

Second Innings

A quarterly magazine for the welfare of SBI Pensioners | APR-JUN & JUL-SEP, 2020



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**Designed and Developed
at**

**Pension, Provident Fund
and Gratuity (PPG)
Department
Corporate Centre**

Invitation

We invite you to share your
experiences for the next issue of

"Second Innings"

Write to us if you,

- Have faced a serious health problem and conquered it
- Or your near ones have done something exceptional post 60 years
- Have a hobby to share
- Had a unique experience related to financial matters
- Travelled to a destination less known to many
- Have an insightful anecdote about your grandchildren/ near and dear ones

The selected contributions will get a chance to get featured in our quarterly magazine

Mail to us at

The Editor,

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FROM THE DESK OF CHIEF GENERAL MANAGER (HR)



Dear Seniors,

It gives me immense pleasure and a greater sense of responsibility in assuming the position of Chief General Manager

(HR). As the ambassadors of the Bank, your contribution in making this organisation strong and huge cannot be measured. We believe that when one serves for very long in the organisation, the detachment is impossible. Hence a communication platform was introduced with the objective to reach out to our pensioners and keep them updated with the new initiatives and various activities being undertaken by the Bank.

In line with that, we would like to mention that initiatives have been taken in this direction like arrangements made with Apollo Group for providing Isolation Rooms for our asymptomatic COVID positive staff members (serving and retired) in 8 cities, viz., Ahmedabad, Chennai, Mumbai, New Delhi, Bengaluru, Hyderabad, Kolkata & Guwahati and also making the facility available free of cost to first 100 pensioners of our Bank (barring services like diagnostic tests, medication and hospitalization). As a special gesture to our retired colleagues, Bank has allowed reimbursement of cost of regular medicines purchased from the market during the period April-December, 2020.

Recently, Bank has introduced cashless domiciliary facility for members of Annual Payment Plan (APP) under “SBI Health Assist” through e-Pharmacy Tie-up. A member of the Annual Payment Plan will

be eligible to purchase medicines through the App by uploading a valid prescription issued by a Registered Medical Practitioner as per the eligible limits. The Medicines will be delivered by the Vendor Company directly at the address registered in the application.

“Second Innings” initiated by Pension, Provident Fund & Gratuity (PPG) Department in Human Resources Department, is the platform for a two-way communication with our senior colleagues. And with every issue, we request you to whole heartedly support and contribute to the magazine by sharing your experiences which will motivate others. Undoubtedly, second innings are always evolutionary. It is one of the best times in life to relive your dreams, fulfil your passion which could not have seen the dawn of the day due to professional and personal responsibilities and commitments. No wonder, post retirement life is in fact the most contented period where every moment is meant to be cherished.

Lastly, in the wake of the ongoing pandemic, it is equally important to look after ourselves. It is all the more imperative to lead a disciplined life and keep oneself fit and healthy. Strict adherence to the advisories of the Government in this regard is to be ensured. Kindly, take all the necessary precautions and stay safe and at the same time remain socially informed, practice yoga and meditation for a smoother well-being.

With Best wishes & regards to you and your family members!

- Rajesh Kumar Mishra

FROM EDITOR'S DESK

Dear Seniors,

I feel delighted to assume the position of Deputy General Manager, Pension Provident Fund and Gratuity Department (PPG) at the Corporate Centre and as the "Editor" of the magazine – Second Innings. I take this opportunity to welcome all my senior colleagues and assure wholehearted support and cooperation. It's an privilege to work in a Department, which looks after the welfare of the retired senior colleagues. With managing huge investments of superannuation funds, it's a huge challenge to cater to the welfare of our retired senior executives whose numbers are matching with our current employees.

But with Digital technology taking over, it's a radical change now. 98% of the retiring employees are being paid their dues on the very next day of retirement, reducing the burden of delayed payment of interest. Payment and monthly processing of pension is also done by HRMS so that the pension is rightly credited on 26th of every month. Not only it is credited but also a SMS and email advising the same is communicated to all. HRMS has also made submission of Life Certificate easier. SMS is generated at every stage till submitted at the same platform. Bank has also introduced digital submission of Life Certificate through "Jeevan Pramman"-with authentication of LC by Aadhar Number. As a one-time measure, Bank has also extended facility of submission of scanned copy of LC through e-mail till 31st December, 2020.

"Second Innings" was initiated in 2008 by Pension, Provident Fund & Gratuity Department in Human Resources Department, as a platform for a two-way

communication with senior colleagues. Your contribution to the Bank is immense. You have provided us the will power to face hurdles. Undoubtedly, this has enabled us to us to reach such heights.

The purpose of the magazine is not only to publish articles and short stories, but to reach each one of you with a purpose of information sharing. We also invite your suggestions and share your experiences with us so that we can put it together for everyone to read.

Last but not the least, COVID-19 is the most tumultuous, catastrophic and the most defining epoch of our lifetime. We cannot think of anything else which has happened with such speed — from the end of December 2019, when the first cases were reported in China, to the end of October 2020, when an estimated one-third of the world's population is locked into their homes. The only thing which can be done is to fight against it. Our Bank has been devising various strategies to deal with the situation. In addition to various welfare measures, Bank has provided special quota of medicines and tied-up with quarantine centres for pensioners. Expenditure of Rs. 25,000/- for Home Treatment of Covid-19 has been allowed to members of SBI Health Care. The present situation can only be dealt with appropriate safety measures - wear a facemask, stay indoors to the maximum possible extent, clean your hands often and monitor your health.

In case of any persisting symptoms, please call a doctor and consult for medication. Avoid being a party to spreading rumours on Social Media and practice meditation and Yoga for a healthy living. Stay safe and stay healthy. Best Wishes!

Editor

पर्यटन / Tourism

हरी-भरी वादियों से घिरा हिल स्टेशन "लोनावला"

महाराष्ट्र के पुणे जिले का एक बहुत ही खूबसूरत हिल स्टेशन है समुद्रतल से 624मीटर की ऊंचाई पर बसे लोनावला की सुंदरता देखते ही बनती है। लोनावला की उत्पत्ति 'लेन' और 'अवली' शब्द से हुई मानी जाती है जिसमें 'लेन' का अर्थ 'पत्थरों को काटकर बनाया गया 'आश्रय स्थल' है और अवली का अर्थ है 'श्रृंखला'। आज का लोनावला कभी यादव वंश का एक भाग था। मुगलों ने इस जगह के सामरिक महत्व को देखते हुए इसे लंबे समय तक अपने कब्जे में रखा था। इस जगह के किले और मावला योद्धाओं ने मराठाओं और पेशवा साम्राज्य के इतिहास में एक महत्वपूर्ण भूमिका निभाई।



1871 में लोनावला और खंडाला नामक दोनों पर्वतीय स्थलों की खोज बॉम्बे प्रेजीडेंसी के तत्कालीन गवर्नर लॉर्ड एल्फिंस्टोन ने की थी। यहां स्थित प्राचीन इमारतें और किले इस बात की गवाही देते हुए प्रतीत होते हैं।

लोनावला या **लोनावला** (मराठी:लोणावळा), भारतीय राज्य महाराष्ट्र के पुणे जिले में स्थित एक पर्वतीय स्थल और नगर परिषद है। यह दो प्रमुख शहरों पुणे और मुंबई के बीच, पुणे से 64 किमी और मुंबई से 96 किमी की दूरी पर स्थित है। भारत भर में लोनावला इसकी प्रसिद्ध मिठाई चिक्की के लिए प्रसिद्ध है।



यह पुणे और मुंबई के बीच के रेलमार्ग पर स्थित एक प्रमुख स्टेशन भी है। पुणे और मुंबई के बीच स्थित दोनों प्रमुख सड़कों, मुम्बई-पुणे द्रुतगति मार्ग और मुंबई-पुणे राजमार्ग पर भी यह पड़ता है। घूमने के लिए अक्सर लोग मुंबई जाते हैं। वहां से महज 95 किलोमीटर दूर एक और बेहद खूबसूरत हिल स्टेशन है लोनावला। परिवार के साथ घूमने जाना हो या दोस्तों के साथ मस्ती करनी हो, यह जगह सभी के लिए मुफीद है। आगे देखिए इस हिल स्टेशन की कुछ और खास बातें।

प्राकृतिक सुंदरता लोनावला को विरासत में मिली है। मुंबई की भागदौड़ भरी जिंदगी, शोर-शराबा से दूर यह जगह तन-मन को बहुत सुकून

पहुंचाती है। आसपास के लोग वीकेंड पर तो यहीं भागे चले आते हैं। मुंबई से सड़क मार्ग से यहां तक आने में तीन घंटे लग सकते हैं। ट्रेन से आना चाहें तो मुंबई से पुणे की ओर जाने वाली अधिकतर ट्रेन यहां के रेलवे स्टेशन लोनावला पर रुकती है। लोनावला का मौसम ज्यादातर सुहावना ही रहता है। यहां किसी भी मौसम में आ सकते हैं। लेकिन मई से लेकर अक्टूबर के बीच यहां आएं तो मजा कई गुना बढ़ जाएगा। बारिश के मौसम में यहां की हरियाली लाजवाब होती है।

सर्दियों में यहां का तापमान 12 डिग्री तो गर्मियों में 36 डिग्री तक रहता है। लोनावला में घूमने लायक बहुतसी जगहें हैं। यहां की खूबसूरत वादियों के दिलकश नजारे का लुत्फ उठा सकते हैं। ट्रेकिंग का मन हो तो पहाड़ पर चढ़ने की सुविधा भी मौजूद है। ट्रेकिंग करते समय पहाड़ों के नजारों का लुत्फ भी लिया जा सकता है। मानसून के दौरान यह जीवंत हो उठता है, जब चारों ओर हरियाली छा जाती है और सभी सूखे झरने और तालाब पानी से भर जाते हैं।

लोनावला लोहागढ़ किला:

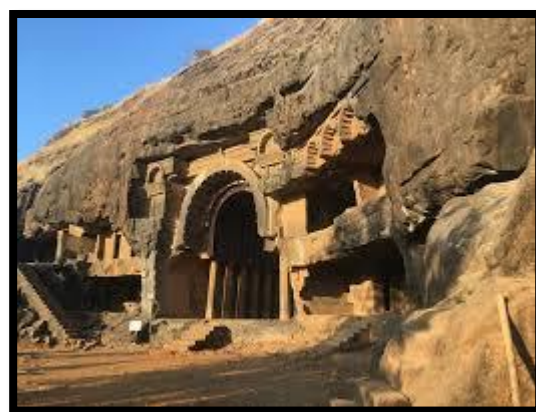
लोहागढ़ किला लोनावला से 20 किलोमीटर की दूरी पर समुद्रतल से 1,050 मीटर की ऊंचाई पर बसा है यह एक बेहद ही दर्शनीय स्थल है। इस किले की बनावट और इसकी ऐतिहासिकता हमें इसकी ओर खींचती है। यह किला शिवाजी का युद्ध स्थल भी था। विशाल चट्टान पर स्थित इस किले में कैदियों के लिए लोहे के दरवाजे लगाए गए थे। इस ऊंचाई से

आप यहां के आस-पास के खूबसूरत नजारों को देख सकते हैं।

यह ऐतिहासिक लोहागढ़ किला खुद में कई कहानियां समेटे हुए है। सैकड़ों साल पुराने बने इस किले के दरवाजे आज भी उतने ही मजबूत और खूबसूरत हैं। कहा जाता है कि छत्रपति शिवाजी इस किले का इस्तेमाल करते थे। इसी वजह से इसका नाम लोहागढ़ किला पड़ा। सैलानियों के अलावा जियोलॉजिस्ट्स भी रिसर्च के लिए यहां आते रहते हैं।

भाजा गुफाएं :

भाजा गुफाएं लोनावला से लगभग 12 किलोमीटर की दूरी पर है। अति प्राचीन भाजा गुफाएं हमें अपने आकर्षण में बांध देती हैं। यहां स्थित इन 22 बौद्ध गुफाओं को निहारना हमें अध्यात्म के एक अलग ही आनंद का अहसास कराता है। इन गुफाओं की निर्माण शैली देखने लायक है। लोनावला में भाजा और करला केक्स घूमने के लिए बेहतरीन जगह है। इन गुफाओं को पहाड़ों को काटकर बनाया गया है।



ये दिखने में काफी आकर्षक हैं। इन्हें बौद्धों ने बनवाया था। इन गुफाओं के अंदर हाथी पर बैठे राजा, रथ चलाते हुए राजा, नाचते हुए जोड़े और सैनिकों की ढेर सारी खूबसूरत मूर्तियां बनी

हुई हैं। ये प्राचीन भारतीय कलाओं का बेहतर और अनोखा नमूना पेश करती हैं। कहा जाता है कि पहली गुफा इसे बनाने वाले का निवास स्थान है और बाकी की 10 गुफाएं बौद्धों के लिए हैं। बाकी सात अन्य गुफाओं में बौद्ध धर्म से संबंधित कई प्रकार के विधि-विधान संपन्न किए जाते थे। यहां करला केक्स भी देखने लायक है। यह भाजा केव से कुछ दूरी पर है। यहां तक पहुंचने के लिए रेल और बस की सुविधा उपलब्ध है।

रेवुड पार्क:

यह स्थल पूरी तरह से हरियाली से भरा रहता है। खूब सारे पेड़ और धरती पर बिछी हरी घास का इलाका सबका माना मन मोह लेता है। बड़ों के साथ बच्चे भी यहां खूब मस्ती करते हैं। पार्क में स्थित प्राचीन शिव मंदिर हमें भगवान शिव के प्रति श्रद्धा और आस्था से सराबोर कर देता है। लोनावला में रेवुड पार्क भी बेहद खूबसूरत है। यहां तमाम तरह के पेड़-पौधे और करीने से कटी घास पार्क की शोभा को दोगुना कर देती है। यहां की हरियाली मन को शांति देती है।



बूशी डैम :

लोनावला से 6 किलोमीटर की दूरी पर बसा बूशी डैम एक प्रसिद्ध पिकनिक स्पॉट है। बरसात के दिनों में जब यह पानी से लबालब भर जाता है तो इसकी सुंदरता देखने लायक होती है।



1876 में बना लोनावला लेक मानसून लेक भी कहलाता है। बारिश में ये पूरी जगह पानी से भर जाती है और सर्दियों में पूरी तरह से सूख जाती है। यहां प्राकृतिक नजारों की भरमार है। झील का पानी इंद्राणी नदी से आता है। लोनावला के पास ही बूशी डैम है जो यहां के स्थानीय लोगों के लिए छोटी-मोटी पार्टी करने की बेहतरीन जगह है।

डैम में पानी का लेवल बढ़ने पर यहां घूमने आने वाले बढ़ जाते हैं। पूरी मस्ती के मूड में हो तो बूशी डैम जरूर आएं। यहां का माहौल आपको तरोताजा कर देगा। आसपास मौजूद कई सारी दुकानों में चाय-पकौड़े से लेकर भुट्टा तक मिलता है। इनका लुत्फ लेना भी न भूलें।

बेड़सा गुफाएं:

लोनावला से 22 किलोमीटर की दूरी पर स्थित बेड़सा गुफाएं चट्टानों को काटकर बनाई गई हैं

। इन बौद्ध गुफाओं का एक खास आकर्षण हमें अपने मोहपाश में बांध देता है। इन गुफाओं का निर्माण काल पहली शताब्दी माना जाता है। वर्षा ऋतु में इन गुफाओं के आस-पास बहने वाले झरने इन गुफाओं के सौंदर्य में चार-चांद लगाते हैं।



ड्यूक नोज:

यह एक खड़ी ऊंची चट्टान है जो वेलिंगटन के ड्यूक की नाक जैसी प्रतीत होती है। इसी कारण इसका यह नाम पड़ा है। यह स्थान ट्रेकिंग के लिए भी उपयुक्त है। यहां के निवासी इसे 'नागफनी' कहकर भी बुलाते हैं। पर्यटकों के लिए यह एक प्रसिद्ध दर्शनीय स्थल है।

राजमची प्वाइंट:

लोनावला से लगभग 6 कि०मी० की दूरी पर प्राकृतिक सौंदर्य से सजा एक अन्य स्थल है राजमची। इसका यह नाम यहां के गांव राजमची के कारण पड़ा है। यहां का मुख्य आकर्षण शिवाजी का किला और राजमची वाइल्ड लाइफ सैंकच्युरी है।



ट्रेकिंग:

आप चाहें तो लोनावला में रोमांचक खेलों और ट्रेकिंग का मजा भी ले सकते हैं। इसके लिए कर्ली हिल्स और ड्यूक्स नोज बेहतरीन जगहें हैं। ट्रेकिंग करने वालों के लिए लोनावला की ये पसंदीदा जगह है। ये बेहतरीन पिकनिक स्पॉट भी है। पहाड़ों से फोटोग्राफी भी लाजवाब होगी।

ठहरने की व्यवस्था:

मुंबई के ब्यावसायियों और अन्य सरकारी संस्थान ने अपने कर्मचारियों के लिए यहाँ हॉलिडे होम बनाया है।

वैसे भारतीय स्टेट बैंक का हॉलिडे होम भी वहां पर उपलब्ध है, जिसका बगीचा बेहद खूबसूरत है। यहां तमाम तरह के पेड़-पौधे और करीने से कटी घास पार्क की शोभा को दोगुना कर देती है। यहां की हरियाली मन को शांति देती है। होलीडे होम की डिजाइन भी अनोखी है, और बिजली की ब्यवस्था के लिए बिजली लाइन के अलावा, सोलर पैनल भी लगे हैं। नास्ते और खाने की व्यवस्था भी केयर टेकर द्वारा की जाती है।



लोनावला में मोम के पुतलों का एक म्यूजियम भी है। यह वैक्स म्यूजियम सैलानियों में खासा लोकप्रिय है। यहां दुनिया की कई मशहूर हस्तियों के मोम के पुतले हैं। यादगार पलों के लिए आप उनके साथ फोटो भी खिंचवा सकते हैं। अन्ना हजारे से लेकर और भी कई बड़े राजनेताओं की मूर्तियां यहां हैं। वैक्स म्यूजियम वर्सोली रेलवे स्टेशन से सिर्फ 3 किमी की दूरी पर है।

क्या खाएं :

लोनावला मिठाई चिक्की के लिए बहुत मशहूर है।



तिल, काजू, बादाम, मूंगफली, पिस्ता, अखरोट आदि मेवों को शक्कर या गुड़ में मिलाकर बनाई जाने वाली इस चिक्की का स्वाद आनन्द दायक है। लोनावला आए तो यहां

की मशहूर मिठाई चिक्की जरूर खाएं। ऐसा स्वाद आपको कहीं नहीं मिलेगा। इस विशिष्ट मिठाई को खास तौर पर बाहरी देशों में भी सप्लाई किया जाता है

कब जाएं :

अक्टूबर से मार्च तक का समय लोनावला को प्रकृतिका आनंद लेने का सबसे बढ़िया समय माना जाता है। वैसे बरसात का मौसम यहां की झीलों और झरनों को निहारने का सबसे अच्छा समय है।



कैसे जाएं :

लोनावला तक सड़क सुविधा के चलते आप किसी भी वाहन से यहां जा सकते हैं। मुंबई से लोनावला लगभग 96 किलोमीटर है । लोनावला के लिए नजदीक का रेलवे स्टेशन लोनावला रेलवे स्टेशन तथा नजदीक का हवाई अड्डा पुणे अंतरराष्ट्रीय हवाई अड्डा (64 किलोमीटर) है।

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अनुभव/ Experience

Conscious.....to sub-conscious...

It was December 2010, when I was admitted in Fortis hospital for my Bypass surgery. All the patients in the ward were lined up for their bypass surgery hence it was a moment of nervousness due to the unexpected news of a critical surgery.

As I was taking a stroll after dinner, the anxieties amongst everyone made me nervous. It was only the next day surgery which was on my mind till I came across another gentleman in the ward who caught my attention.

With a strong built personality and aged around mid-40s, he looked worried. I thought of pacifying him and chat with him a little so that he feels relaxed. As I reached him, he smiled and introduced himself. He looked comfortable for a conversation too. Serving as a police official, he was a resident of a small village near Shahapur and was posted in Thane.

His worry for the surgery was his high sugar levels and this bothered him a lot. He narrated his strict daily routine and then how the ailing heart had affected his normal well-being. But his main concern was his high sugar levels which may cause complications in the surgery. I tried to appease his anxiety.

After that he quickly asked me, "Are you depressed?" I had no idea how & what to reply...Suddenly the story by V P Kale, famous Marathi writer struck my mind. A person was pick pocketed.... Passers-by started asking him, how

much money he had, how can one afford to be not alert, so on & so forth. They messed him up. One of them suddenly started narrating his own experience with pick pocketers, with letting others know, how much he was pickpocketed last which was much higher. It was an impromptu conversation. The person felt slightly better and the story teller succeeded in his plans.

Taking a cue from him, I narrated an incidence where I manipulated with lot of details and tried to make him feel better. I told him that I have a friend, whose Father-in-law was in the same situation. He had high sugar levels, in fact much more than him and after he underwent a bypass surgery, things were better. He felt connected to me instantly. He enquired on his health and I consoled him by saying that it's been 7 years since the surgery and he is much better. He was a fighter and looked relaxed.

Next morning, the surgeries were done with and as I laid down, I saw a broad smile beaming at me from the next bed. It was the police officer and without his moustache, I could not recognise him. He asked me of my well-being and assured me of no problem at all after the surgery. He looked better and happy. I had tears in my eyes. I painted a fake story to make him feel better but instead I felt strong and boosted my own morale...unknowingly! Thank you, Shri V P Kale!

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साहित्यिक अभिरुचि

मुझे यह जानकर अति प्रसन्नता हुई कि जिस संस्थान ने हमें हमारी पहचान दी और जिस संस्थान के कारण आज हम सपरिवार जीवन के उन्नति के शिखर पर सम्मानजनक जीवन जी रहे हैं, वह संस्थान हमें हमारी सेवानिवृत्ति के पश्चात भी याद रखता है एवं हमारे कार्यों को हमारी अगली पीढ़ी के साथ साझा करने के अवसर देता है।

मैंने 22 नवंबर 1972 भारतीय सेना के तकनीकी विभाग (Corps of Signals) में साढ़े छह वर्ष और रक्षा उत्पादन संस्थान में तीन वर्ष सेवाएँ देने के पश्चात भारतीय स्टेट बैंक में 2 दिसंबर 1983 से 31 अक्टूबर 2014 तक अपनी सेवाएँ अर्पित कीं। इस प्रकार उपरोक्त तीनों सेवाओं में कुल 41 वर्ष 11 माह और 10 दिन की सेवाएँ देने के पश्चात

व्यक्तिगत एवं स्वास्थ्य कारणों से स्वसेवानिवृत्ति ले ली। सेना के कठिन शारीरिक एवं मानसिक प्रशिक्षण से लेकर सुरक्षा उत्पादन संस्थान (Defence Production) एवं भारतीय स्टेट बैंक में ईमानदारी से सेवाएँ देने के पश्चात यदि मैं आर्थिक एवं शारीरिक रूप से स्वस्थ जीवन जी रहा हूँ इसके लिए सदैव बैंक का ऋणी रहूँगा। 2 फरवरी 2017 को हृदय की बायपास सर्जरी के समय मृत्यु को अत्यंत निकटता से देखकर पुनर्जन्म देने के लिए ईश्वर का आभार एवं आप सब मित्रों की शुभकामनायें ही उपहार है।

जीवन की इस सारी यात्रा में मैंने अनुभव किया है कि हमारा अस्तित्व किसी भी संस्थान में तब तक ही है जब तक हम शारीरिक एवं मानसिक रूप से स्वस्थ होकर उसमें सेवारत हैं। वैसे हम सभी अपने स्वास्थ्य के प्रति सदैव जागरूक रहते हैं। किन्तु, हम नहीं जानते कि हमारे शरीर के आंतरिक अंग कैसे काम कर रहे हैं? मैंने अनुभव किया कि अक्सर मैंने अपने शरीर एवं परिवार से अधिक संस्थान को प्राथमिकता दी जो मेरा कर्तव्य था। मैं नहीं जानता कि- मैं कहाँ गलत था। इसके पश्चात भाग्य (Destiny) में जो है उसे स्वीकार करने का साहस किया। मैं स्वयं को भाग्यशाली मानता हूँ कि ईश्वर ने देर से ही सही किन्तु वह सब कुछ दिया जिसके लिए मैंने आजीवन संघर्ष किया।

आप सबकी शुभकामनाओं से जीवन में जो भी इच्छायें / अभिरुचियाँ नौकरी के कारण अपूर्ण थी उन्हें पूर्ण करने का सफल और सकारात्मक प्रयास कर रहा हूँ। परिणामस्वरूप गत वर्ष 15 अक्टूबर 2018 को अपनी साहित्यिक अभिरुचि के अनुसार 61 वर्ष की आयु में एक साहित्यिक वेबसाइट www.e-abhivyakti.com को स्वयं डिजाइन किया है जो कम्प्यूटर के अतिरिक्त किसी भी मोबाइल पर देखी जा सकती है। इस साइट पर प्रतिदिन राष्ट्रीय / अंतर्राष्ट्रीय स्तर के हिन्दी एवं मराठी साहित्य अकादमी के प्रतिष्ठित एवं सम्माननीय लेखकों का हिन्दी, अङ्ग्रेजी एवं मराठी भाषा का साहित्य प्रकाशित होता है। इस वेबसाइट पर प्रकाशन के समय स्वतन्त्रता

ACHIEVEMENT



India Book of Records has awarded Medal and Certificate to **Rudrani Baskar, 5 ½ years,** Grand-daughter of Shri V.Ramachandran, for reciting the names of all States and Union Territories of India in **24 seconds.**

CONGRATULATIONS!!!

की अभिव्यक्ति को अनुशासित रखने की दृष्टि से मैंने सदैव गुरुवर डॉ राजकुमार तिवारी 'सुमित्र' जी की निम्न पंक्तियों को गुरुमंत्र के स्वरूप ध्यान में रखा।

**काम तुम्हारा कठिन है, बहुत कठिन अभिव्यक्ति
बंद तिजोरी सा यहाँ, दिखता है हर व्यक्ति।
सजग नागरिक की तरह, जाहिर हो अभिव्यक्ति
सर्वोपरि है देशहित, बड़ा न कोई व्यक्ति।**

सम्पूर्ण साहित्य का सम्पादन मैं स्वयं करता हूँ तथा मराठी साहित्य के सम्पादन में पुत्रवधू डॉ राधिका पवार बावनकर, बेम्बर्ग, जर्मनी से सहायता करती हैं। आज के परिदृश्य में इस साइट को प्रतिदिन लगभग 750 पाठक पढ़ते हैं। इन पंक्तियों के लिखे जाने तक www.e-abhivyakti.com पर अब तक 2614 रचनाएँ प्रकाशित हो चुकी हैं एवं उन रचनाओं पर 1858 कमेंट्स प्राप्त हो चुके हैं। अब तक 1,20,300+ विजिटर्स विजिट कर चुके हैं। इसमें हिन्दी एवं मराठी साहित्य अकादमी स्तर के लेखकों के अतिरिक्त मेरे भारतीय स्टेट बैंक के सेवारत एवं सेवानिवृत्त मित्रों जिनमें श्री जगत सिंह बिष्ट (योग गुरु), इंदौर, श्री शांतिलाल जैन (साहित्य अकादमी से पुरस्कृत प्रसिद्ध व्यंग्यकार), भोपाल, श्री सुरेश पटवा (प्रसिद्ध लेखक), भोपाल, श्री अरुण डनायक, गांधीवादी विचारधारा के प्रणेता, भोपाल, श्री जय प्रकाश पाण्डेय, प्रसिद्ध व्यंग्यकार, जबलपुर, श्री सदानन्द आंबेकर, (हिन्दी एवं मराठी लेखक) गायत्री कुंज, हरिद्वार एवं आप सब का प्रत्यक्ष एवं अप्रत्यक्ष रूप से भरपूर सहयोग प्राप्त हुआ है। अपने नाती एवं पोते के साथ यह वेबसाइट मेरे शेष जीवन की संजीवनी है और आप सबकी शुभकामनायें एवं स्नेह ही मेरे शेष जीवन की पूंजी है। बैंक की सेवा के समय बैंकिंग संबन्धित कम्प्यूटर विज्ञान पर मेरी तीन पुस्तकें 90 के दशक में प्रकाशित हो चुकी हैं। साहित्यिक अभिरुचि होने के कारण अब तक मेरी निम्न पुस्तकें पेपरबैक / ईबुक फॉर्मेट में प्रकाशित हो चुकी हैं जो कि अमेज़न पर उपलब्ध हैं।

1. [शब्द और कविता बोधि प्रकाशन \(पेपरबैक संस्कारण\), जयपुर - 2015](#)
 2. [शब्द और कविता हिन्दी \(अमेज़न किंडल संस्कारण\)- ईबुक-](#)
 3. [जिंदगी की सोशल साइट्स जीवन से जुड़ी कहानियाँ -\(अमेज़न किंडल संस्कारणबुक-ई - हिन्दी \(](#)
 4. [The Variegated Life of emotional hearts 2nd Edition \(English - Amazon Kindle Edition\)](#)
 5. [The Variegated Life of emotional hearts 2nd Edition \(English - Amazon Paperback Edition\)](#) (Available on Amazon.com, Amazon.co.uk, Amazon.de, Amazon.fr, Amazon.es, Amazon.it and Amazon.co.jp)
- सम्मान: सेवाओं के समय विभिन्न विभागीय राजभाषा पुरस्कारों के अतिरिक्त निम्न सम्मान प्राप्त-
- वर्तिका (साहित्यिक, सांस्कृतिक एवं सामाजिक संस्था) जबलपुर द्वारा "वर्तिका राष्ट्रीय सृजन शिरोमणि अलंकरण 2016"
 - पाथेय साहित्य एवं कला अकादमी, जबलपुर द्वारा "गायत्री सृजन सम्मान 2018"

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Travelogue

CHHOTA MANGWA – CHATAKPUR – SCHOOLDARA – DARJEELING

Day One: On 4th November 2019, it was a Monday when we started our journey. The itinerary included Darjeeling and the beautiful hills, favourite to us as to many others; but Darjeeling won't be discussed today to explore on less known destinations.

The hills of North Bengal is known for sudden weather changes. But fortunately throughout our journey and stay on the hills, the weather had been superb. Emerald blue sky and white floating piles of cotton beaming a smile on us.



We boarded Darjeeling Mail scheduled at 10:05 pm from Sealdah station platform no. 9B (can be changed at times, please check before approaching the platform). We had reservation for three tier AC berths.

It was a family trip with my wife Madhumita, daughter Swarnali and my brothers' families. As the train was to depart late, we started unpacking our homemade food and relished it in the

company of our dear ones. We were scheduled to reach New Jalpaiguri Station around 8 am next day.

Day Two: Next morning, fortunately, our train reached Jalpaiguri at the right time. We soon freshened up and started early. Our first destination was Chhota Mangwa, a quiet hilly village in Darjeeling district [62 km from NJP]. A pick up car and driver's details were sent to us by the Darjeeling Blossom Eco Complex, Chhota Mangwa Home stay. Soon, we boarded the car and rolled on past the town and then smooth metal road piercing the forestry on both sides. Everybody was so delighted that, we started a chorus of *Ei shahor theke aro onek dure, chalo kothay chole jai* (Let's run away far and far from this concrete jungle).....



Amid all these joyous moments, our vehicle started taking spirals of the hill and all of us started feeling thirsty for a cup of tea or coffee and that too on the curve of the hill. So, Lohapool was the chosen place for a short break. Here you can get a good number of stalls or you can say small restaurants, selling all kinds of food items. After having

refreshments, we moved again and reached Chhota Mangwa Darjeeling Blossom Eco Complex at about 1 pm. Cottages here, in the names of different birds, were arranged for us. Quickly we called for hot water, which was served in bucket (D.B.E.C. runs by solar power), took our baths and arrived at the beautiful dining hall. At about 2 pm, we had a delicious lunch with memorable hospitality.

This dining hall at DBEC Chhota Mangwa deserves some praise. Sitting at a table here facing the majestic Kanchenjunga mountains, third highest mountain in the world; your appetite is bound to increase and having food here is a great pleasure.



After the memorable lunch, we had a stroll around the farm house and enjoyed every bit of it. A cool breeze was blowing amid dim glow of afternoon sun and we were moving around lazily with numerous and splendid flowers, leaves and plants. Serenity is how we ended the day two with.

Day Three: Sunrise could be enjoyed from the campus. Some of us ignored the cold waves and went out to enjoy and capture the moments. At hills, if one does not enjoy the Sunrise, then that is definitely a miss for life. We were mesmerized to see the Kanchenjunga which was glowing with the rays falling

on the ranges. As the moment was passing by the range was changing it's colours too. It was mesmerising.

We had to bid bye to DBEC, Chhota Mangwa and move towards Chatakpur. So, we took our bath and had scrumptious breakfast served by them. Leaving the place was even more memorable as all the crew stood before us and greeted each of us with garlanding a local scarf. We left the place overwhelmed.

The car for Chatakpur was sent by the owner of our Chatakpur Home stay. This home stay was known as Pema Sherpa's Home stay. While touring North Bengal, we generally try to negotiate the car with the next destination locals. This reduces the time of journey as the driver knows the nook and corner of the place. It took a considerable time to reach Chatakpur. The reason was, the vital and better route via Sonada was under repair and we had to take 3-Mile Senchal forest path to reach Chatakpur. Finally we reached our Home stay after a journey of three hours. Up to 3- Mile forest check post, it was 31 km and road condition was moderate; but after that, a 14 km bumpy forest path full of boulders was to be blamed.



We won't praise Pema Sherpa's home stay; it's a standard accommodation though. Rooms were small and tidy, not properly clean; but considering the

scarcity of accommodations there and as Mr. Pema charged comparatively moderate, we rated the home stay as okay. There were red coloured Tourist Eco cottages, a little below our home stay, which were run by the Forest Department, which we came to know later on. Previously, this property was being run by the home stay community; but very recently, this has been taken over by the FD.

Day Four: Chatakpur is famous for its spread-out range of Kanchenjunga from South to North and indeed we were fortunate enough to experience the varying moments of sunbeam falling on the graceful snow-peaks. Chatakpur was colder and our next dawn was quite chilly, when we started capturing the heavenly moments before our eyes. Our eyes were blessed with the rare scene of the peaks turning bright golden and slowly but surely to yellowish to whitish gradually. At about 9 am, we were getting ready, when the Kanchenjunga was fully glowing in bright white. We haven't forgotten to thank ourselves for choosing the season.

Enthusiasts can get up early at dawn and have a 15 minutes uphill walk along a village track to ride on a watch tower, from where one can get to see probably one of the best sunrises in India. But, though we ventured the walk and the watch tower in the beautiful afternoon on the day we arrived, we abandoned the idea of walking up the village track due to darkness. But we heard that, the experience is worth and not that tough.

Getting mobile network here at Chatakpur was poor and we were unable to connect our next destination



at Schooldara. So, we had to succumb to the demand of the only car available there, arranged by Mr. Pema Sherpa, charges for which seemed quite high to us. Since we had no alternative, we rode the car and left Chatakpur for Schooldara. Though this morning, our scheduled journey was of three hours at best but due to lot of confusion we reached our Rang Bhang Home Stay at Schooldara at about 12:30 noon.

This Rang Bhang home stay deserves few words. Named after village, twelve years back, when this home stay had started functioning, this place had no habitation and was considered as part of Rang Bhang village. The name of the home stay was picked up after the name of village Rang Bhang. Now this home stay is located at Mirik Busty, Schooldara. Mirik Lake is 6 km away from here.





When we contacted with this home stay, we were informed that, we will be served with vegetarian dishes. We got to know that the whole village prefers to be vegetarian. But as everybody knows that, we are *mas-machhi* khanewala (the carnivores) Bengalis. So, we too were very much curious to know what will be served to us. Ultimately, each and every item served with us was so delicious that, they stole our hearts. We, not only enjoyed the food items very much, we refer everybody to come here and have their vegetarian meals with varied and innovative menu.

I can't resist myself to share some features of their menu and serving. At lunch, you would be first greeted with aroma of ghee on steamed rice on a Kansa thali, and then would come other items like pulses and french fries, cauliflower and finally sizzler, yes, vegetable sizzler. And take our words; each and every item was superb. After lunch, we didn't waste any time and as was scheduled earlier, we took a car

from the home stay with a good driver and moved out towards Mirik Lake. We had visited this lake years ago and as usual, the lake, this time also disappointed us, which once was a misty one. On our way back, we got to see the grand Mirik Monastery.

Day Five: The morning glowed beautifully around us after deep sleep in the spacious and clean rooms of Rang Bhang home stay. We were living amid orange garden, oranges just budding and green, waiting to get coloured. Dipangkar Gurung and his men served us a grand breakfast. Special puri and chhole with never-ate-before crispy french fries. Obviously fantastic flavoured Darjeeling tea followed then.

We then chatted, sang songs and beamed with joy. It was time for us to shift our bodies and souls from this amazing Schooldara village and proceed to Darjeeling, where we would spend three more days. But, I won't bring that nostalgic hill queen in our discussion and end my story here.

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Yoga for increasing Physical, Mental and Spiritual power



Yoga is often partially understood as being limited to asanas or poses, and its benefits are only perceived to be at the physical level. However, we fail to realize the immense benefits yoga offers in uniting the body, mind, and breath. When you are in harmony, the journey through life is calmer, happier and more fulfilling. So, if you are keen to lose weight, develop a strong and flexible body or being at peace, then yoga can help you achieve it all.

Today's Life style:

Times have changed and so have the needs. Technology has made the world far more competitive making issues like stress and anxiety mainstream. Everyone remains tensed for something or the other leading to various health related problems. Yoga

practice promotes a better lifestyle. Life becomes more relaxed and has an important role to play in keeping us away from any sort of health-related troubles.

Globalisation ERA:

With the technological era in our country, things have gradually changed. The youngsters who used to make excuses to stay outdoors now do not have any reason to go out, thanks to television, computers and the internet. They prefer to sit in front of computers for longer time. Problems like cervical, backache, constipation etc. have become ordinary due to the changes in lifestyle. Yoga sadhana is definitely one of the most effective solutions to good health, healing and longevity.

Environment:

As the population is increasing in the world, the world is getting a difficult place to live in. The ever increasing pollution levels have a negative impact on our health.

By adopting simple and universal methods of '*Pranayam*' blood can be decarbonized and recharged with the inhalation of oxygen during the morning hours. Every youngster should include Yoga in their daily schedule. After all, it is the living force.

Efficient Respiratory System:

Only a devotee and a faithful yogi can look inwards. Only he can be in touch with the divine power. He can make himself strong, healthy and can live with a balanced respiratory system.

Discipline:

Yoga teaches everybody to live a disciplined life. Yoga kriyas instil simplicity and satvik living as well as disciplined life in various ways.

Self Confidence:

Yogic tools are helpful for self- control, boldness, tolerance, positive thoughts and self-confidence.

Yoga provides fine skills, concentration and memory. It offers preventive and

promotive methods to tackle modern illnesses.

Complete Relaxation:

With a dedicated practice of Yoga Nindra, Shav Asan, we can get the whole body relaxed for the entire day, so priority should be given to YOG instead of other exercises. The above tools stabilize our blood pressure.

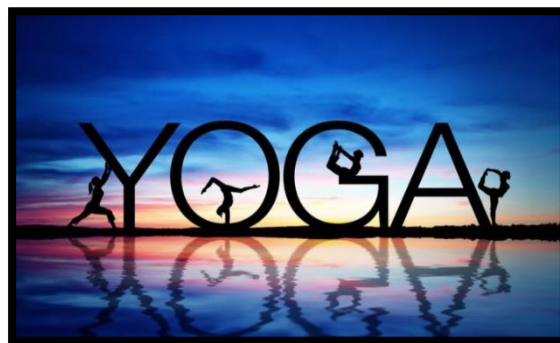
Yoga diverts us towards simple living and high thinking. So yoga means Nirog and harmonious living.

Yoga bestows on its practitioners immense Physical and Mental health, Spiritual Power, Material sufficiency and can bring an end to all sufferings in one's

life and beyond.

It helps in in living a healthy life. It is an undeniable fact that yoga has major role in the management of several diseases. People trivialise yoga by reducing it to Medical therapy. YOG is a proven system for coping with Physical and Mental distress.

It is an aid for establishing a new way of life that embraces both the inner and outer realities. Yoga is the system which the Body, Mind and Soul and helps in maintaining good holistic health with basic purpose of direct mental and spiritual upliftment. It has a great preventive value.



Let us all make YOGA a part of our life

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HELP STOP CORONAVIRUS

DO THE FIVE

1. HANDS- wash them often
2. Face- Don't touch it
3. Elbow- Cough into it
4. Space- Keep safe distance
5. Feel sick? - Stay at home

WHAT IS COVID 19?

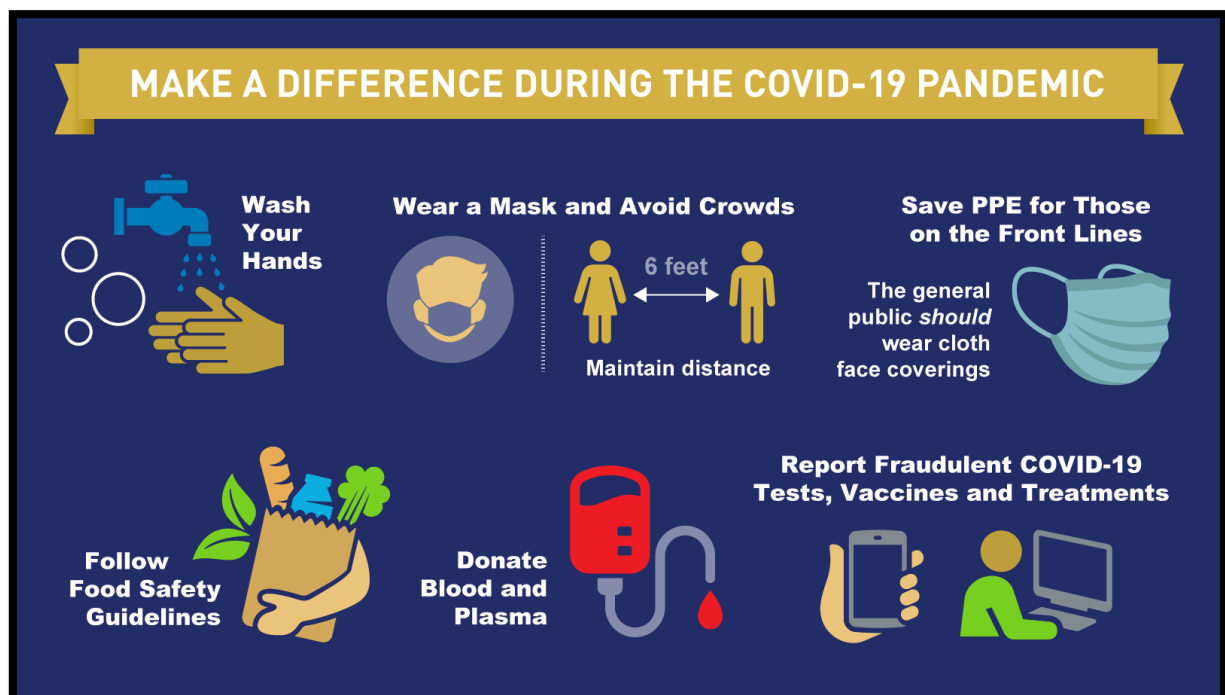
Coronavirus disease 2019, or "COVID-19," is an infection caused by a specific virus called SARS-CoV-2. The virus first appeared in late 2019 in the city of Wuhan, China. But it has spread quickly since then, and there are now cases in

HOW DOES IT SPREAD?

COVID-19 mainly spreads from person to person, similar to the flu. This usually happens when a sick person coughs or sneezes near other people. It might be possible to get sick if someone touches a surface that has the virus on it and then touches their mouth, nose, or eyes.

SYMPTOMS

Symptoms usually start a few days after a person is infected with the virus. But



many other places, including Europe, Middle East, India and the United States.

People with COVID-19 can have fever, cough, and trouble in breathing. Problems with breathing happen when the infection affects the lungs and can cause pneumonia.

in some people it can take even longer for symptoms to appear.

Symptoms can include:

- Fever
- Cough
- Feeling tired
- Trouble breathing
- Muscle aches

Most people have mild symptoms. Some people have no symptoms at all. But in other people, COVID-19 can lead to serious problems like pneumonia, not getting enough oxygen, or even death. This is more common in people who are older or have other health problems.

While children can get COVID-19, they seem less likely to have severe symptoms

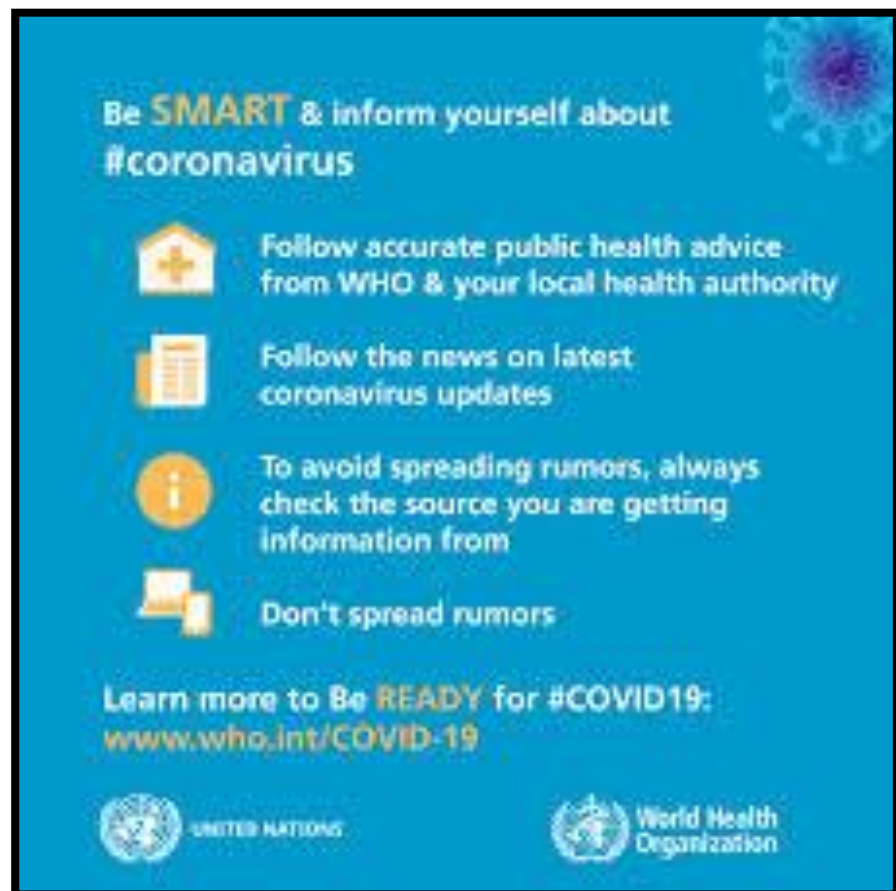
SHOULD WE VISIT A DOCTOR

If you have a fever, cough, or trouble breathing and might have been exposed to COVID-19, call your doctor. You might have been exposed if any of the following happened within the last 14 days:

- **You had close contact with a person who has the virus** – This generally means being within about 6 feet of the person.
- **You lived in, or traveled to, an area where lots of people have the virus** – The government of India and WHO websites have information about which areas are affected.
- **You went to an event or location where there were known cases of COVID-19** – For example, if multiple people got sick

after a specific gathering or in your workplace, you might have been exposed.

If your symptoms are not severe, it is best to call your doctor, or clinic **before** you go in. They can tell you what to do and whether you need to be seen in person. If you do need to go to the clinic or hospital, you will need to put on a face mask. The staff might



also ask you to wait someplace away from other people.

If you are severely ill and need to go to the clinic or hospital right away, you should still call ahead. This way the staff can care for you while taking steps to protect others.

Your doctor will examine you and ask about your symptoms. They will also ask questions about any recent travel

and whether you have been around anyone who might be sick

TESTS

If your doctor suspects you have COVID-19, they may send you to hospitals where COVID tests are conducted and quarantine facility is available. Your doctor might also order a chest X-ray or computed tomography (CT) scan to check your lungs.

possibly in the intensive care unit (also called the "ICU"). While you are there, you will most likely be in a special "isolation" room. Only medical staff will be allowed in the room, and they will have to wear special gowns, gloves, masks, and eye protection. There is no specific treatment for COVID-19, but the doctors and nurses in the hospital can monitor and support your breathing and other body functions and make you as comfortable as possible.



TREATMENT

Most people with COVID-19 have only mild illness and can rest at home until they get better. People with mild symptoms seem to get better after about 2 weeks, but it's not the same for everyone. If you have COVID-19, it's important to stay home away from school or work until your doctor tells you it's safe to go back.

If you have more severe illness, you might need to stay in the hospital,

You might need extra oxygen to help you breathe easily. If you are having a very hard time breathing, you might need to be put on a ventilator. This is a machine to help you breathe.

CAN COVID 19 BE PREVENTED?

There are things you can do to reduce your chances of getting COVID-19. These steps are a good idea for

everyone, especially as the infection is spreading very quickly. But they are extra important for people age 65 years or older or who have other health problems. To help slow the spread of infection:

- **Wash your hands** with soap and water often. This is especially important after being in public and touching other people or surfaces. Make sure to rub your hands with soap for at least 20 seconds, cleaning your wrists, fingernails, and in between your fingers. Then rinse your hands and dry them with a paper towel you can throw away. If you are not near a sink, you can use a hand gel to clean your hands. The gels with at least 60 percent alcohol work the best. But it is better to wash with soap and water if you can.
- **Avoid touching your face** with your hands, especially your mouth, nose, or eyes.
- Try to **stay away from people who have any symptoms** of the infection.
- **Avoid crowds.** If you live in an area where there have been cases of COVID-19, try to stay home as much as you can.

Even if you are healthy, limiting contact with other people can help slow the spread of disease. Experts call this "social distancing." In general, the recommendation is to cancel or postpone large gatherings such as sports events, concerts, festivals, parades, and weddings etc. But even smaller gatherings can be risky. If you do need to be around other people, be sure to wash your hands often and avoid contact when you can. For example, you can avoid handshakes and high fives, and encourage others to do the same.

- Some experts recommend **avoiding travel** to certain countries where there are a lot of cases of COVID-19. Travel recommendations are changing often.

If someone in your home has COVID-19, there are additional things you can do to protect yourself:

- **Keep the sick person away from others** – The sick person should stay in a separate room and use a separate bathroom.
- **Use face masks** – The sick person should wear a face mask when they are in the same room as other people. If you are caring for the sick person, you can also protect yourself by wearing a face mask when you are in the room.
- **Be extra careful around body fluids** – If you will be in contact with the sick person's blood, mucus, or other body fluids, wear a disposable face mask, gown, and gloves. If any body fluids touch your skin, wash your hands with soap right away.
- **Clean often** – It's especially important to clean things that are touched a lot. This includes counters, bedside tables, doorknobs, computers, phones, and bathroom surfaces. Some cleaning products work well to kill bacteria, but not viruses, so it's important to check labels.
- **Wash hands** – Wash your hands with soap and water often

There is no vaccine as yet to prevent COVID-19.

All about...

Travel and COVID-19



Many countries have issued travel advisories and imposed travel restrictions. If travel is unavoidable, the following precautions are essential.

Before you travel



- Consider whether your trip is essential at this time. Where possible avoid non-essential travel.



- Make sure you are fit to travel and that you are up-to-date with your routine immunizations, including a recent flu shot. Avoid or postpone all travel if you are sick.



- Check if there are any travel advisories for your destination. Familiarize yourself with your destination's response to international arrivals and know what to expect at the airport.



- Check with your insurer if you are covered for medical care and possible evacuation related to COVID-19.

- Find out your school or employer's policy for returning international travellers and if you have to self-isolate for 14 days after your trip.

- Know the signs: Flu-like symptoms such as cough, fever, fatigue, difficulty breathing, and shortness of breath.

During your trip



- Wash your hands with soap and water for at least 20 seconds. If soap and water are not available, use a hand sanitizer containing at least 60% alcohol.



- Avoid touching your face. Sneeze and cough into the crook of your arm or a tissue. Dispose of the tissue immediately after use. Avoid close contact with people who are coughing, sneezing, or appear unwell.



- Pay attention to how you feel. Call an IAMAT doctor or medical facility near you if you experience COVID-19 symptoms. Postpone any further travel until you are well again.

After you return



- Continue to pay attention to your health. Call your healthcare practitioner if you experience COVID-19 symptoms and tell them about your recent travel.



- Follow the advice of your local public health authority for travellers returning from areas affected by COVID-19.

If there is an outbreak in your area, schools or businesses are likely to close temporarily, and many events will be canceled. If this happens, or if someone in your family gets sick with COVID-19, you will probably need to stay at home for some time. There are things you can do to prepare for this. For example, you might be able to ask your employer if you can work from home, or take time off, if it becomes necessary. You can also make sure you have a way to get in touch with

relatives, neighbours, and others in your area. This way you will be able to receive and share information easily.

WHAT TO DO IF THERE IS COVID OUTBREAK NEAR MY AREA

The best thing you can do to stay healthy is to wash your hands regularly, avoid close contact with people who are sick, and stay home if you are sick. In addition, to help slow the spread of disease, it's important to follow any official instructions in your area about limiting contact with other people. Even if there are no cases of COVID-19 where you live, that could change in the future.

Rules and guidelines might be different in different areas. If officials do tell people in your area to stay home or avoid gathering with other people, it's important to take this seriously and follow instructions as best you can. Even if you are not at high risk of getting very sick from COVID-19, you could still pass it along to others. Keeping people away from each other is one of the best ways to control the spread of the virus.



If you or others in your family are anxious about COVID-19, keep in mind that most people do not get severely ill or die from it. While it helps to be prepared, and there are things you can do to lower your risk and help slow the spread of the virus, **try not to panic.**

POST LOCKDOWN OVER GUIDELINES

We may not yet fully open our malls, trains, schools, markets due to fear of overcrowding, and getting infected. Stock market suffered. But due to economy many establishments are functioning, though at a staggered time. Lockdown measures are only imposed in containment zones. In all other areas, most activities are permitted. Many senior citizens faced depression in this lockdown. As they couldn't venture out, meet family members, their friends and COVID mostly affected the elderly.

But remember our friends are just a call away. If we are feeling stuck, we shouldn't hesitate to talk to trusted family members or friends, or seek out new connections at our building/society group, for example. Asking for help is not a sign of weakness and it won't mean we're a burden to others. Often, the simple act of talking to someone face-to-face can be an enormous help.

Simple methods like exercise, social support, nutrition, talking to our family physician should be tried. Many vaccines are at different stages of clinical trials and some are already in advanced stage of trials. We as a world will surely win this war against COVID-19.

Dr. Vaibhav P. Shirwadkar
Senior MEDICAL OFFICER
Corporate Centre

कविताएं/ POEMS

वृद्धावस्था।।।जिंदगी अभी बाकी है।।।।

बुढ़ापा जीवन में ,मानो वरदान होता है।
अनुभव की लिये ,एक खान होता है।।
सफर का आखिरी ,मुकाम नहीं ये तो।
फिर दुबारा चलने ,का ही नाम होता है।।

उम्र से बुढ़ापे का लेनादेना, नहीं होता है।
विचार जवान बुढ़ापा ,कँही और खोता है।।
जीने की चाह और राह , ना हो अगर।
आदमी जवानी में भी, बुढ़ापे सा ही रोता है।।

जीवन की शाम नहीं ,यह तो दूसरी पारी है।
जो नहीं कर पाये ,अब तो उसकी बारी है।।
कोई बंदिश नहीं उम्र की ,नया सीखने के
लिए।

कुछ नया करने और सोचने ,की तैयारी है।।

नये पुराने दोस्तों संबंधियों ,से अब मिलना है।
साथ साथ मिल कर ,हँसना और खिलना है।।
उठाना बोझ अपना ,जिंदा को कंधा नहीं
मिलता।

स्वास्थ्य की तुरपन को भी, तुम्हें ही सिलना
है।।

वरिष्ठ नागरिक का दर्जा ,सम्मान का होता है।
कुछ काम और कुछ ,आराम का होता है।।
जिंदगी में अभी कुछ नया ,करने को है बाकी।
पूरे करने को उन सब ,अरमान का होता है।।

समाज और परिवार को, अब नई राह
दिखायें।

पर सुने बच्चों की ज्यादा, अपनी ना चलायें।।
तृप्ति और संतोष का, मार्ग सर्वोत्तम है।
वृद्धावस्था को जीवन का ,आदर्श काल
बनायें।।

रचयिता - एस के कपूर श्री हंस

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इस वायरस की भी होगी हार

वरिष्ठ नागरिकों के लिये
खतरा बना है कोरोना ।
जीवन बड़ा अमोल है
व्यर्थ में न इसको खोना ।।

नियमित घर पर ही करें
स्वाध्याय और योग ।
नियंत्रित होगा मन आपका
दूर रहेंगे अगणित रोग ।।

अनुलोम विलोम से होता है
अनेक व्याधियों में आराम ।
कपालभाती तो है अद्भुत
स्वरूप में प्राणायाम ।।

प्रातः उठें, जल पान करें
खुली हवा में बैठें घूमें ।
मास्क लगाए रहें हमेशा
भजन संगीत में झूमें ।।

विटामिन डी ग्रहण करते
रहें प्रातकाल की धूप से ।
डिस्टेंसिंग का पालन करना
है अनिवार्य रूप से ।।

ईश्वर पर विश्वास करें और
लेते रहें पुष्ट आहार ।
कितने आये, चले गये, इस
वायरस की भी होगी हार ।।

**संजय गुप्त
आगरा**

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STARING INTO THE FACE OF DEATH!

The state of Maharashtra is infamous for being number one in local train accidents and number two in road fatalities. In the mid of June 2015, I had visited Mumbai Local Head Office at Bandra Kurla Complex. While returning home at about 5:00 p.m. it was raining heavily. People returning home from their offices were running pale male tripping over each other to catch their regular train. I was on platform number 4 at Bandra station and soon, Dadar-Dahanu memo shuttle arrived. As it was slowing down, a gentleman in his thirties, later identified as Mr. Nahar, attempted to enter his regular compartment with the support of compartment rod. Pushed by the mob from behind, Mr. Nahar lost his balance and slipped down from the platform in the narrow space below, while the train was still in motion. As a result, he got dragged and was awkwardly stuck-up between platform and base-rod of the train. It was a horrific sight to experience!

All the passengers at the platform were stunned at the scene. Many of them recognized him. They immediately pulled the emergency chain and stopped the train. The motorman realized the seriousness of the situation. Western Railway Manager quickly sent the railway staff to rescue Mr. Nahar. They were attempting to pull Mr. Nahar but to no avail because he was awkwardly stuck in the gap between train & platform due to the pressure of the base-rod. His stomach was nearly stuck to his back, making breathing nearly impossible. His left leg turned completely numb without any

sensation due to blockage of blood circulation.

To his credit, despite the grave situation, Mr. Nahar kept his morale high and continued his self-talk aloud, reciting that he was not going to die. Despite the pressure from railway authorities on the motorman to start the train, he assured Mr. Nahar that train would not start until he was taken out safely. In the meantime, some passengers had turned furious due to non-movement of the train. Even the Delhi-bound Rajdhani express was held up. Mr. Nahar's friends requested the passengers standing nearby to make a human-chain to let Mr. Nahar get some fresh air.

Mr. Nahar suggested for fire brigade; and requested them to cut the step or part of the platform. After attempting for almost an hour, someone had brought screwdriver and wrench but with these tools, it was impossible to cut the platform. Finally Mr. Nahar requested for a hammer. Within 15 to 20 minutes, required portion of the platform was cut and Mr. Nahar was slowly rescued. Another 5 to 10 minutes of delay would have cost him his life. Mr. Nahar was immediately rushed to nearby Bhabha hospital. At around 10 pm, he had a sigh of relief as he got discharged from the hospital.

It was a narrow escape for Mr. Nahar that evening, but his will-power, faith in God and a strong desire to fight & survive against adversity had finally defeated death! This is surely an unforgettable moment for me!

A. K. Kulkarni

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WIN HER, NOT THROUGH COERCION



This article was published in Tribune

Those knocked off their pedestal or perch in politics and in the world of glamour and showbiz by the #MeToo wave must be ruing their sexual peccadilloes and wandering hands that belatedly did them in: their comeuppance. Suffering the blowback of their misdeeds, they must be pensively humming the line of a KL Saigal song, ***'Hum pe aisi bhi banegi humein maloom na tha'***.

Times, they are a-changing. The campaign has outed them for what they are: control freaks, using their position of power to exploit vulnerable juniors with little or no restraining power. In their defence, the accused may say that the woman was asking for it and why did she not complain earlier. From the standpoint of a victim, it is understandable that she thought, better a known devil than an unknown one, given that society is overwhelmingly patriarchal. Moreover, she feels emboldened now — as

the accused was earlier — by the campaign the world over and dares to stand up and be counted. Those victimized similarly rose in protest in chorus. An isolated case can be termed as politically motivated, but a wave and a chorus of protest cannot be termed as motivated by politics of gender.

But our past misdeeds, as distinct from youthful indiscretions, are in the habit of revisiting us, particularly if we happen to be in public life since detractors are always out to dig up dirt. Those facing the allegations of sexual harassment should have known better! The journalist-turned-politician, who had to resign as minister, knew the power of the Press but not the Pulpit and the Petticoat.

If an accused is convicted, he may say that he knew the victim, but not in the Biblical sense. You cannot win the affections of the opposite sex by harassment. You can do

so by sheer force of your character; by conducting yourself in a dignified manner, consistent with whatever exalted position one may be holding; by inspiring confidence among juniors and through delegation of power, thus endearing oneself to them.

It all boils down to the fact that though the eternal plight of a woman is her physiology, but since we are civilized beings, our conduct towards them should be tempered

with empathy, compassion and fellow feelings at home, at work and everywhere in the public sphere.

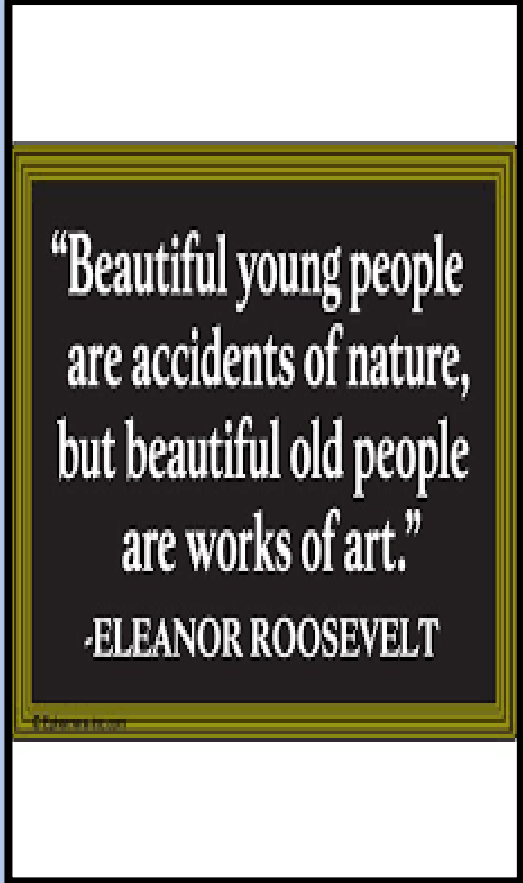
Even in the animal kingdom, mating is guided by natural instincts — there is no coercion. In this domain, even nature is protective of the female of the species. Suitor males may violently lock horns to win her favour. Is it not cue enough for us humans to be more humane vis-a-vis the distaff side?

Surinder Singh Sohal
Mobile No. **9878519414**

Avast: Covid-19!

*Dare not we thine roseate eyes
Solar strength of the Sun
Fight with blazing light,
Rays of hope will destroy
Thine deadly violent dance.
Thy art not stronger
Stoop to us to-day or after;
Grovel at the feet of the Lord
When destroy roaring voice
Become soon stone-dead
We are not afraid.
The nature will protect us ,
Global crisis will go away-
Tornado and Hurricane
Not blow all the time
It comes and goes.
We shall over come one day
Thine dance of death,
Stay home and stay healthy!*

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*“Beautiful young people
are accidents of nature,
but beautiful old people
are works of art.”*
-ELEANOR ROOSEVELT

KORA FARM

KORA Farm has been my favourite place to visit for more than fifteen years now. I have been visiting the farm since 2001, after my retirement from the Bank. My friend Mr. K.G.Nataraj, owner of the farm has built a Farmhouse cum Guesthouse inside the farm. I like the place very much and visit frequently, usually reaching there in the afternoon, go round the farm leisurely and return in the evening.

I started my short stays of few days in the farm, in November 2005. I stayed there for a few days during Deepavali festival, to escape from the sound and smoke of the fire crackers in my home town, Tumkur. Soon, it became a compelling annual break I always looked forward to.

Mr. Nataraj made all the arrangements for my comfortable stay. I used to stay alone for several days (up to one week) in the Guesthouse. During the initial years of my stay, Mr. Nataraj's friend and farm supervisor Mr. Panchanna used to bring me home cooked food from his house. A typical village fare, which, I liked.

Mr. Nataraj used to visit almost every day during my stay and bring anything I may need from Tumkur. I still remember my staying for four nights without electricity using only candles for some visibility. During the nights, there used to be a constant accompaniment of weird sounds. It did not scare me, as I could guess, that, they were the sounds of falling twigs on the roof, metal roof sheet contracting in the

cold of the night, sound of disturbed birds and small animals, rats running about in the attic above, cats chasing the rats, screeching of insects, distant howling of animals, calling of night birds, etc. Nevertheless, all this disturbed my sleep, until I got used to them. Once, a herd of wild boars, apparently disturbed by something, ran wild and crashed against the fence outside my bedroom window, creating a commotion that kept me awake for a long time.

The Farm and the Guesthouse are conveniently located near Kora village, about 15 kms. away from Tumkur Town and about 85 kms. away from Bengaluru city. Although just a kilometre off the busy National Highway, it is well secluded from



the din and buzz of traffic and away from other houses. A dirt road runs through the farm, mainly for farmers' use, to get to their farms. Other than an occasional motorcycle or a tractor, no vehicles pass through. Although a motorable road passes about 200 m away, there is not much traffic on that road either. The Farm is a quiet, peaceful and tranquil place, truly a place "far from the Madding Crowd".

Mr. Nataraj's farm consists of a plot of 7.5 acres of garden with about 200 coconut trees, many are canut trees and about 100 mango trees. There are many other fruit trees like banana, chikoo (sapota), guava and jackfruit. There is an avocado tree which yields a good number of fruits. There are a number of flowering and ornamental plants also. In addition to this plot, there are another two smaller plots some distance away, planted with mango trees. In one of these, are also planted about 50 gooseberry plants, which yield copiously during the season between August and November.

The guesthouse in the midst of the farm is spacious and well furnished, with two bed rooms, a living room, two washrooms, a bath, adequately equipped kitchen, running water, a big hall with a large dining table.

There is a spacious attic for storing coconuts. There is also a cosy fireplace for the winter nights. With plenty of water and firewood available, you can enjoy hot water baths to your heart's content. A luxury in the farm is a large swimming pool, which is a bit far off from the guesthouse, and remains accessible during summer for swimming.





My annual sojourn at the farm became all the more interesting when my friend Mr. Shastry readily agreed to accompany and stay with me in the farm during my trips. Our May 2010 visit was his first stay in a farm house, far from his home in the bustling Bangalore city and he was excited about it.

It was around 5 pm on 1st May 2010 when we reached the guesthouse in Mr.Nataraj's car. Mr. Nataraj returned to Tumkur after dropping us off. We had carried a lot of luggage for our comfortable stay for several days. We unpacked the luggage, arranged them conveniently and prepared our beds with mosquito nets. We strolled near the guesthouse, viewed the sunset and rested for a while listening to music (Both of us like classical music and old Hindi film songs).

We ate our supper brought with us and settled for the night. It was not too warm and we did not switch on the fans. I slept in my usual bed room and Mr. Shastry opted to sleep in the living room. He slept soundly, although it was an unfamiliar place for him.

I got up at 6 am next day. Mr.Shastry was still sleeping. I went for a short stroll in the garden near the guesthouse. Mr.Shastry got up around 7 am. Mr. Panchanna, our care taker, had already arranged for warm water for our bath. I had also brought our breakfast with us the previous day, thanks to our friends in Tumkur. There was no hurry. We had our bath and settled down for breakfast at the spacious dining table.

It is a great experience, eating leisurely, surrounded by the nature and looking out through the large open windows. Mr.Nataraj had the guesthouse cleaned for our stay. After the breakfast, we ventured to further clean the kitchen with the assistance of the farmhand. The kitchen, which was unused for a long time, was cleaned thoroughly. It was sufficiently equipped for our cooking. There is a refrigerator also. After the cleaning, we went wandering in the garden near the guesthouse, returned and started preparation for cooking the lunch. We had settled down for the routine.

The routine was much the same during every visit. Get up around 6 in the morning,

attend to morning ablutions, go out taking one of the pathways leading to a garden or farm, return, have a hot bath, prepare and eat breakfast, take a stroll in the garden near the guesthouse, swinging through the winds, listen to music, prepare lunch, take a nap, have lunch, read a book, again take a nap, go for a walk, return after sunset, listen to music, prepare and eat supper, view movies or videos on a tablet and go to bed. Of course, a lot of conversation in between. Both of us being interested in photography, we clicked away at anything interesting. Being an early riser, I used to get up before 6 in the morning and go out for a short stroll in the garden. If Mr. Shastry is still in bed when I return, I used to wake him up.

He is a usual late riser and more so during winter, when he sleeps covered tightly in a woollen blanket. He did not like to venture out in the cold. Our breakfast used to be either upma prepared from broken wheat, or, noodles with a lot of vegetables in them. Lunch and supper regularly used to be rice and sambar(curry) with vegetables. We had fruits with breakfast, lunch and supper. Evening snack consisted of biscuits or nuts. Both of us did not take coffee or tea regularly and we gave them a go by.

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Gratitude

*You are like a mother to us
 Never can we repay you enough
 The good fortune of serving you
 Can only be a result of good karma
 Words fall short
 When we try to sing your praises
 You helped us build our homes
 And decorate it with wonderful memories
 You helped nurture our children
 And gave them wings to fly
 You helped us travel far and wide
 See our beautiful country with open eyes
 In sickness and health you lent a generous
 hand
 Every problem slipped away like sand
 Even though we may not be together
 We are never too far apart
 Every 27th of each month
 We await your message from the heart
 We are proud to have had the opportunity
 To serve our nation through you
 Backbone of the nation's economy
 Yes, that's you too!
 SBI you are like a mother to us
 Never can we repay you enough!*

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STATUE OF UNITY- AN EXPERIENCE TO REMEMBER!

It was long time back since we went for a vacation, hence taking a break from routine life and go for outing with family for a few days was top most priority in my mind. As we browsed through the options, there were several options before us; but we finally zeroed on a visit to the "Statue of Unity".

The Statue of Unity is a colossal statue of Indian statesman and independence activist Sardar Vallabhbhai Patel, who was the first Deputy Prime Minister and Home minister of independent India and adherent of Mahatma Gandhi during the non-violent Indian Independence movement.

A modern-day structure, designed by Indian sculptor Ram V. Sutar, was inaugurated by Honorable Prime Minister Shri

Narendra Modi on 31 October 2018, the 143rd anniversary of Sardar Patel's birth. Located on the Narmada River in the Kevadiya colony, facing the Sardar Sarovar Dam and 100 kms from Vadodara, it was convenient to reach from Mumbai. Since Mumbai-Vadodara six lane highway is well maintained, we decided to travel by road in my son Prasad's Hexa car.

With all arrangements done, we started on 7th March at 11:00 a.m. and reached Vadodara by 7:00 p.m. on the same day, covering a distance of 420 kilometres. We decided to stay at my brother's son-in-law Mr. N R Shejwalkar residence. After retiring

from Bank of India, Mr. Shejwalkar was settled at Vadodara and his family was more than happy to hear of us joining them for four days of stay.

My colleague Mr. N V Phatak, who had visited the statue recently, had given adequate tips towards making the visit memorable. The next morning, after a restful sleep, we visited Stambheshwar, an ancient Mahadev temple situated on the huge sea shore.

Though the temple is as high as 40 feet, it gets immersed during high tide and devotees can visit only during low tide. This vanishing spectacle is about 85 kilometres from Vadodara.

The next day was reserved for local sightseeing and shopping.

Key attraction was Vadodara palace which was originally known as Vadopradaka. The present-day Vadodara owes its grandeur to Maharaja Sayajirao Gaekwad III. It was he who visualized the development of Vadodara as a city of palaces, gardens and industrial giants and also the cultural capital of Gujarat. Vadodara museum picture gallery founded in 1894 by Maharaja Sayajirao Gaekwad III is one of the finest museums in Asia, modelled on the lines of the Victoria and Albert museum in London.

Night surfing in Vadodara is another pleasure which covers visit to old court building, an architectural marvel and a visit



to a beautifully symmetrical and well-lit Sursagar lake.

On Tuesday the 10th March, last day of our stay in Vadodara, we proceeded to Kevadiya to visit the Statue of Unity which is about 90 kilometres from Vadodara.

Tickets are available for the slots of two hours, preferably to be booked online. The current cost of the ticket is Rs 380 per person. Wheel chairs available

@ Rs 100 per person can be availed by senior citizen for movement around the entire project. It is open for visitors from Tuesday to Sunday between 9:00 a.m. and 5:00 p.m and remains closed on Mondays.

As we reached closer to the statue amidst all the visiting formalities, the experience was marvellous. The gigantic statue is a source of unity and is a part of a 19500 square meter project area, surrounded by an enormous man-made lake spread over 12 kilometres. The 182 meters tall statue of Sardar Patel is built amidst Satpura and Vidyanchal hill ranges and the viewing gallery is located at 135-meter height at the chest level of the statue having a capacity of about 200 visitors. High speed elevators running through the body of the statue are available to reach this gallery. The tall statue, an engineering marvel, is one and half times taller than Buddha statue in China and double the height of Statue of Liberty in the USA.

About 70,000 tonnes of cement, 18,500 tonnes of reinforcement steel & 6000 tonnes of structural steel is used in the construction of the statue and has an 8-

millimeter-thick bronze cladding which weighs 1,700 tonnes.

A huge wall of unity, 50 feet X 15 feet is built near the Statue of Unity. Soil collected from 1,69,078 villages of different states of India has been used in its construction, symbolizing the unity in diversity. An iconic tourist spot at Kavediya and has many other places to visit around the statue till evening when one settles down for a light and sound show which is a must watch.



The light & sound show using laser lights on the statue showcases the life of Sardar Patel, his contribution in India's freedom movement against the British rule and in merger of the princely states.

The timing of this show is from 7 p.m. to 8 p.m. Our experience was fantastic and it was definitely worth visiting.

A Tent City of 250 luxurious tents at Narmada dam is built for the benefit of tourists. One can do boating on the upstream of dam and enjoy panoramic view of Satpura and Vidyanchal hill ranges. Various mouthwatering and delicious cuisines are available for the visitors at the food court at nominal rates.

What could be the possible benefits of this gigantic project? The world's tallest statue and its surrounding would provide a tremendous boost to tourism and as a consequence will result into to an overall development of nearby tribal areas of Gujarat. Hats off to our beloved Prime Minister Narendra Modiji!

After a quick lunch we proceeded to Garudeshwar, the ancient Datta Mandir on the banks of Narmada river. The tour was concluded with a visit to Neelkanth Dham, asset of temples of all gods of Hindu religion.

A. K. Kulkarni

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उपलब्धि / ACHIEVEMENT

DR. Ghanshyam Thakur Awarded Doctor of Science (D.Sc.), Guide and Assessor and Life Time Achievement Award

Dr. Ghanshyam Thakur our pensioner from Indore, Bhopal Circle who has pursued studies in “**Secret of Celebrities Palm Readings**” has now been conferred with Doctor of Science (D.Sc.) for his immense knowledge on the subject at the Open International University for Complementary Medicines (OIUCM) at Colombo in Sri Lanka.



Doctor of Science (D.Sc.) award to Dr. Ghanshyam Thakur

He has even published a book on his study, “Secret of Celebrities Palm readings” which is available at Amazon for reading.

Earlier too, he was conferred with Doctor of Philosophy (Ph.D.) in Detection of Cancer through Astrology at the same university at Colombo in Sri Lanka.

His knowledge in Astrology is immense and his continued research in the subject has been giving him recognition worldwide.

He has also been awarded with Life Time Achievement Award in Astrology at the International Jyotish conference, at Jodhpur (Raj.)



Life Time Achievement Awarded to Dr. Ghanshyam Thakur

His experience in Astrology has also got his penchant for writing. He always wanted to pen down his vast experience in books, hence got into writing experience pieces with expanding his horizons towards writing books.



Guide and Assessor and Mehar Master Moos & Other

In addition to his recognition, he has been appointed as Guide and Assessor at the OIUCM at Sri Lanka. He was also awarded with Zoroastrian Award and a Gold medal and was also declared Associate Centre Head of Indore centre. He is the Chairperson of Scientific Session and Summing up by Dr. Ghanshyam Thakur. There are various other achievements, which has been mentioned below

Dr. Ghanshyam Thakur

M.Sc. (Phy.), M.B.A. (HR), Ph.D., D.Sc.

Certificate Course in Hindi Unmukh, Certificate Course in Human Rights (IGNOU)
Certificate Course in 'Citizen Journalism and. Citizen Media, Certificate Course in DRA

Chairman: International Inst. Of AstroPalmists

Managing Director: Shree Anoop Sodh Sansthan, Ujjain

All India Gen. Sec : Bharatiya Jyotish Parishad

Specialized: Astrology, Palmist, Tantra-Mantra, Yantra, Tarod, Ramal, Indian, Western & Chinese Astrology, Pyramid and Reiki., Vastu etc.

Special Award : Golden Book of Records, Lifetime Achievement awards, International Conference in Jodhpur 2018, Bharat Excellence Award 1999 , Millennium Award at Shimla. Kund-Kund Gyanpeeth (Indore), Bharat Gaurav Award

Awards: Seventy (70), Titles: Thirty (30)

Abhinandan: Nagrik Abhinandan Ujjain, Rotary Club Chaubepur, Kanpur

Platinum Disc- 1, Golden Eagle- 1, Arjun Rath- 1, Gold Medal-15 , Silver Medal- 6

Publication /Published: More than 3150 articles, two souvenirs, kahaniya, , kavita, vyang, science articles and stories in many magazines, news in daily newspapers.

Books: Five books on Amazon (Secret of Celebrities of Palm Reading , Ujjain Darshan ,Singhsth,Ujjain , Garh Kundhar,Jhulelal ,Kinne), Menorah Siddhi and Kast Niwaran etc.

International, National References Books: Reference of Asia, Indo-Arab, Asia- America, Ocean, and Distinguished & Admirable Achievers 2005, Asia/Pacific-Whos Who, Indo-Asian, Member of Millennium Edition Of International Institute Of Biographical Research Inc. India. Ref. of the International Directory of Distinguished Leadership, , Asian/-American Whos Who, Ref. of Who's Who in the 21 st century , Ref. Of United Writers `` Association, Golden Books of Records- 2016 etc.

Bank accolades

1. Letter of appreciation from Lok-Sabha, Delhi
2. Letter of appreciation from Sarpanch Gram Panchayat 5, MLA, etc.
3. Deposit mobilization certificate: By Three M.D., One by C.G.M., One by G.M., One by A.G M., One by R.M., Two by B.M.
4. MD Trophy
5. Sp. Samman by Indore Bank Empl.Cr.Co.-Op. Society, Indore.

Address: - 104, Mahadev Totala Nagar, Indore –452016 M.P., IndiaMob. no. 09425135339 , 8818885309 E-mail: thakurji.in@gmail.com

FOLLOW YOUR PASSION

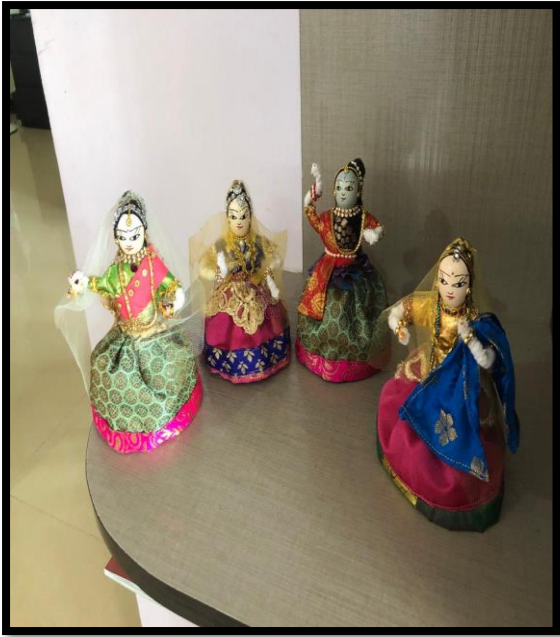
I retired from my long, fruitful and successful career at our bank in February of 2018. Since then, to while away the endless time and also to do something which has always been close to my heart, apart from banking of course, I started nurturing my passion, not one or two but a few different ones which I would like to share with my dear retired colleagues.

Born in a modest family, I have seen my mother making beautiful rangolis, stitch all our dresses for Diwali, pongal etc. and create beautiful craft work. Since my childhood I was personally fascinated by embroidery, tailoring, drawing, Tanjore painting, doll making etc. Though our background did not permit me to buy raw materials needed for trying all these things, I distinctly remember going to the homes of my neighbours who used to do all these things and observe. I used to collect the small pieces and materials discarded by them and using my imagination, I used to connect the plastic wires by stitching using a needle and thread and then make a small purse, bag etc. This is how my love for handicrafts began. And during my bank service spread over 38 years with transfers to various places I could not pursue any of my passions except for tailoring to some extent.

On Gokulashtami day in August 2018, along with my elder sister, I started a venture called '**KOMALS creations**' with the motto 'Art with Divinity' . KOMALS creations is all about creating craft work for pooja & home decoration purposes. Our venture started small

with orders from family and close friends. It soon expanded to large scale orders such as wedding return gifts. Some of my popular items include hand crafted dolls, Potli's, rangoli plates, bags, etc.





I had another great opportunity to exhibit my craft in Sydney, Australia where I was visiting my daughter. I participated in an event organised by the Sydney Tamil Magalir Mandram on the occasion of 2019 New Year eve and displayed my craft items. My stall was visited by the NSW Treasurer of Parliament who was very appreciative and even selected a handmade doll for his daughter.



I have also conducted various craft workshops in Chennai, Bangalore and Hyderabad, teaching the art of craft making with young children. These workshops combine my twin interests in teaching and craft making.



At the moment due to COVID lockdown, in partnership with a social organisation

I am busy creating cotton masks that will be distributed to needy people. My days are flying and despite being stuck at home just like all of us, my passion keeps me busy, active and truly young at heart.

The satisfaction of creating beautiful things is a very rewarding feeling. Finally, the monetary gain is also a welcome addition to a pensioner's finances. I encourage all of you to explore your passion – no matter how long it has been since you last painted or sang or wrote a poem. Simply making a start is half the story.

Kousalya Venkataraman

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कविता/ नवयुग

वो जो मेरे इर्द-गिर्द
फैला हुआ था बरसों तक
एक मौन एक सन्नाटा
आज हट गया है
डर कर छिटक गया है
दूर कहीं जा कर
अस्त हो गया है
इबते सूरज के साथ
कुछ नये पते खिलेंगे
कुछ भंवरे शोख बनेंगे
कुछ पंछी चहचाएंगे
नये सुरों के साथ गुनगुनाएंगे
मूल शब्दों की नई रचना बनाएंगे
उत्साह जोश नए प्रेम के साथ
अस्तित्व में आएगा एक नवयुग
प्रतीक्षा है आने वाली सुबह की
प्रकाशमयी किरणों की
एक नये सूरज की।

मुकेश पोपली

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**Age Is
A Matter
Of Mind
And If
You Don'T
Mind
It Don'T
Matter!**

Indianization in the Bank

The Banks of Bengal, Bombay and Madras and their successor bank, the Imperial Bank of India, were essentially British creations. The three presidency banks were controlled and managed exclusively by Europeans and all key positions at head offices and branches were invariably held by them. Indians barring the khazanchee or head cashier occupied positions of little or no significance. While Europeans made up the entire officer cadre from the secretary and treasurer at the head office to the agent and accountant at the branches, Indians, all employed in the non-supervisory cadre, occupied at the most the position of a clerk-in-charge heading the tiny establishment of a pay office or that of a sub-accountant at a branch.

The first attempt at placing Indians at positions of some significance in the bank's service was made by the Bank of Bombay when it introduced around 1917 a scheme for recruiting Indians as staff assistants, which was the lowest rung of the officer cadre. The bank was forced to adopt this scheme in the face of mounting pressure both from its Indian directors, who, unlike its two siblings, had a larger representation on its board and its Indian shareholders who constituted 61.6 per cent of its shareholding. A modest beginning at Indianization of the service had thus been made.

In 1920, the three presidency banks with their 70 offices were amalgamated to create the Imperial Bank of India (IBI), as an all-India bank. The purpose was to extend banking facilities and render the money resources of India more accessible to the country's trade

and commerce. The bank, to this end, was given a mandate by the Government of India to open 100 new branches within five years across the sub-continent. Though the bank's management went about the task of recruiting probationary officers from amongst young British bankers between the ages of 21 and 25 with at least two years' working experience with preference for those who had passed the London or Scottish Institute of Bankers' examination, it eventually acquiesced to the demand of Sir Dinshaw Eduljee Wacha, an important member of the bank's central board then, for training young Indians as probationary assistants for the banking profession.

The scheme adopted in May 1921 on the lines of that of the Bank of Bombay provided for the appointment of candidates between the age of 18 and 23 as probationary assistants in the bank. Preference was given to those who had graduated in commerce from a recognised university of India. Selected candidates were required to tender a security deposit of Rs 1,000 and undergo probation for three years. During probation, they drew a salary of Rs 150 per mensem which rose to Rs 250 by yearly increments of Rs 50. On successful completion of the probationary period, assistants were placed in the second assistants' grade on a salary of Rs 300 rising to Rs 400 by yearly increments of Rs 50.

Probationary officers recruited in London drew an initial salary of Rs 500 per mensem and were required to pass the lower standard of examination in Hindustani, Marathi, Tamil, Telegu, etc.

depending on the presidency in which they were placed in the initial years of appointment.

The recruitment of probationary officers, probationary assistants and promotions to superior grades continued to keep pace with the rise in the number of branches of IBI. By the end of July 1925, the number of branches under Indian management had risen from 10 in early 1921 to 74.

This rapid pace of Indianization was not the outcome of a genuine desire of the bank to Indianize the service. It was occasioned more by its anxiety to recruit/promote personnel from within the country for its increasing number of offices at a time when overseas recruits were not available in adequate numbers. Soon after the bank fulfilled its obligation of opening 100 new branches, the recruitment of Indians inevitably declined. The worldwide economic depression of the 1930s provided a ready excuse in further slowing down the pace on grounds of austerity.

While the recruitment of probationary officers continued though on a

conservative scale, that of probationary assistants remained suspended for 12 long years. The latter was resumed in 1943 only after J R D Tata, a Bombay local board member then, criticized the bank's policy of Indianization which had ensured that all key positions remained in the hands of Europeans. To Tata, the exclusion of Indians from all high positions in the bank could only be 'justified by the assumption that Indians are inferior in ability to Europeans, or, if they have the ability, that they cannot be trusted'.

It did, however, take several more years for Indians to move into the higher echelons of the bank. In 1949, P. A. Engineer became the first Indian secretary and treasurer of the bank, S.K.Handoo, the first Indian deputy managing director of the bank in 1950 and then elevated as the first Indian MD of IBI, three years later. Handoo would of course be appointed as the first MD of SBI in 1955 as well.

--- **Abhik Ray**

e-Pharmacy

For the domiciliary benefit of our retirees, a new facility 'e-Pharmacy' has been launched on 1st June, 2020 for the members of 'SBI Health Assist' policy. The scheme is maiden in

Banking Industry and other Banks are also thinking to replicate the same. The facility is available for purchase of medicines up to Rs.18,000/- per annum as under.

Annual Domiciliary Limit to the members of APP (to be provided outside Insurance Policy)	Initial payment to be made by member	Bank's Contribution after initial payment by the member
Rs.18,000/-	Rs.6,000/-	Rs.12,000/-

The facility can be availed by downloading the App named 'URWORLD' (for details please see the flow chart). Registration in the App is OTP based. A member can register himself with the mobile number provided by him / her in 'SBI Health Assist' policy.

The scheme has been given to M/s Apollo Life of Hyderabad for delivery of medicines to retirees with a flat discount rate of 18% on all medicines except Vitamins / Supplements. Members can purchase medicines beyond Rs. 18,000/- also by making payment on their own. Benefit of discount will be allowed to members on such purchases also.

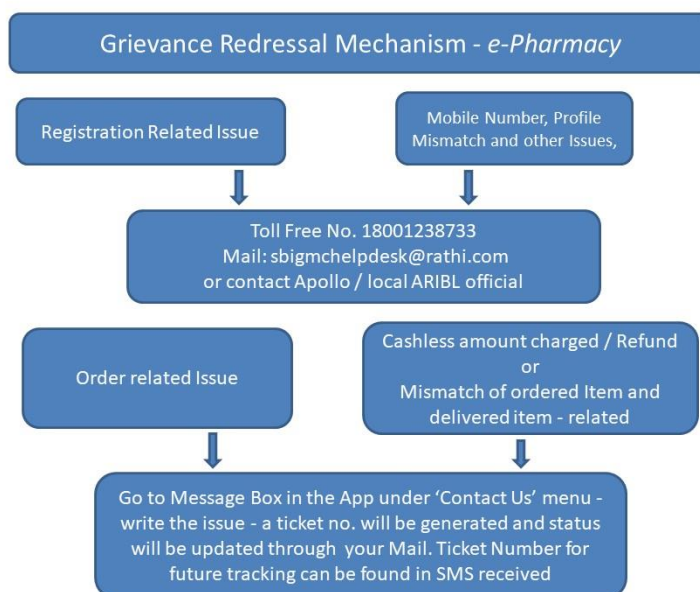
Process Flow of e-Pharmacy



Orders are to be made only through the App designed by the company for SBI. Medicines will be delivered at the registered address of the member as recorded under 'SBI Health Assist'. If a member has moved

from registered address, for availing the facility at a new location, member is required to get the address changed through CM (HR) of concerned Administrative Office. Members can upload up to 2 prescriptions (front & back) while ordering the medicines.

Members can also cancel the order without any extra charges. Orders can be cancelled till the time medicines are not dispatched for delivery. We are trying to start OTP based delivery in near future.



Delivery of refrigerated medicine has already started in major areas and the same is scheduled to be started in more locations.

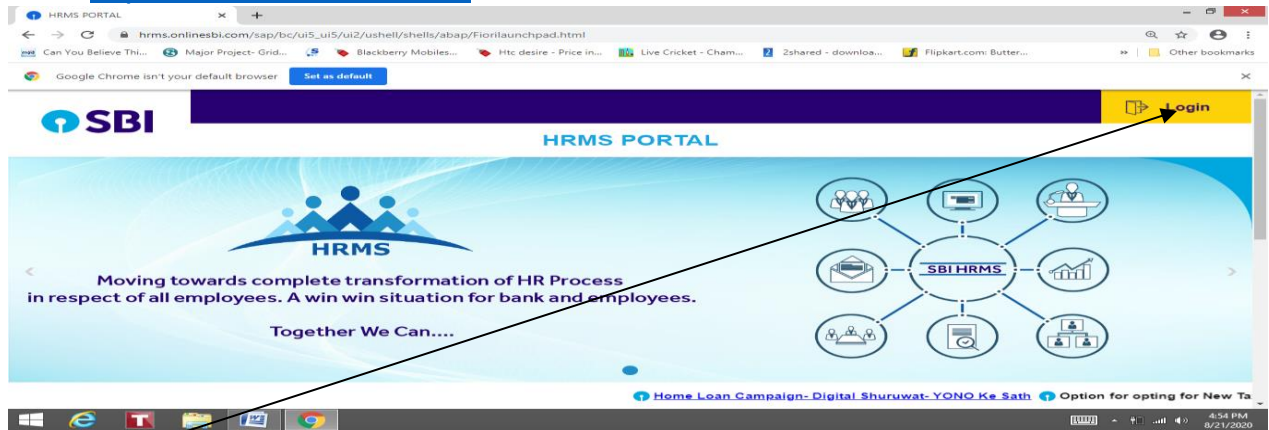
Important Numbers:

Apollo Team	9347027335 (Prasanthi), 7981496760 (Swethu), 9075650579 (Abhijeet)
Zoylo Team	9966243000 (Nithin), 8885545454 (Nagendra), 9121092510 (Sushma), 9160259000 (Rahul)
Anand Rathi Team	9073398318 (Pradosh), 8562023987 (Ghanshyam)

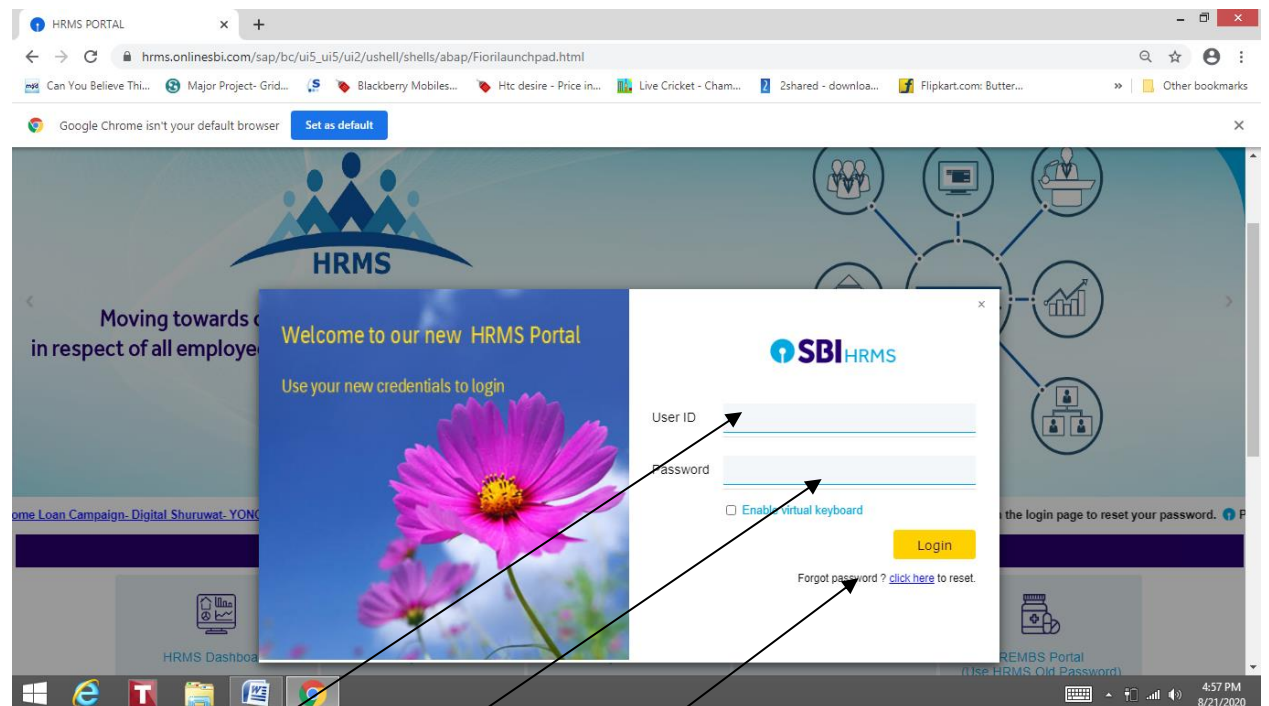
HRMS PORTAL - LOGIN FOR PENSIONERS

HRMS Department is handling processing of pension and family pension of IBI/SBI/e-ABs pensioners. A portal has been provided to the pensioners to log in and to view their pension slip, for submitting Investment Declaration Form etc. The facility for login is available in HRMS for the pensioners on following:

URL: <https://hrms.onlinesbi.com/>



Go to Login You will get following Screen



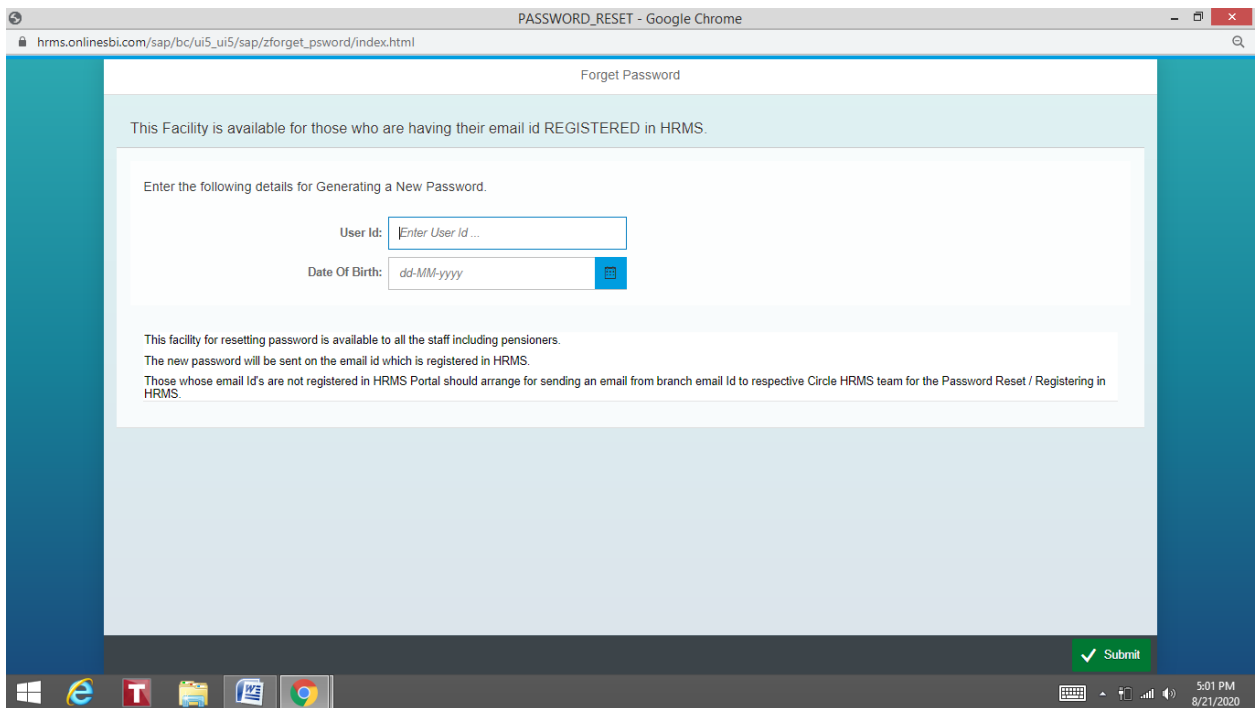
Use your PF Index Number as User ID

Use your HRMS password

However, if you have forgotten your password then please go to

“Forgot Password” tab and click for reset

On clicking you will get the following screen



- Please provide your PF Index as User Id and Your Date of Birth as registered in HRMS
- This facility for resetting password is available to all the staff including pensioners.
- The new password will be sent on the email id which is registered in HRMS.
- Those whose email Id's are not registered in HRMS Portal - should arrange for sending an email from branch email Id to respective Circle HRMS team for the Password Reset / Registering in HRMS. (email should be sent to hrms.pw@sbi.co.in)

CHINTAMANI P. MULYE
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CONTRIBUTIONS



L to R Shri D.G.Shinde, Treasurer, Brahmanalkar, Committee Member, Walmik Koli, Service Manager, Jadhav C.M., Mrs.More Spl. Asstt.. S.D.Karmarkar President, Suresh Chhatre, Secretary, V.N. Tamhankar Committee Member- donated ₹1,77,000/- to PM CARE collected from members of Sangli unit and handed over to Chief Manager Jadhav, M.Y.Sangli br. For credit of PM CARE.



State Bank Pensioner's Association, Dhule Region donated Rs.1,58,000/- to Chief Minister Fund, Maharashtra for Covid 19 and handed over the cheque to Shri. Sanjay Kumar. Present there were Vice President, Shri Sahebrao Desai; Treasurer Sabat Sharad Shimpi and Vice President, V. Bhadanesaheb



State Bank Pensioners' Association, Jalgaon Unit, donated Rs.1,41,000/- to Chief Minister Fund, Maharashtra, Covid 19. Cheque was handed over to AGM RBO Jangaon Shri. Vikram Sing Negi. Seen in the photograph are Shri. R.P.Patil, Chief Manager, Admin, President of the Jalgaon Unit, Shir. Khedkar, Vice President Shri. Patil Ashok and Secretary Shri. Vankhede and Treasurer Vilas Dharap.



Mumbai (Metro) Unit of SBI Pensioners' Association (Mumbai Circle), Pune donates Rs. 12.51 lakhs to Maharashtra Chief Minister's Relief Fund –Covid-19. SBI Pensioners' Association's Mumbai (Metro) Unit had appealed their members to contribute generously to help fight Govt. against COVID-19 pandemic.

On 25th June, 2020 at 8.40 p.m. in a small gathering at the Chamber of Shri Eknath Shinde, Minister, Urban Development & PWD Maharashtra State, a cheque of Rs. 12.51 lakhs was handed over to the Minister at the hands of Shri S. B. Gokhale, President of the Association. Before handing over the cheque Shri Gokhale honoured the Minister by offering a shawl & Shreefal. The Minister was very much appreciative of the gesture undertaken by the SBI Pensioners and wished their well-being & good health. Amongst the pensioners, Sarvashri S. B. Gokhale, President; R S Rajiwdekar, Vice-President; R. V. Chhabria, General Secretary and B. T. Tulsankar, Treasurer were instrumental in the activity, whole-heartedly supported by entire team of Regional Secretaries.

DO'S
for Elderly during COVID-19 Pandemic

- Stay at home & avoid meeting visitors
- Wash your hands & face at regular intervals with soap & water
- Sneeze & cough either into your elbow or into handkerchief

DONT'S
for Elderly during COVID-19 Pandemic

- Do not cough or sneeze into your bare hands
- Don't go near your contacts if you are suffering from fever & cough
- Don't touch your eyes, face, nose and tongue

WOMEN'S DAY CELEBRATIONS AT THE CORPORATE CENTRE

9TH MARCH 2020





Congratulations to all Winners!



1st Runner Up

Nikhil Jarial
Mumbai Metro



Winner

Mithu Manoj
Thiruvananthapuram



2nd Runner Up

Lekshmi M
Thiruvananthapuram

SINGING



1st Runner Up

Sohini Chaudhary
Kolkata



Winner

Monika Mallick
Bhubaneswar



2nd Runner Up

Nidhi Pun
Chandigarh

DANCE



1st Runner Up

Subala Maharana
Bhubaneswar



Winner

Nitin Arun Patil
Maharashtra



2nd Runner Up

Karthik T
Chennai

OTHERS