigors of even the most oppressive winter climate. Power outages are a rarity. All of this makes my American grandchildren feel like fish out of water in most places outside their own birthplace.

I saw that my son was very happy with his family. So long as they are happy, I should be happy. After all, isn't this exactly what my wife and I toiled for, throughout our lives?

The purpose for which I came to the U.S might not have been served. But I started back on the flight with a feeling that my goal in life has been achieved. Many parents like me have similarly placed children. Instead of carrying a feeling of angst for spending our old age away from our children, we should feel proud of their success and content with their quality of life.

We should spend our days relishing the happiness of our children in the land where they have chosen to live. The fulfilment of knowing our children are happy and flourishing much outweighs the temporary gratification of instant physical access that can be aided by geographic proximity. For as Khalil Gibran, the famous Lebanese poet wrote in *The Prophet*:

“Your children are not your children.

They are sons and daughters of Life's longing for itself.

They come through you but not from you....

You are the bows from which your children as living arrows are sent forth.

The archer sees the make upon the path of the infinite, and

He bends you with His might that His arrows may go swift and far.

Let your bending in the archer's hand be for gladness.

For even as He loves the arrow that flies, so He also loves the bow that is stable."

For after all, the happiness is not always in being together but in seeing our children climbing the ladder of life gloriously.



**Photography by Manak Chand Suthar**

Founded in 1837 by Kempe Gowda, the chief of Yelahanka, Bangalore (Bengaluru) passed successfully under the Marathas, Mughals, Mysore Wodeyar Rajas, and Hyder Ali and Tipu Sultan in the years that followed. After Tipu's death in 1799, the British gave the kingdom, including Bangalore to the Wodeyars and posted a British Resident in Bangalore.

By the beginning of the 19th century, Bangalore began to emerge as the principal garrison town of the British in the state of Mysore. Handsome, classical style public buildings appeared and the adoption of a conscious policy of civic improvement imparted to Bangalore the air of a garden city.

After a preliminary survey by its Secretary, the Bank of Madras, one of three presidency Banks of British India, opened its fourth branch in Bangalore on 18 July 1864. It was the first non-seaport branch of the Bank and was mainly to cater to the needs of the British military and civil population of the region, with funds borrowed from the Bank's head office in Madras. As the territory belonged to the Raja of Mysore, the Indian Stamp Act was specially introduced to facilitate the extension of branch business.

After operating from rented premises for the first four years, the Bank purchased Hopeville, a dwelling house in the Bangalore Cantonment for Rs 30,000 in July 1868. The premises together with outhouses situated on St. Mark's and Residency Roads, stood on a property measuring more than 12 acres. It was, according to the title deeds of the property, owned by a retired major general of the Madras Army, Charles James Green, who after purchasing it in 1833, added a floor to the single-storey house. The deeds also record that C.B. Saunders, Judicial Commissioner of Mysore, resided at Hopeville and perhaps explain the existence of a stained-glass window with the Union Jack at the head of the stairs of the bungalow even to this

day. Saunders later became British Resident in Hyderabad.

Modelled on the Greek revival style, Hopeville has a spacious terraced porte-cochere and a blustered balcony which is semi-circular at the center with twin iconic columns. According to William Fitzgerald, the Bangalore agent, Hopeville was the finest house in Bangalore admirably adapted to the Bank's needs.

The Bank could not, however, take immediate possession of Hopeville, as Capt. FitzGibbon, the owner of the leased premises in which the branch was then located, demanded Rs 1,000 as lease cancellation charges. The Bank's board then decided to continue at the same premises for the remainder of the lease period and let out Hopeville instead. From among three applicants, the board offered the premises to the newly-founded Bangalore United Services Club at a monthly rental of Rs 250. It was agreed upon that the club was to remain in occupation of Hopeville till the expiry of FitzGibbon's lease.

When Hopeville was finally occupied by the bank, it was used both as an office and a dwelling house. While the branch was spread across the ground floor and its annexes, the agent took up residence on the first floor. In 1912, a separate bungalow was erected for the branch accountant within the campus.

Over the years, the Bank made extensions to the office premises in the St. Mark's Road compound, under the watchful eyes of its architects, M/s Jackson & Barker. But this was not enough. The demands for more office space kept mounting, and with it came the need to provide residential accommodation to its own people, since Bangalore, like most other developing cities, had an acute housing problem. In the second half of the 1960s, the St. Mark's Road compound saw several new buildings come up including a new building for the Bangalore branch, residences for the agents

of Bangalore and Bangalore City branches and residential flats for other members of the supervising staff. Hopeville's upper floor was converted into a guest house for visiting officers. In 1993, the new local head office building of the Bangalore Circle too came up in the same campus.

All these years the Bank took particular care in maintaining Hopeville and retaining its original

built form and architectural elements. Twenty-three years after the creation of the Bangalore circle in 1983, the heritage home was converted into the official residence of the circle CGM.

**Hopeville continues to be one of the finest buildings of Bangalore and is an integral part of SBI's living heritage even to this day.**



Painting by Sudhir Vairagade



I still remember the day when I joined State Bank of India as a Probationary Officer. Fast forward 38 years, I am in my second innings - an opportunity to reimagine and reinvent, how I use my time, exploring and discovering myself in the process. Having retired from the Bank on 31st January 2015 as a Deputy Managing Director, when I look back, the past six years have been quite busy and eventful. One of the significant highlights for me in the pandemic has been the publication of my coffee table book "Zero and Beyond".

As Chief General Manager, State Bank of India, Bhopal Circle I had occasion to take numerous photographs of the places I visited in Madhya Pradesh. "Zero and Beyond" is a pictorial odyssey, a personal journey back in and through time, traversing the geographical and historical landscape of Madhya Pradesh, starting at Ujjain, ancient India's Zero Meridian, to 30 other locations, abounding in history, heritage and stories. It is a large format book, a self-published effort and is about 236 pages (9.5 inches x 13 inches), with a hard bound cover, semi coated 130 gsm paper, hand sewn, printed at one of the best offset printers in India and is priced at Rs. 3,000/- each (inclusive of courier charges to any location in India). It took me more than a year to

put together this book and many days stretched beyond 2 am in the morning, the passion being to progress the dream project towards completion. I personally supervised the printing of each and every page of the book over a month at the offset printing press, from morning till night. It has indeed been a labour of love.

While selecting the photographs for this book, I have used the frame of my personal experiences that are in the form of my memories, experiences and reflections, to synthesize the histories, sights and stories associated with these locations. As travel remains limited during and post the pandemic, this Pictorial Book is an enjoyable virtual journey through Madhya Pradesh. It has also been reviewed by Shri Rajen Khwaja, IAS Former Secretary Tourism, Govt of India in the travel magazine TravTalk (inset).

My book ZERO AND BEYOND strives to promote tourism and preserve the heritage of our great country, explore its flora and fauna and hopefully inspire others to write (copies can be obtained by sending an email to me at [s\\_kmishra@yahoo.com](mailto:s_kmishra@yahoo.com)). I would have found it difficult to imagine in 1976 that I would become an Author and Publisher and that too, in my Second Innings. HAPPY READING !



**Ranakpur Jain temple, Photography by M. N. Murthy**

COVID-19 since its inception has cast its disastrous effect on each and every institution of India engulfing the world over. From its devastating economic impact and the migrant crisis to the startling death toll, the COVID-19 pandemic in India unfurled one crisis after the other. The glaring gaps in our system, which had always been there, became even more prominent during the pandemic. Even Banks, who are considered as pioneers of serving the financial needs of the people also could not get rid of its clutches.

As per the reports of WHO, the COVID-19, first reported in December 2019, put the whole world in an unprecedented crisis and lingering uncertainty with innumerable deaths, generalised economic depression, unemployment, quarantine, unavoidable lockdown, and travel-ban that was imposed globally as a necessity to tackle the pandemic. Among the populace, the migrants were found to be one of the most vulnerable groups in this lockdown, as their very livelihood came to a complete standstill.

Fear of Coronavirus saw an exodus of a huge number of the labour force from states like Maharashtra, Gujarat, Karnataka, and Tamil Nadu and the arrival of those to their respective home states such as Uttar Pradesh, Bihar, Odisha and Jharkhand etc. Their migration from one state to another and their untold sufferings were ever witnessed in the history of India. The country was politically surcharged for the inhuman sufferings of the labour forces, and the topmost challenge and priority was lying before the Central Government and the State Governments to rehabilitate the poor people financially at their homes. A sum of fifty thousand crores was earmarked for spending the financial well-being of these beleaguered people. Financial help to people by the Government always goes through the banks. (Source of Information not known)

From opening Zero balance accounts to paying wages of Mahatma Gandhi Rozgar yojana (MGNREGS) and sanctioning and disbursing loans to people during Corona to targeted people of MSME sector, personal loan to public and pensioners, Mudra loans to retailers and to achieve Atmanirbhar Bharat Abhiyan; a plethora of financial schemes have been launched by Finance Ministry and Public Sector Banks are directed to execute the scheme at top priority basis.

Public sector banks of India stood with the Government through thick and thin and left no stone unturned to execute all the financial programmes launched by the government and work as a direct relation to cater to the financial needs of poor people during COVID-19.

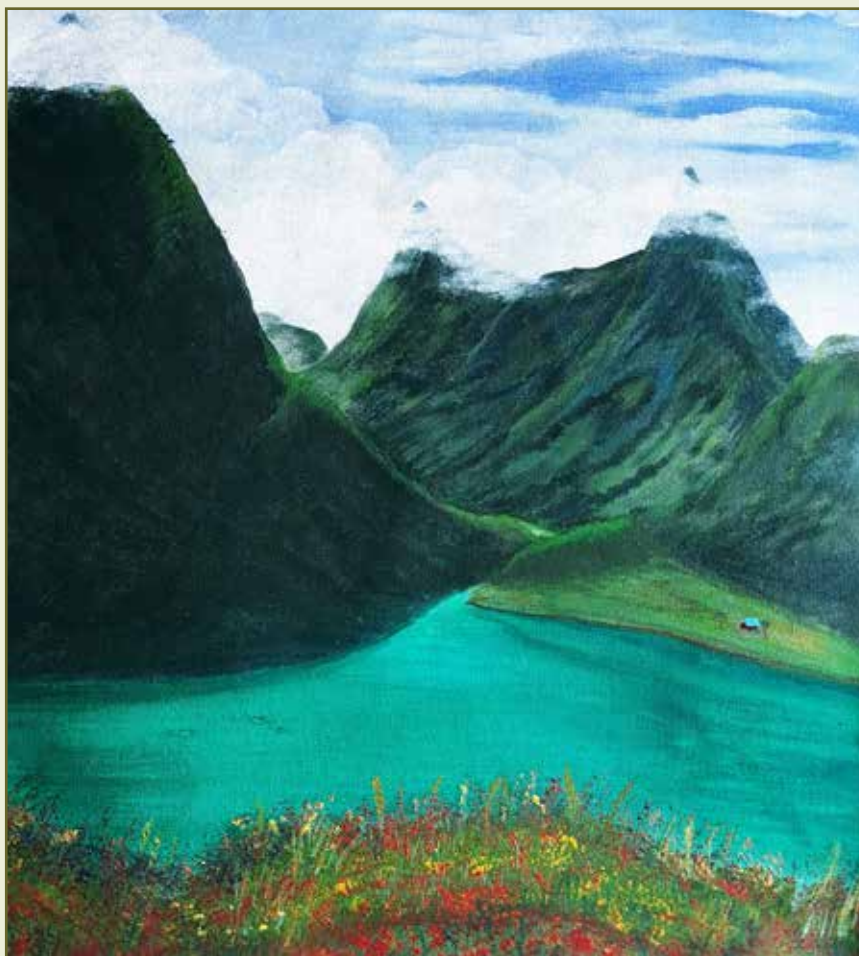
People may say all those are parts of banking jobs and what is special? True. But during Coronavirus-19 it imparts a great significance. WHO advised for a contactless payment system after the Centre for Disease Control and Prevention forum advised individuals to stay six feet away. In India, digital and online payments are still at a nascent to a kick-start. Digital payments in India include all prepaid instruments i.e. M-wallets, UPI, IMPS mobile banking. NEFT online banking transfers, Data captured around debit cards and credit cards are also part of online banking. Banking financial reports said that IMPS transactions fell by 40% to 1.21 lakh crores and UPI (Unique payment interface) fell to 26.8 per cent from March 2019 to April 2021. Rural populations in India do not prefer digital payments due to transactions failure on account of the low quality of 3G and 4G data released by the telecom sector. People in large numbers come to the bank to transact banking business, especially in rural and semi-urban areas, and contact payment systems follow, which give rise to a risk of spreading of Covid-19 pandemic.

Many employees of the banking sector have been diagnosed positive of coronavirus. Consequently, many employees have remained in their house quarantine and branches have been shut temporarily for sanitization. While employees of public, private Sectors and Govt. Employees directed to stay at home or do work from home, banking employees in India come to their workplaces and perform hand contact service of receipts and payments of money and negotiating papers which are fraught with grave risk of contacting coronavirus.

The Government of India has recognized workers of the public health sector of India as Corona warriors for their relentless treatment and service to Corona patients and in recognition Air Force of India sprinkled flowers over their workplaces and hospitals on them. People blew conch and clapped, recognizing their selfless service. Bankers of India are much vulnerable to COVID-19 due to the contact payment system, but nobody paid heed to their plight.

Some time ago, a press reporter asked the Chairman of the State Bank of India whether he had thought of his wage cut on account of COVID-19. The Chairman said that if his salary would be deducted, he would virtually come to the road. He might have told it jokingly, but it is almost true. As per a report, the salary and allowances of the Chairman of State Bank of India is around 59 lakh rupees per year. But his near counterparts, CEO of Private sector banks of India, remuneration is 55 crores per year. The pensioners of public sector banks get a fixed amount of pension and the amount does not increase after subsequent next wage revisions. It is not fallacious to say that a retired General Manager of public sector banks gets less pension than his contemporary clerk who retired from a Govt job. Compare the nature of the job of an employee of a public sector bank and think of Covid-19.

**Our unsung heroes still work.**



Painting by Guru Raj

Every employed person retires at a particular stage of life. Bank retirees are no exception to this fact. A new life enters before a retired person physically, mentally and economically. A retiree is susceptible to total adaptation at this particular point. A person who cannot walk over this juncture is poised to fail in his future life.

In Banks, the employees are prone to many vagaries, but they enjoy the career in many ways. As Bank employees deal with money along with customers, they carry risk at all times, as any negligence in dealing with the money may throw them to unforeseen sorrows and problems. The merriment of Bank employee life garners out of interactions with people of all walks of life. Promotion of goodwill among the customers make the bank employees more cheerful. This is rather a conjugate process, through which both sides win and enjoy. There could be occasional stand offs but finally both sides enter into ceasefire. Recently, it made me puzzling to hear from one of my past colleagues that she does not receive any attention at the counter though she is a retired employee. I had to console her saying that all the people at the counter are important. She kept mum when I asked her whether she was ready to render better service to any retiree while she was in service. While in service, many think that they have to retire one day after which their names would be shelved out of the routine books to be labelled as 'retirees'. No wonder, retirees with more sense, seldom visit the pension branch sans one day in every November to establish the eligibility of continued pension. The workforce everywhere is busy with the routine affairs and the retirees have the facility of ATM, online Banking, Google pay, Payt M and what not? The first priority of the retirees should be in keeping away from the pension branch unless the situation warrants. Needless to add, any call by the branch officials to call on the branch should be responded positively and with due respect. Because the Bank is our bread winner even now.

Coming back to the family lives of retirees at large, at least in a few cases, the retirees become enemies of the junior members of the families. Unnecessary interventions in family affairs cause uneasy calmness and meek obedience. Both cannot last long. During the service period, an employed person cannot or may not know all the internal affairs in the family. His presence in the family for more time gives him opportunity to take stock of the entire scenario. Even the doings of the well settled children may attract his lens and he may tend to compare those with his activities in the past. Going by the present trends, nobody may listen each other. So, better keep away from unnecessary indulgence until the scenario warrants. The spouse should be the first and the last supporter of each retiree. This relation should remain complimentary. It would be wiser for the aged retiree to have friendly relations with the grandchildren, without scuttling the sons/daughters or otherwise.

Financial management is a matter of utmost concern to all of us. As known to all of us, Bank interest comes down on account of the Govt/RBI policy from time to time. Though we are bank retirees, we cannot disown the worthy and meaningful presence of our Banking industry but we cannot forego our monetary interests. The cost of all items is on the surge. In health sector, one which is of paramount importance to all senior citizens, the cost is sky rocketing. The current COVID situation compelled the hospitals to double the fees in all sectors starting from OP consultation. The cost of medicines produces roaring effect. The presence of Jan Aushadhi stores has not seemingly helped the senior citizens. It would be in the interest of the retirees in shelving 10% of the savings to the bourses or MFs , in a very prudent manner. This has two effects. First one is financial gains. Secondly, this process would enable us to study and follow up the business world in India in which we were partners during

yesteryears. There are a few business channels taking the news in business circles to the potential retail investors in the country. But one should remember that the capital invested should not be eroded out of greed or undue speculative methods. The remaining 90% should be kept intact with our Bank.

A healthy mind helps every human being to remain in cheers, only a healthy body can keep the mind healthy. Wealth should be seen as a by-product of healthy mind and healthy body. Retirement is not the end of everything. It is an opportunity to complete our undone works in the past. This should not be misused for wrongful actions and falling prey to greed, quarrels, unnecessary interventions etc. A small part of our time should be earmarked for serving the society which faces so many problems. It is unfortunate that some of our married youth go

after divorce within six months of marriage for unworthy reasons or no reasons. The retirees in all fields should join hands in chalking out effective programmes to fight this growing menace across the nation. Such activities would strengthen our meaningful presence as a corrective force in the society. Any intervention by the us as retired Bankers would make our Bank proud of us.

Retired life is definitely for second innings and adaptations help us to attain this successfully. Adaptations are not easy. It requires sacrifice, patience, commitment and after all, a healthy life of the retirees and their spouses. The recent hike of the Family Pension should cheer up all the retirees who were worried of the spouses after their death. Let us remain hopeful to keep ourselves on a strong wicket forever.



Painting by Guru Raj

बात उन दिनों की है, जब मैं भारतीय स्टेट बैंक- मुख्य शाखा जबलपुर में कार्यरत था और LFC पर परिवार सहित आगरा जा रहा था। सामान सब पैक हो गया, तब सफर पर निकलने से पहले पत्नी कहने लगी गहने रख लूं क्या? अच्छे मूड में होने के कारण मैंने तुरंत हाँ कर दी। कुतुब एक्सप्रेस से यात्रा कर रहे थे, रात को जब ऊपर वाली बर्थ पर बेटी सोने लगी, तब पत्नी ने अपना पर्स (हैण्ड बैग) उसके सिर के पास रख दिया। हमारे साथ हाई कोर्ट के रिटायर्ड जस्टिस भी सफर कर रहे थे (वे पूर्व परिचित भी थे, क्योंकि मैं उन दिनों बैंक की पेंशन डेस्क का प्रभारी था व उनकी पेंशन हमारी शाखा में ही आती थी)। वे ये सब देख रहे थे तब उन्होंने कहा ऐसे मत रखो उतरते समय ध्यान नहीं रहेगा। हमने उनके कथन पर ध्यान नहीं दिया। वे ग्वालियर उतर गए, उन्हें जीवाजी विश्वविद्यालय के किसी घपले की जाँच का जिम्मा सौंपा गया था।

हम सुबह सुबह आगरा कैंट स्टेशन पर उतरे और सीधे बैंक हॉलिडे होम पहुँचे। वहाँ केयर टेकर ने कहा जो रूम आपको एलाट है, वह आधे घण्टे में खाली हो रहा है। आप चाहे तो कॉमन टॉयलेट यूज कर सकते हैं। हमने आधा घंटा प्रतीक्षा करना ही ठीक समझा। जब हम अपने रूम में पहुँचे तो बैग खोलने के लिए चाबी की याद आई, तो वह हैण्ड बैग में थी और हैण्ड बैग ट्रेन में ही रह गया।

मैंने कहा कोई बात नहीं बैग किसी भी तरह खोल लेंगे। किंतु पता चला कि गहने भी उसी हैण्ड बैग में ही हैं। तब औटो हायर कर तुरंत भागा। उस दिन अमेरिकी राष्ट्रपति बिल क्लिंटन भी आगरा आ रहे थे, काफी रास्ते बंद थे। खैर देरी से ही सही पर स्टेशन पहुँच गया। स्टेशन मास्टर के पास गया उसने रेल्वे पुलिस स्टेशन भेज दिया। पुलिस वालों ने फिर रेल्वे स्टाफ से संपर्क करने को कहा, तब एक स्टाफ ने रेल्वे कंट्रोल रूम में जाने को कहा, वहाँ एक बहुत ही सज्जन व्यक्ति शर्मा जी को अपनी पूरी कहानी बताई। यह सब बताने में बहुत समय लगा,

क्योंकि यह देश का बहुत ही व्यस्ततम रूट है और उन्हें गाड़ियों को क्लियर मैसेज भी देना पड़ रहा था। उसके बाद उन्होंने कुतुब एक्सप्रेस की लोकेशन देखी और बताया कि ट्रेन मथुरा से निकल चुकी थी। फिर उन्होंने कहा कि ट्रेन अब कोसी कलां स्टेशन पर रुकेगी, अतः मैं वहाँ के स्टेशन मास्टर को मैसेज दे देता हूँ।

मैं पहले ही उन्हें सेकंड एसी का कोच नंबर और बर्थ नंबर दे चुका था। बड़ी मुश्किल से, गाड़ी के स्टेशन पहुँचने के कुछ ही क्षण पहले वे अपना मैसेज स्टेशन मास्टर को दे पाए। उन्होंने यह बता दिया था कि इस तरह का बैग और उसमें यह यह सामान है, इस बैग को वे अपनी कस्टडी में ले ले। कुछ समय पश्चात कोसीकलां स्टेशन मास्टर ने बताया कि बैग और सारा सामान मिल गया है। शर्मा जी ने मुझे बताया और मेरी ओर देखकर पूछने लगे कि आप कोसीकलां बैग लेने जाएंगे, फिर मेरा परेशान चेहरा देखकर स्वयं ही समझ गए और कहने लगे कि मैं कोसीकलां स्टेशन मास्टर को कह देता हूँ कि वे आपका बैग तूफान मेल के गॉर्ड को सौंप दे। तूफान मेल यहाँ 12 बजे आता है, तब तक आप फ्रेश होकर आ जाइए। उस समय करीब 10 बज रहा था, तुरंत हॉलिडे होम गया और समय पर स्टेशन आकर सारे सामान सहित बैग तूफान मेल के गॉर्ड से प्राप्त किया। उन शर्मा जी का यह उपकार मुझे मेरे अंतिम समय तक याद रहेगा। ईश्वर उन्हें इस जहाँ की सारी खुशियां प्रदान करे।

उन्हें (शर्माजी) को मेरी बात सुनकर, मैसेज को स्टेशन मास्टर और गॉर्ड को डेलिवर करने में बड़ी कठिनाई हो रही थी, क्योंकि आगरा रेल्वे का बहुत बिज़ी ट्रैक है और वहाँ चारों दिशाओं की गाड़ियों का आवागमन होता है। उन्हें गाड़ियों को लियर लाइन का मैसेज भी देना होता था। उन दिनों ये सारा काम मैनुअली होता था, जरा सी असावधानी दुर्घटना का रूप धरण कर सकती थी।

Bias is seeing others with a prejudiced view  
 Seeing someone beneath you with contempt &  
 scorn Bias is a seed of hate which if sprouted  
 Has all potential to turn into a widespread chaos  
 A single most culprit perhaps Sitting in our  
 psyche as a sleeping cobra Cause of all conflicts  
 of human behaviour Be it ethnic, racial,  
 religious, gender or any other

The world is so badly afflicted with bias now  
 Venting often  
 translating into worst reactions of times

We often hear loud and cogent voices hinging  
 On superiority/inferiority matrix 'kaale are  
 sufferers Gorey are exploiters North Indians are  
 like this South Indians are like that Hindus are  
 hypocrites Muslims are obsessed with weapons  
 and violence Sikhs are pompous And Jews are  
 the enemy of humanity So on, so forth...

It is appalling to hear such unfounded  
 Unfathomable bias Often convincing to  
 stupid mind and silly reason

We are ONE humanity separated by Geography,  
 language, colour and faith We are the same  
 bunch of good and bad Sensible and idiots  
 Across any sample across any combination

Without delving much into the origin It's  
 anatomy and tracing bias In dingy paths of  
 history and sanskars We need to mute and  
 unplug such discordant notes Disenfranchise  
 such voices of bias As they are similar to Nazi's  
 propaganda Versus Zionist Zeal to finish others'  
 existence

Come! all good citizens of world Visualise the  
 dangers of such bias Believing in the saying  
 "When bad men combine, the good must  
 associate" Else they will fall one by one An  
 unpitied sacrifice in a contemptible struggle Oh!  
 Man embarks on the journey From nothing is  
 ever forgotten and Nothing is ever forgiven To  
 everything can be forgotten and forgiven and  
 love the sons of unbiased God.



Ranakpur Jain temple, Photography by M. N. Murthy

Gone are the days  
When you freaked out in all ways  
Sneaking into shops and malls  
Not to talk of entertainment halls  
Now you are confined in homes  
Thanks to corona which comes  
Through your eyes and nose  
From all those who come close  
Prevention is always better than cure  
As covid has so far no cure  
Wear your mask and keep away from others  
Wash your hands well with soap and water  
That is the way we should save us  
Along with others around us  
This is no time to play politics petty  
To garner some votes in our kitty  
Let us consider our nation first  
And let the personal benefits be the last



Painting by Sudhir Vairagade



The journey continues for now  
 And still a place to come.  
 And many is yet to be done.  
 Have crossed 60  
 So, it doesn't matter.  
 It's just a measure of the zameen.  
 The sky is yet to come.  
  
 Thanks for paying now  
 He is left with every insaan.  
 the whole one who could not do  
 He is left with every armaan.  
 It has just started  
 The second innings of life.  
 Know that life's  
 The real test is yet to come.  
  
 Still worldly  
 There is some lagaan left.  
 They couldn't use it  
 There are all the goods left.

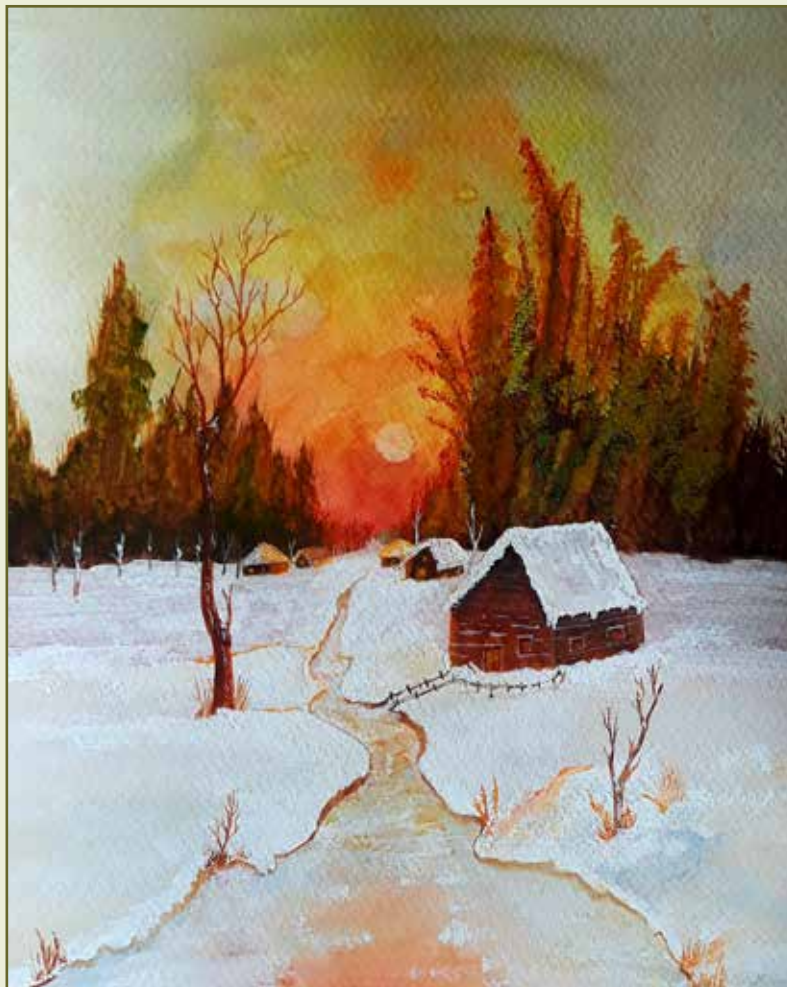
Don't stop  
 You, in the middle of the race.  
 Still a chance to win  
 There is still an arrow left.  
  
 Retired, but still  
 Experience need to be respected.  
 Learning to do something new  
 There is always a storm left.  
 Now, of a senior citizen  
 The responsibility is also on the shoulders.  
 To make this world a better place  
 The eyes are waiting for the authority holders.  
 The lips, who have remained silent so far  
 That voice is yet to come.  
 The one above also gave their work  
 That decree is yet to come.  
 Do everything  
 In the same life.  
 Ran away for the rest of your life now  
 There's a little rest left.

Only problems happen automatically,  
Happiness is a choice we all have to make.

"Hatred" happens automatically  
"love" is a choice we all have to make.

\*Being negative happens automatically\*  
\*Positive attitude is a choice we all have to make

"Complaining" is automatic  
"Gratitude" is a choice we all have to make.



Painting by Guru Raj

चिंता छोड़.. चिंतन कर..  
मेरे रोग व्याधि का डायग्नोसिस कहाँ कराऊँ..  
किस डॉक्टर के पास जाऊँ..  
दवाइयाँ कहाँ से लाऊँ..  
धीरज रख..सब्र कर.. समय दे..  
अपने शरीर को कुछ अवसर दे दे..  
सब कुछ वह देख लेगा..  
उस पर खा खा के बोझ मत बढ़ा..  
खराबी उसकी है, वह जानता, पहचानता है..  
लिवर और पैंक्रियाज.. सबसे बड़ी, सही दवाई बनाने वाली कंपनियाँ हैं..  
उनके काम में बाधा ना डाल..  
फिर देख कमाल..  
संयम रख, उपवास कर..  
अपने से ही तू, संवाद कर..  
कल्पतरु पर व्यर्थ में..कचरा न डाल..



View of Karsog Valley from Chindi Village, Photography by Akshay Mehra

कहा तो नहीं था  
पर कुछ कहने जैसा था शायद

हया भी थी  
जमाने का ख़ौफ़ भी था शायद  
मुहब्बत भी थी  
लुटने को तैयार भी था शायद

आखिरी घड़ी भी थी  
मरने के इंतज़ार में था शायद  
वो पास भी थी  
मिलने को बेताब था शायद

बरखा भी थी  
बादल उड़ने को था शायद  
आग भी थी  
समंदर सूखने को था शायद

नहीं मिले एक-दूसरे से  
नहीं रुके एक-दूसरे के लिए  
नहीं हुए गडमड आपस में  
नहीं उलझे ज़माने से  
वो भी सकुचा गई थी  
हौसला मुझ में ही नहीं था शायद।

## अलका गोरे

## बिटिया छू लो आज आसमान

भाव उर उर्मिल सी वाणी  
मम्मी पापा की राजदुलारी।

घर आँगन देहरी द्वारे रुनझुन,  
सुनी पहले पहल की किलकारी।

घर वातायन में वीणा झंकृत,  
अनक कनक सी रूप रूपाली।

उमक तुमक संभलसंभल,  
इठलाती तुतलाती घर घूमती।

बस्ता पट्टी पोथी ले दौड़ लगाती  
ॐ ॐ नव अक्षर बोध प्रणामी।

शनैः-शनैः कक्षा दर कक्षा बढ़ती  
बिटिया, उमंग, उत्साह सुफलम।

लेकर उपाधि प्रशंसित उज्वल  
घर परिवार समाज जय विजय।

आज उत्तुंग, उन्नत बिटिया प्यारी  
मन अलकायस्य सिन्धु आशीष।

बिटिया गर्व गर्वित भाव अनुपम  
बिटिया बढ़े तुम नित नव आगे।

बिटिया लाभ शुभ वरद शारदे,  
बिटिया जीवन उपवन महकाती  
बिटिया! छू लो आज आसमान।



**A view of Langza village encounters to Key Monastery above Kaza town,  
Photography by Akshay Mehra**

खुल जाने दो दरवाजा हवा को अंदर आने दो  
कोई तो आता नहीं यहाँ हवा को अंदर आने दो।

होंगी मुलाकातें कुछ बातें होंगी अब जमाने की  
कोई आए, मिला सुकून हवा को अंदर आने दो।

दिला गईं यादें बता के कुछ गुजरे जमाने की  
करो न बंद दरवाजा हवा को अंदर आने दो।

फूल बगिया से ले आएगी महकाने मेरी कुटी  
रखो खोल के दरवाजा हवा को अंदर आने दो।

होती रहें मुलाकातें हर किसी से 'विश्वकिरण'  
हिल रहा है दरवाजा हवा को अंदर आने दो।

विश्वकिरण

## **GIST OF CIRCULARS ISSUED BY P&PM DEPARTMENT FOR THE BENEFIT OF STAFF PENSIONERS**

### **I. SBI Health Care/ SBI Retired Employees' Medical Benefit Scheme (SBI REMBS) Revised Procedure For Registration Of Membership**

The procedure for applying for membership of SBI Health Care (SBI REMBS) has been amended to make the process fast and paperless. Accordingly, a new functionality "SBI Health Care (SBI REMBS) Enrolment" has been introduced in HRMS. The features of the functionality are as under:

- a) Eligibility - Eligibility of an applicant under the scheme will be based on data for the employee/ pensioner updated in HRMS and non-eligible employees/ pensioners will not be able to apply for membership of the scheme.
- b) Data Updation in HRMS – Any adverse development in the status of any employee/ pensioner (viz., dismissal, retirement under Section 19(3) etc., which renders an employee/pensioner ineligible for membership under the scheme) must be arranged to be captured in HRMS immediately by the AO concerned.
- c) Online Application – Online Application for SBI Health Care membership will be submitted by the eligible employee/ pensioner in HRMS and requirement of submission of physical declaration is dispensed with.
- d) Declaration - Required declaration of the applicant for enrolment under the scheme shall be obtained online and submission of physical declaration is dispensed with.
- e) Subscription fee - Payment of subscription fee will be debited to the account of the applicant maintained at the pension paying branch, authorization for which will be obtained digitally from the applicant under the functionality.
- f) Scrutiny & monitoring at AO/LHO - No approval will be required at the AO/LHO

level. However, the consolidated report of employees/ pensioners who have applied for membership of SBI Health Care (SBI REMBS) including the present status of the application will be available for viewing/ downloading at AO/LHO level for necessary scrutiny and to handle queries of the applicants.

- g) Rejection of ineligible applications - After submission of application by an applicant, rejection of the application can be done only by the authorized official at Corporate Centre. If any application is to be rejected due to any adverse development in status of the employee/ pensioner, rendering him/ her ineligible under the scheme, Circles shall immediately intimate P&PM Department at Corporate Centre for rejection of the application.
- h) Approval - On ratification of membership by the Trustees, membership will be approved in HRMS at Corporate Centre and the details of all such members will be submitted to Software Factory in GITC by HRMS Department for updation in the REMBS portal.

Moreover, the processing of reimbursement of claims under the scheme will be available in REMBS portal as hitherto.

### **II. SBI STAFF PENSIONERS/FAMILY PENSIONERS STANDARDIZATION OF IDENTITY CARDS**

- ❖ As per extant instructions the Staff pensioners /Family pensioners are issued Identity cards as per standard format by the Circle PPG Departments/Office Administration Department of CC establishments since June 2020. It is observed that there is no uniformity/standardization of its size, shape or contents and Identity cards issued are at great variance in design and content. We are also receiving feedback

from various quarters, regarding Pensioner's Identity Card and Identity card for Pensioner with special Child.

- ❖ With a view to enhance and safeguard the corporate brand image of the bank, the competent authority has decided to standardize the Identity Card being issued to Staff Pensioners /Family pensioners. This will bring uniformity for all the identity cards issued before/after June 2020. The QR code embedded ID card will have the required relevant details of the Staff Pensioners/Family Pensioners like designation at the time of retirement, retired from branch, mobile number, blood group etc. Further a provision has also been made to issue a separate ID Card for the special child which will carry his/her joint photograph along with the Staff Pensioner and Family Pensioner.

### **III. IBA SPONSORED GROUP MEDICLAIM POLICY FOR RETIREES OF e-ABs**

#### **RENEWAL OF POLICY WITH EFFECT FROM 1ST NOV 2022**

#### **INCLUSION OF WILLING e-AB RETIREES IN OUR 'SBI HEALTH ASSIST' GROUP MEDICLAIM POLICY W.E.F. 1ST NOV 2022**

The details for renewal of IBA sponsored Medclaim Policy for retirees of e-ABs for the policy year 2022-23 commencing from 01st Nov 2022 have been advised. In this connection, IBA has advised guidelines for renewal of the policy for the policy year 2022-23 commencing from 01st November 2022 for the eligible members. The policy has been awarded by IBA to National Insurance Co. Ltd. (NICL). The Premium rates for the revised Base and Super Top-up policies under the IBA Medclaim Policy (2022-23) for eligible retirees have been advised. IBA has informed that the following treatments have been included for the Retirees Policies for the policy year 2022-23:

- (i) Inclusion of approved targeted therapies for treatment of Cancer in day care and on standalone basis. The term Immunotherapy – Monoclonal Antibody cancer treatment on standalone basis has been added in the list of Day care and domiciliary treatments.

- (ii) Inclusion of Intra vitreal injections for eye disorders other than ARMD also has been done. The current Bipartite agreement specifies treatment for age related Macular Degeneration (ARMD) only.

Other terms and conditions for the policy are as per advices received from National Insurance Company Ltd. After collection of premium from individual e-AB retirees, remittance of premium should be made in favour of National Insurance Co. Ltd.

Inclusion of willing e-AB retirees in 'SBI Health Assist' (Annual Payment Plan): It has been decided to include e-AB retirees who are presently members of the IBA policy in 'SBI Health Assist' policy with effect from 1st November, 2022 as per the terms communicated by SBI General Insurance Co. Ltd.

All other terms & conditions and process of enrolment for e-AB retirees who enroll themselves in 'SBI Health Assist' policy with effect from 1st November, 2022, will be as per the instructions contained in e-Circular no. CDO/P&HRD-PPFG/76/2021-22 dated 16th Dec 2021.

### **IV. REVISION OF STAFF FAMILY PENSION W.E.F. 01.04.2021**

The Central Board of the Bank in its meeting dated 03.11.2021 has accorded approval for revision in family pension for employees/pensioners of State Bank of India/ erstwhile Associate Banks (e-ABs) at a uniform rate of 30% of applicable pay without any ceiling w.e.f. 01.04.2021. The existing rates of dearness relief effective from 01.04.2021 for existing pension/family pension will be applicable on revised family pension also. The family pension for part time employees will be revised on the same lines as applicable for permanent employees. A letter of undertaking will be taken from the family pensioners in the format (Annexure I) to enable the bank to make adjustments to Pension Fund, if any, at a later date.

### **V. MEDICAL BENEFIT SCHEMES FOR RETIREES RENEWAL OF "SBI HEALTH ASSIST (POLICY 'B')" & "SBI HEALTH CARE (POLICY 'A')" ON MODIFIED TERMS & CONDITIONS**

As per the latest circular, the renewal of "SBI Health Assist (Policy 'B')" & "SBI Health Care



(Policy 'A')" with effect from January 16, 2023 has been advised.

SBI GENERAL INSURANCE CO. LTD. has been selected for serving both the policies for the next three years. M/s Anand Rathi Insurance Brokers Ltd. has been selected as the mandated Broker for serving both the Policies. The Policies have been renewed on modified terms and conditions.

In the "SBI Health Assist" (Policy 'B') , the membership of "SBI Health Assist" (Policy 'B') will be voluntary and those eligible can obtain membership of the same by paying the annual premium from their own sources. The Policy covers retiree or family pensioner, spouse of retiree and disabled child/ children (if any) as declared to the Bank.

"SBI Health Care" (Policy 'A'): Insurance cover for SBI REMBS members w.e.f. 16th January, 2023 will be as under:

- a. Insurance cover will be obtained only for the members whose residual balance is Rs. 3.00 lakhs and above.
- b. If the claim exceeds the total sum insured allocated under the Policy, the balance amount of claim up to the residual limit will be processed by REMB Trust.
- c. Medical claims of members having balance below Rs. 3.00 lakhs will be paid by the Trust and they will be out of the insurance scheme.
- d. SBI REMBS/SBI Health Care Policy Members cannot join SBI Health Assist Policy mid-term during the currency of the Policy. They can join only at the commencement of cover i.e., before 16th January'2023.

#### **VI. DEARNESS RELIEF PAYABLE TO BANK'S PENSIONERS AND FAMILY PENSIONERS FOR THE MONTHS FEBRUARY 2023 TO JULY 2023**

- ❖ Based on monthly average of the All-India Consumer Price Index figures for Industrial Workers (base 1960=100) for the quarter ended December 2022, the rates of Dearness Relief payable to the pensioners for the period February 2023 to July 2023 will stand revised as per Annexure I for Pensioners and Annexure II for Family Pensioners enclosed to this circular. For retirees of

e-ABs, the same rates of Dearness Relief are also applicable to the pensioners and family pensioners for the period February 2023 to July 2023 as per Annexure-I and Annexure-II respectively.

#### **VII. PROJECT SBI CARES:ONLINE AIR TICKET BOOKING FACILITY IN HRMS**

- ❖ Under the project 'SBI CARES' a new facility has been developed in HRMS portal for enabling the pensioners/ family pensioners to book online Air Tickets via the ticket booking portals provided by the Bank's empaneled travel agencies, i.e., M/s Akbar Travels of India Pvt. Ltd. and M/s Balmer Lawrie & Co. Ltd.
- ❖ The Bank has made special Tie-up arrangement with different airlines for providing several benefits like concession in ticket price, free meal facility, zero cancellation fees, etc. to the pensioners/ family pensioners on payment basis. The said benefits are available through the said travel agencies' web portals, as per the Tie-up arrangement with the airlines and are dynamic in nature and are also dependent on the offers and schemes offered by the airlines from time to time.
- ❖ A new tile namely 'Pensioner Online Booking of Air Ticket' has been introduced under 'Pensioners' Self Service' in HRMS portal for pensioners/ family pensioners. The first-time users of the said functionality would have to submit a digital 'Consent- cum- Undertaking' for initiation of registration/ User ID Creation process at the Travel Agencies' end. On submission of the said Consent, particulars i.e., Name, PF ID, Mobile Number and Email ID of the user will be shared with the Travel Agencies for user registration.

#### **VIII. SBI GROUP MEDICLAIM POLICY : e-PHARMACY SCHEME FOR MEMBERS OF "SBI HEALTH ASSIST (Policy 'B')" LAUNCH OF SERVICE W.E.F. 25th JAN, 2023**

With reference to our earlier e-circulars regarding e-Pharmacy Scheme for members of Annual Payment Plan under "SBI Health Assist (Policy 'B')" and renewal of SBI Health Assist (Policy 'B') on modified terms and conditions, the

Bank has selected two new Service Providers namely, M/s TATA 1mg Health Care Solutions Pvt. Ltd. (TATA 1mg) and M/s Phasorz

Technologies Pvt. Ltd. (Medibuddy) for providing e-Pharmacy services to the members of "SBI Health Assist (Policy 'B')".



**Painting by Sudhir Vairagade**

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