Celebrating ₹25000 Cr. Business Mix

TJSB Times

Bharose ka Bank Bhavishya ka Bank

Only for private circulation

Exclusive Newsletter for TJSB Patrons

Celebrating ₹25000 Cr. Business Mix

VOLUME : 02 | ISSUE : 01 | AUGUST 2026 | PAGES : 04

EDITORIAL

Nomination: The 2-Minute Form That Saves Your Family Years of Trouble

The Problem No One Expects: When a bank account holder passes away without a nominee, their family often spends months running between banks and courts just to access money that rightfully belongs to them.

A simple nomination form, filed in under 2 minutes, prevents this hardship entirely.

• Nomination in Bank Deposit Accounts, Safe Deposit Lockers: A Simple Facility with Legal Safeguard:

Nomination in respect of bank deposit accounts is one of the most important yet often overlooked aspects of banking. The law relating to nomination in respect of deposits & lockers is governed by the provisions of the Banking Regulation Act, 1949 and the Rules framed thereunder. The legislative intent behind introducing the nomination facility was to ensure smooth and expeditious settlement of claims upon the death of the depositor, while at the same time providing statutory protection to banks making payment thereunder in accordance with the law.

Who can nominate: - Only Individual account holders can make a nomination.

Rules for a Valid Nomination: -

1. Only individual/s can be nominees: Companies, Partnerships, Trusts, or LLPs cannot be nominated.

Yogita Vichare
AGM - Legal and Shares
TJSB Sahakari Bank Ltd.

2. Nominee Name must exactly match KYC: - Else may lead to rejection of the claim as the name in the nomination form differs from the KYC submitted by the Nominee.

3. Minors need a guardian. If you nominate a minor, you must appoint another adult to receive the money on the minor's behalf until they turn 18.

• How Nomination Works: Old Vs New Rules

For several decades, the legal framework permitted to nominate only one individual. Consequently, in cases where a customer desired to provide for multiple individuals, the law offered limited flexibility.

Key Updates:

The legal position has undergone a significant change. Recently amended provisions now permit nomination of up to four nominees per deposit account. You can structure it in two ways:

A. Successive Nomination: Payment goes to Nominee 1. If Nominee 1 is not alive, it goes to Nominee 2 and so on.

B. Simultaneous Nomination: All nominees receive a pre-declared percentage share.

Important: If any nominee predeceases the depositor, his/her share becomes un-nominated.

For Safe Deposit Lockers & Articles: only successive nomination is permitted.

This amendment reflects the changing social realities and family structures in modern society. It enables depositors to make more comprehensive arrangements and reduces uncertainty in the event of their demise.

• Legal Effect: Nominee is a Trustee and not an Owner

The legal significance of nomination is often misunderstood. Under the BR Act, upon the death of the depositor, the nominee becomes entitled to receive the amount lying in the account from the bank.

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Overview of the Foreign Exchange Management Act [FEMA]

In an era defined by borderless commerce, international education and global investment, financial transactions increasingly span multiple continents. Paying foreign university fees, investing in global tech stocks, or purchasing property abroad have become routine. However, moving money across national borders is a regulated journey through FEMA.

FEMA serves as the gatekeeper of India's foreign exchange reserves. To move funds with confidence, every individual must understand the technical architecture of "Current account" and "Capital account" transactions, the specific thresholds of the Liberalised Remittance Scheme (LRS) and the tax implications that follow.

To determine the nature of a foreign currency transaction, check whether you are "spending" money or "investing" it. Income and expenses are current account transactions, while assets and liabilities are capital account transactions.

Current Account Transactions are essentially about consumption. These are payments towards foreign travel for business or leisure, education, medical care, etc. The Current account transactions are generally "liberalised"—meaning they are permitted unless specifically restricted. Receiving money from abroad is equally governed by strict regulations to prevent money laundering. You must prove where the money came

Shreerang Ketkar
Member- Board of Management
TJSB Sahakari Bank Ltd.

from. Every time money enters your account from abroad, the bank must assign a Purpose Code. Foreign Inward Remittance Certificate (FIRC) is proof that the foreign currency entered India via legitimate banking channels.

Every income earned in foreign currency should be brought into India within 9 months from the invoice date. Similarly, every import bill should be paid within 6 months or the credit period decided by the parties.

Capital Account Transactions, governed by Section 6, alter your assets or liabilities outside the country. Examples include purchasing a house, buying shares on the Nasdaq, or providing a loan to a relative abroad. Registration of a Capital Account transaction within the specified time limit through an authorised dealer like TJSB is compulsory. Capital account transactions remain "prohibited unless permitted,". Once you have a capital asset abroad, you must file an Annual Performance Report or Foreign Liabilities and Assets report every year.

Liberalised Remittance Scheme [LRS]: Every resident individual, including minors, is allowed to freely remit up to USD 250,000 per Financial Year. For a permitted purpose, a family of four can legally pool their limits to remit USD 1 million annually.

LRS funds cannot be used for high-risk speculative activities such as margin trading or foreign exchange trading. Furthermore, remittances cannot be made to countries identified as "non-cooperative" by the Financial Action Task Force (FATF).

The Tax Factor: Navigating Tax Collected at Source [TCS] and Compliance:

A significant technical hurdle introduced in recent years is the TCS under Section 206C(1G) of the Income Tax Act. It is not a cost or conversion fee. It is the amount collected by TJSB and deposited to the Government on your behalf for you to use it towards payment of Income Tax.

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The City's Pride

How the Chaphalkar Brothers Pioneered India's Multiplex Revolution

Arvind Chaphalkar

Prakash Chaphalkar

Every industry is shaped by visionaries who recognise change before it becomes a trend. For Pune's entertainment industry, the Chaphalkar Brothers are among those pioneers. Together, Arvind, Prakash & Satish Chaphalkar transformed the city's movie going experience by introducing Maharashtra's first multiplex, setting in motion a revolution that reshaped cinema exhibition across the state and inspired a nationwide shift towards multiplex culture.

The Chaphalkar family's journey in cinema began more than eight decades ago. In 1939, Arvind Chaphalkar's father, Appasaheb Chaphalkar and uncle, Bapusaheb Chaphalkar, entered the exhibition business as wiremen and projection operators. They later operated touring cinemas across Konkan before establishing permanent theatres. Over the years, the family built a strong presence in the exhibition business, with Mangala becoming one of Pune's most iconic single screen theatres and earning the trust of generations of movie lovers.

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TJSB Times
Bharose ka Bank Bhavishya ka Bank
Toll Free 1800 266 3466 / 1800 103 466
August 2026

Samarth Lifters Pvt. Ltd. : Lifting India's Infrastructure with Strength, Precision and Trust

From towering wind turbines to refinery installations and metro infrastructure, heavy lifting is a critical component of India's infrastructure growth. For nearly four decades, Samarth Lifters Pvt. Ltd. has been contributing to this journey with engineering expertise, operational reliability and an unwavering commitment to safety.

The company's business activities commenced in 1985 as Shethia Cranes Co. Following years of progressive growth, Samarth Lifters Pvt. Ltd. was established in 1996 with the vision of expanding its fleet to bridge critical gaps in India's rapidly growing infrastructure sector by providing reliable, high quality and high capacity heavy lifting solutions.

Founded by Shivlal Shethia and Vasanji Shah as a family-owned enterprise, the company was built on decades of engineering insight and entrepreneurial spirit. Today, Samarth Lifters Pvt. Ltd. continues under the experienced leadership of Jayesh Shethia and Prakash Shah, with a strong focus on technical precision and enduring client relationships.

The company's journey was inspired by India's transition towards mega infrastructure projects, including wind energy hubs, refineries, cement industries and metro systems. Recognising the growing demand for equipment capable of handling immense scale with uncompromising safety, Samarth Lifters set out to build an Indian heavy lifting rental company that meets the highest standards of quality and safety.

Jayesh Shethia
Co- Founder and Director
Samarth Lifters Pvt. Ltd.

Supporting these growth ambitions is TJSB Bank, which has been a trusted financial partner in Samarth Lifters' journey. Operating in the capital intensive heavy machinery rental industry requires a banking institution that understands long term asset value. According to the company, "TJSB Bank has served as a true partner rather than just a lender."

Prakash Shah
Co- Founder and Director
Samarth Lifters Pvt. Ltd.

Today, the company serves key sectors including Wind and Renewable Energy, Oil and Gas Refineries, Civil Infrastructure and Heavy Manufacturing. Its client portfolio includes industry leaders such as Suzlon Energy, Larsen & Toubro (L&T), Adani Group, Reliance Industries Limited (RIL), Afcons, Deendayal Port Authority, Jindal and Thermax, while also supporting major public sector undertakings including IOC, ONGC, NTPC and BPCL.

Samarth Lifters specialises in executing complex heavy lifting projects across diverse industrial environments. Its expertise spans wind energy installations, industrial plant operations and large-scale infrastructure projects across Gujarat, Odisha, Maharashtra and other parts of India.

The company's philosophy is built on three pillars: safety, structural integrity and operational reliability. In an industry where there is no margin for error, every project is executed with strict adherence to safety standards and client timelines.

Its competitive advantage lies not only in its technologically advanced and meticulously maintained fleet, but also in its engineering first approach. Beyond equipment rental, the company provides comprehensive lifting solutions supported by detailed engineering calculations and rigorous safety assessments before every lift. Equally important is its commitment to operational transparency and regulatory compliance, ensuring smooth project execution without unnecessary delays.

As India accelerates infrastructure development and renewable energy expansion towards 2030, Samarth Lifters is positioning itself as a preferred heavy lift partner for next generation mega projects. Today, the company owns a fleet of more than 100 equipments and its immediate milestone is to expand with higher tonnage, smarter crawler cranes capable of handling the increasing heights and weights of modern wind turbines and industrial structures.

Alongside fleet expansion, the company is strengthening its geographical presence to support emerging logistics and infrastructure corridors across India. It is also enhancing its digital workflows to provide clients with real time equipment tracking and preventive maintenance insights.

It credits the consistent support of the Bank's Chairman, CEO, Board members, Branch Managers and the entire team as being instrumental to its success. From supporting fleet expansion and helping manage the cash flow cycles of large infrastructure projects to providing timely financial backing, the Bank has enabled Samarth Lifters to scale its fleet capabilities, undertake larger national projects and strengthen its reputation as a reliable name in the heavy lifting industry.

नॅशनल कॅन्सर इन्स्टिट्यूट (एनसीआय नागपूर): रुग्णसेवा, संशोधन आणि सामाजिक बांधिलकीचा दीपस्तंभ

मध्य भारताच्या हृदयस्थानी वसलेले नागपूर शहर आज जागतिक दर्जाच्या वैद्यकीय सेवेचे प्रमुख केंद्र बनले आहे. या प्रवासातील सर्वात महत्त्वाचा आणि देदीप्यमान टप्पा म्हणजे नॅशनल कॅन्सर इन्स्टिट्यूट (एनसीआय नागपूर). 'डॉ. आबाजी थत्ते सेवा आणि अनुसंधान संस्था' (DATSAAS) द्वारे संचालित हे ४७० खाटांचे (भविष्यात ७०० खाटांपर्यंत विस्तार प्रस्तावित) अत्याधुनिक कर्करोग रुग्णालय केवळ एक वैद्यकीय संस्था नसून, निष्ठा, समर्पण आणि मानवी संवेदनशीलतेचे जिवंत प्रतीक आहे.

वैयक्तिक वेदनेतून जन्मलेली एक उदात्त संकल्पना

एनसीआयच्या स्थापनेची पार्श्वभूमी अत्यंत भावूक आणि प्रेरणादायी आहे. सुमारे तीन दशकांपूर्वी महाराष्ट्राचे मुख्यमंत्री श्री. देवेंद्र फडणवीस यांचे वडील आणि संस्थेचे सरचिटणीस व मुख्य कार्यकारी अधिकारी श्री. शैलेश जोगळेकर यांच्या पत्नी, या दोघांनाही कर्करोगाच्या गंभीर आजाराला सामोरे जावे लागले. त्या काळात नागपूरमध्ये सर्वसमावेशक कर्करोग उपचार केंद्र उपलब्ध नसल्याने उपचारासाठी मुंबईसारख्या दूरच्या शहरांत जावे लागले. या काळात सोसाव्या लागलेल्या आर्थिक, मानसिक आणि शारीरिक कष्टांतून नागपूरमध्येच एका सर्वसमावेशक कर्करोग उपचार केंद्राची गरज प्रकर्षाने जाणवली.

याच ध्येयाने १९९६ मध्ये 'डॉ. आबाजी थत्ते सेवा आणि अनुसंधान संस्थे'ची स्थापना झाली. प्रख्यात कर्करोगतज्ज्ञ डॉ. आनंद पाठक यांच्या मार्गदर्शनाखाली ऑगस्ट २०१२ मध्ये धरमपेठ येथे Palliative Care सेवेद्वारे या प्रवासाची सुरुवात झाली. भविष्यातील गरजा

शैलेश जोगळेकर
सरचिटणीस
नॅशनल कॅन्सर इन्स्टिट्यूट, नागपूर

लक्षात घेऊन नागपूरजवळील जामठा येथे २५ एकर जागा संपादित करण्यात आली.

या निःस्वार्थ कार्याची दखल घेत ज्येष्ठ उद्योगपती दिवंगत रतन टाटा यांनी टाटा ट्रस्ट्सच्या माध्यमातून तांत्रिक व आर्थिक सहकार्य दिले आणि या संस्थेला "नागपूरच्या मुकुटातील मानाचा तुरा" (A Jewel in the Crown of Nagpur) अशी सार्थ उपमा दिली. ऑगस्ट २०१७ मध्ये पहिल्या टप्प्याचे उद्घाटन झाल्यानंतर, मार्च २०२३ मध्ये राष्ट्रीय स्वयंसेवक संघाचे सरसंघचालक डॉ. मोहन जी भागवत यांच्या उपस्थितीत हे भव्य रुग्णालय पूर्णपणे राष्ट्राला समर्पित करण्यात आले.

सर्वसमावेशक रुग्णसेवा आणि आधुनिक वैद्यकीय सुविधा

'हे रुग्णालय रुग्णालयासारखे वाटू नये, दिसू नये आणि त्याचा वासही येऊ नये; तर तेथे नैसर्गिक प्रकाश, शुद्ध हवा आणि हिरवाई असावी' या अनोख्या स्थापत्यशास्त्रीय संकल्पनेवर आधारित एनसीआय उभारण्यात आले आहे. येथे उपचारासाठी येणाऱ्या प्रत्येक रुग्णाला समान दर्जाची सेवा दिली जाते.

टीजेएस्‌बी (TJSB) बँकेसोबतची भक्कम आर्थिक भागीदारी

एनसीआयच्या या अहोरात्र प्रवासात टीजेएस्‌बी सहकारी बँकेने एक जबाबदार आणि विश्वासू आर्थिक भागीदार म्हणून मोलाची भूमिका बजावली आहे. टीजेएस्‌बीने एनसीआयच्या आवारात एटीएम सुविधा उपलब्ध करून रुग्ण आणि कर्मचाऱ्यांची सोय केली आहे. कर्मचाऱ्यांसाठी बँकेने सुलभ पगार खाती, त्वरित ओव्हरड्राफ्ट, माफक व्याजदरात कर्जे आणि प्रत्यक्ष कर्मचाऱ्यांपर्यंत पोहोचून खाते उघडण्याची तत्पर सेवा दिली आहे. विशेष म्हणजे, बँकेने सामाजिक उत्तरदायित्वाची जाणीव ठेवून एनसीआयच्या सर्व कर्मचाऱ्यांना 'कॅन्सर केअर विमा' कवच दिले असून, संस्थेच्या दैनंदिन आर्थिक व्यवहारांसाठी भक्कम अँसिलरी सपोर्ट (Ancillary Support) आणि डिजिटल अॅपद्वारे अखंड सेवा प्रदान केली आहे.

• **आर्थिक दिलासा व मोफत उपचार:** केंद्र व राज्य सरकारच्या विविध योजनांशिवाय एनसीआयचा स्वतःचा 'कॅन्सर रिलीफ फंड' कार्यरत आहे. संस्थेची सर्वात मोठी सामाजिक बांधिलकी म्हणजे १४ वर्षांपर्यंतच्या सर्व बालरुग्णांवर 'शैशव' निधीद्वारे पूर्णपणे मोफत उपचार केले जातात.

• **विशिष्ट वैद्यकीय प्रणाली:** येथे 'डिसीज मॅनेजमेंट ग्रुप (DMG)' द्वारे सर्व तज्ज्ञ डॉक्टर एकाच ठिकाणी उपलब्ध होतात. तसेच रक्तनमुने आणि औषधांच्या वाहतुकीसाठी न्यूमॅटिक ट्यूब प्रणालीचा वापर केला जातो.

• **विशेष उपक्रम:** महिलांसाठी 'आयुष्मती' अंतर्गत मोफत कर्करोग तपासणी आणि 'आयुषी' बुटीकद्वारे विग, कृत्रिम अवयव (Prosthetics) आणि विशेष साहित्याची सुविधा उपलब्ध आहे.

• **रुग्ण स्नेही सुविधा:** रुग्णांच्या मदतीसाठी 'कर्क सेवक' नियुक्त केले जातात. तसेच रुग्ण व त्यांच्या एका नातेवाईकाला दररोज मोफत भोजन, शहर ते रुग्णालयादरम्यान मोफत वाहतूक आणि राहण्यासाठी 'स्वस्ती निवास'ची सोय करण्यात आली आहे.

जागतिक विस्तार आणि भविष्याची वाटचाल

एनसीआयची सेवा केवळ विदर्भापुरती मर्यादित न राहता दक्षिण अमेरिका, आखाती देश आणि आफ्रिकेतील रुग्णांपर्यंत पोहोचली आहे. नुकत्याच आयोजित 'ऑन्कोलॉजी बियॉन्ड बॉर्डर्स' परिषदेदरम्यान गयाना सरकारसोबत सामंजस्य करार (MoU) करण्यात आला असून, एनसीआय तिथे कर्करोग केंद्र उभारण्यासाठी तांत्रिक व वैद्यकीय मार्गदर्शन करणार आहे. भविष्यात कर्करोगावर अधिक अचूक व प्रभावी संशोधनासाठी जामठा येथे अत्याधुनिक 'बायोरिपॉझिटरी' उभारण्याची संस्था योजना आखत आहे.

Mysore Educational and Welfare Association (MEWA)

Transforming Education Through Purpose and Potential

Education is most meaningful when it goes beyond textbooks and examinations to shape confident, capable and compassionate individuals. Guided by this belief, the Mysore Educational and Welfare Association (MEWA) has steadily built an educational ecosystem that nurtures learners at every stage of their journey.

Mohan Babu Krishnam, Secretary of the Mysore Educational and Welfare Association (MEWA) and Founder of Aikya World School, shared the vision and values that continue to guide the association's educational journey.

The foundation of MEWA was inspired by the vision of Mohan Babu Krishnam, who believed that education should be a transformative force in society. At a time when academic success was largely measured through examination scores, he recognised the need for institutions that would focus on the overall development of every student. His vision was to create learning environments where curiosity, critical thinking, leadership and strong values would be nurtured alongside academic excellence.

What began as an effort to make education more meaningful has evolved into a mission that continues to guide every initiative undertaken by the association. From the outset, the objective was not merely to educate students but to empower them to realise their potential and contribute positively to society.

Over the years, MEWA has witnessed purposeful and steady growth, expanding its presence across different stages of education. This journey has resulted in the establishment of institutions such as Aikya World School, Aikya PU College and Vanguard Business School, each catering to distinct educational needs while remaining aligned with the association's core philosophy.

Aikya World School provides a strong foundation through a well-rounded CBSE education that balances academic excellence with values, creativity and life skills. By nurturing curiosity, emotional well-being and holistic development, the school empowers students to become confident, compassionate and future-ready global citizens.

Aikya PU College bridges school education and higher learning by offering integrated Science and Commerce programmes that prepare students for competitive examinations, higher education and future careers. With expert faculty, modern teaching methodologies and personalised mentoring, the institution equips students with the knowledge, confidence and skills needed to succeed in an increasingly dynamic world.

Vanguard Business School, on the other hand, prepares future professionals through industry engagement, experiential learning, entrepreneurship, leadership opportunities and practical problem solving, ensuring that students are equipped for an ever-evolving professional landscape.

The association's growth has not been without challenges. Building institutions from the ground up, developing world-class infrastructure, attracting talented educators and adapting to the changing demands of education required perseverance and long-term commitment. Each challenge, however, became an opportunity to innovate, strengthen systems and reinforce the organisation's educational values.

A defining aspect of MEWA's philosophy is its belief that every learner possesses unique strengths. Rather than viewing students through a single measure of success, the association strives to identify individual talents and create opportunities for them to flourish. Equal emphasis is placed on intellectual development, emotional well-being, creativity, communication skills and character building, ensuring that students develop into confident and responsible individuals.

This learner-centric philosophy extends seamlessly across every stage of education offered by MEWA. Beginning with Aikya World School, where curiosity, character and holistic development are nurtured, continuing through Aikya PU College, where students strengthen their academic foundations and prepare for higher education and future careers and culminating at Vanguard Business School, where aspiring professionals develop into industry-ready leaders, the association provides a continuous learning pathway that empowers every learner to discover their strengths, pursue their aspirations and contribute meaningfully to society.

An important contributor to MEWA's growth has been its longstanding association with TJSB. Built on shared values of trust, community development and long-term commitment, the partnership has supported the association's educational initiatives by strengthening infrastructure and creating better learning environments. More than a financial relationship, it represents a shared commitment to expanding educational opportunities and building stronger communities through quality education.

Mohan Babu Krishnam
Secretary, MEWA

Looking ahead, MEWA envisions a future where its institutions continue to combine academic excellence, technological innovation, global perspectives and human values. The association aims to create learning experiences that remain relevant, inclusive and transformative, preparing students not only with knowledge and qualifications but also with the confidence to lead, the courage to innovate and the compassion to serve society.

For MEWA, success will never be measured solely by the number of campuses or students. Its true legacy lies in the lives it transforms, the leaders it nurtures and the positive contributions its students make to the world. With this enduring vision, the Mysore Educational and Welfare Association continues its journey of shaping future generations through education that inspires purpose, unlocks potential and creates lasting impact.

श्रीगुरुजी रुग्णालय : सेवाभावातून उभारलेले आरोग्यविश्व

वैद्यकीय सेवा म्हणजे केवळ आजारांवर उपचार नव्हे, तर समाजात आशा, विश्वास आणि परिवर्तन घडविण्याचे प्रभावी माध्यम आहे. ही संकल्पना गेली अनेक वर्षे प्रत्यक्षात उतरवत आहेत डॉ. बाबासाहेब आंबेडकर वैद्यकीय प्रतिष्ठानच्या अंतर्गत असणाऱ्या अनेक संस्था. त्यापैकीच एक आहे, श्रीगुरुजी रुग्णालय, नाशिक. २००८ मध्ये अवघ्या १० खाटांच्या छोटेखानी रुग्णालयापासून सुरू झालेला हा प्रकल्प आज आधुनिक तंत्रज्ञान, अनुभवी डॉक्टर आणि समाजाभिमुख सेवेमुळे महाराष्ट्रातील एक विश्वासार्ह आरोग्यसंस्था म्हणून ओळखला जात आहे.

छ. संभाजीनगरच्या डॉक्टर हेडगेवार रुग्णालयातील काही ध्येयवादी डॉक्टर्स त्या काळात वैद्यकीय शिक्षण घेणाऱ्या विद्यार्थ्यांशी संपर्क ठेवून होते. विविध उपक्रमांमध्ये त्यांना जोडून घेत होते. (याच कृतीशील प्रयत्नांचे रूपांतर पुढे 'सेवांकुर भारत' या संस्थेत झाले.) पण याचं संपर्कातून समाजासाठी काहीतरी वेगळे करण्याची जिद्द असलेल्या तरुण डॉक्टरांना वैयक्तिक व्यवसायाऐवजी समाजासाठी रुग्णालय उभारण्याची प्रेरणा मिळाली. आर्थिक अडचणी, मर्यादित साधने आणि अनेक आव्हानांवर मात करत सेवाभाव आणि समर्पणाच्या बळावर त्यांनी श्री गुरुजी रुग्णालयाची भक्कम पायाभरणी केली. आज रुग्णालयात २७ पूर्णवेळ डॉक्टर कार्यरत असून कॅन्सर, हृदयरोग, मेंदूविकार या सुपर-स्पेशालिटीज सोबतच नेत्ररोग, अस्थिरोग, स्त्रीरोग, आयसीयू, डायलिसिस, आयुर्वेद, फिजिओथेरपी अशा विविध विशेष सेवा एकाच छताखाली उपलब्ध आहेत. रुग्णांचा वाढता विश्वास हीच या रुग्णालयाची खरी ताकद आहे. दररोज सरासरी ४५० ते ५०० बाह्यरुग्ण (ओपीडी) येथे उपचारासाठी येतात, तर १० ते १५ शस्त्रक्रिया यशस्वीरीत्या पार पडतात. आधुनिक व अद्ययावत उपकरणे व सुविधा उपलब्ध असण्याचा आग्रह सतत धरला जातो. रुग्णालयात सिटीस्कॅन व रेडीओथेरपी सुविधा उपलब्ध असून विस्तारीकरणाच्या पुढच्या टप्प्यात लवकरच अत्याधुनिक एमआरआय उपलब्ध होईल. उच्च दर्जाची यंत्रसामग्री, रुग्णकेंद्री व्यवस्था आणि आपुलकीचा व्यवहार यामुळे नाशिक आणि परिसरातील रुग्णांना आज विश्वासार्ह पर्याय मिळाला आहे.

गेली अनेक वर्षे टीजेएस्बी सहकारी बँकेसोबत असलेले विश्वासाचे नाते आजही तितक्याच दृढतेने टिकून आहे. समाजाच्या सहकार्याने, सेवाभावी डॉक्टरांच्या समर्पणाने आणि टीजेएस्बीसारख्या संवेदनशील आर्थिक संस्थेच्या पाठबळामुळे श्रीगुरुजी रुग्णालयाने वैद्यकीय सेवा आणि सामाजिक परिवर्तन यांचा एक आदर्श समाजापुढे ठेवला आहे. हा प्रवास केवळ एका रुग्णालयाचा नाही, तर सेवाभाव, विश्वास, आपुलकी, पारदर्शकता आणि सामाजिक उत्तरदायित्व यांचे एक मनोज्ञ दर्शन आहे.

प्रवीण बुरकुले
अध्यक्ष
बीएव्हीपीचे श्री गुरुजी रुग्णालय
नाशिक

रुग्णालयाचे कार्य केवळ उपचारांपुरते मर्यादित नाही. 'सेवा संकल्प समिती'च्या माध्यमातून पेठ, हर्सूलच्या दुर्गम आदिवासी भागात आरोग्यसेवा, शिक्षण, महिला सक्षमीकरण, कौशल्य विकास, जलसंवर्धन आणि सेंद्रिय शेती अशा विविध सामाजिक उपक्रमांची प्रभावी अंमलबजावणी केली जात आहे. त्यातून त्या भागातील मोसमी स्थलांतर कमी होऊ लागले आहे. लाखो रुग्णांची तपासणी, २,५०० मोफत मोतीबिंदू शस्त्रक्रिया, नेत्रदान जनजागृती आणि ग्रामीण भागातील आरोग्य मोहिमा या उपक्रमांमुळे रुग्णालयाबद्दल समाजात आत्मीयता निर्माण झाली आहे. या यशस्वी वाटचालीत अनेक संस्था व समाजातील दानशूर देणगीदारांचा सिंहाचा वाटा आहे. यात टीजेएस्बी सहकारी बँकेचे सातत्यपूर्ण व मोलाचे योगदान राहिले आहे. टीजेएस्बीने विविध बँकिंग सुविधांबाबत व ठेवींबाबत प्रत्येक टप्प्यावर संस्थेला भक्कम साथ दिली. विशेष म्हणजे, सुमारे साडेसहा कोटी रुपयांच्या अत्याधुनिक कॅन्सर उपचार यंत्राची खरेदी शक्य होण्यात टीजेएस्बीचा मोठा वाटा आहे. या प्रकल्पासाठी बँकेने अत्यंत सुलभ आर्थिक सुविधा उपलब्ध करून दिल्यामुळे रुग्णालयाला कॅन्सर उपचार अधिक सक्षमपणे सुरू करता आले. या सहकार्यामागे केवळ आर्थिक व्यवहार नव्हते, तर परस्पर विश्वासाचे नाते होते, सामाजिक दायित्वाची जाणीव होती. बँकेतील अधिकारी, कर्मचारी आणि संचालकांनी संस्थेशी जिव्हाळ्याचे संबंध जपत वेळोवेळी सहकार्य केले. एवढेच नव्हे तर, बँकेच्या कर्मचारी संघटनेने आणि अनेक कर्मचाऱ्यांनी वैयक्तिक स्वरूपात देणगी देत या सामाजिक उपक्रमात सहभाग नोंदविला. त्यामुळे बँक आणि रुग्णालय यांचे नाते हे ग्राहक आणि वित्तसंस्था एवढ्यापुरते मर्यादित न राहता सामाजिक बांधिलकीचे उदाहरण बनले आहे.

रुग्णसंख्या सातत्याने वाढत असल्यामुळे आता सुमारे १.८० लाख चौरस फूट क्षेत्रफळाच्या १२ मजली नव्या रुग्णालयाची उभारणी अंतिम टप्प्यात आहे. या प्रकल्पात १७० ते १८० नवीन खाटा आणि आधुनिक वैद्यकीय सुविधा उपलब्ध होणार आहेत. सामान्यांना परवडणाऱ्या दरात उच्च दर्जाची आरोग्यसेवा अधिकाधिक रुग्णांपर्यंत पोहोचविण्याचा संस्थेचा संकल्प या नव्या प्रकल्पातून अधिक बळकट होणार आहे.

Nomination: The 2-Minute Form That Saves Your Family Years of Trouble

(From Pg.1)

The bank is legally obligated to pay the balance to the registered nominee(s). Such payment constitutes a valid and complete discharge of the Bank's liability.

It is important to note that the nominee holds the funds only as a trustee and the actual ownership is confirmed by succession law. Legal heirs retain the right to claim their share from the nominee. Nomination ensures prompt settlement of claims, not final ownership.

• **And lastly, why Nomination Is Necessary:**

Nomination is not mandatory under the law.RBI and the banking industry have consistently encouraged customers to avail themselves of the nomination facility. The reason is simple. In the absence of nomination, the bank is compelled to satisfy itself regarding the entitlement of the claimant. The claimant may be required to produce succession certificates, probate, letters of administration, legal heirship documents, indemnities or other evidence depending upon the facts of the case and the bank's internal policy. This process often results in delay, inconvenience and disputes.

A simple nomination made during one's lifetime can substantially reduce these difficulties. Nomination is not just a formality. It is responsible financial planning. Ensure your family gets timely access to funds when they need it most. Every customer should ensure that an appropriate nominee is registered, that the nomination details remain updated and that any change in family circumstances is reflected through a fresh nomination wherever necessary.

• **Conclusion**

Nomination is one of the simplest yet most powerful financial tools. Nomination should not be viewed as a mere procedural formality. The facility costs nothing, requires minimal documentation and can spare surviving family members from considerable hardship at a time of emotional distress.

The message is simple:
Don't Let Your Money Get Stuck

Overview of the Foreign Exchange Management Act [FEMA]

(From Pg.1)

The amount collected is linked to your Permanent Account Number (PAN) and is reflected in your Form 26AS.

• **For education (via Loan):** A concessional rate of 0.5% above ₹7 Lakhs

• **For education (Self-funded):** A rate of 5% above ₹7 Lakhs

• For foreign travel, the TCS is 5% up to ₹7 Lakhs and 20% if it extends beyond ₹7 Lakhs.

• **Others (Investments/Gifts):** 20% for remittances exceeding ₹7 lakh.

Every cross-border transfer requires the submission of Form A2. It is a legal declaration of the purpose of your remittance. Accurate classification of the transaction is the key to avoiding future hassles.

It's not too far when the global funds will start flowing into India. However, to protect the stability of the economy, India has not allowed full capital account convertibility. By understanding the distinction between consumption and investment, staying within the USD 250,000 threshold and accounting for TCS, you can ensure that your global ambitions are built on a foundation of total compliance. Local savings can indeed fuel global dreams, provided you have the right regulatory roadmap in hand.

TJSB Pension Account

TJSB Pension Account is thoughtfully designed to provide pensioners with a seamless, secure and convenient banking experience. Existing TJSB Savings Account holders can easily use their account as a Pension Account, eliminating the need to maintain multiple accounts. Pension payments are credited directly to the account, ensuring timely access to funds while offering the reliability and trust of a multi-state scheduled bank. With personalised customer service and assistance for online Life Certificate submission*, TJSB simplifies every aspect of pension banking, allowing customers to focus on enjoying their retirement with complete peace of mind.

In addition to hassle-free pension management, TJSB Pension Account holders enjoy a wide range of modern banking facilities tailored to their everyday financial needs. Customers have access to Passbook, ATM/Debit Card, Mobile Banking, Internet Banking, UPI services, NEFT/RTGS/IMPS fund transfers and SMS banking alerts, ensuring banking is available anytime, anywhere. Supported by an extensive network of branches and ATMs, TJSB combines digital convenience with personalised branch assistance, making it easier for pensioners to manage their finances securely and confidently. Whether it is accessing pension funds, making payments, transferring money, or availing banking services, TJSB offers a dependable and customer-centric banking experience for every pensioner.

New Branches, New Horizons

TJSB Sahakari Bank continues to strengthen its presence with the addition of four branches that were recently opened at Alibaug, Ratnagiri, Dapoli and Dabolim, Goa during the first quarter of the financial year 2026-2027. These new branches reflect the Bank's steady commitment to reaching more customers across fast-growing coastal and urban centres while extending its trusted and customer-friendly banking services.

With these expansions, TJSB Bank is not only widening its branch network but also bringing convenient, responsive and modern banking closer to individuals, families, traders and businesses in these important locations. Each new branch adds strength to the Bank's growing footprint and reinforces its focus on service, accessibility and long-term relationships.

As TJSB Bank moves ahead on its growth journey, these new branches stand as a clear expression of its vision to serve communities better and to remain a dependable banking partner across the 7 states of Maharashtra, Goa, Gujarat, Karnataka, Madhya Pradesh, Rajasthan and Chhattisgarh with a network of 172 branches.

The City's Pride

The Chaphalkar family's association with TJSB Sahakari Bank began in 1999, when the bank opened its first Pune branch at the City Pride premises. Today, this 27-year relationship continues to be built on trust and mutual respect. Chaphalkar Brothers appreciate the bank's prompt service, customer centric approach and willingness to understand their business needs, making TJSB a trusted banking partner throughout their journey.

(From Pg.1)

By the mid 1990s, the arrival of home video led many to believe that the era of large single screen theatres was ending. While others saw uncertainty, the Chaphalkar Brothers saw an opportunity to reinvent the cinema experience. The idea had taken shape during Prakash Chaphalkar's visit to Europe in 1985, where he studied the emerging multiplex concept. Convinced that smaller, technologically advanced theatres offering greater comfort and choice represented the future, the family began working towards bringing this model to Pune.

After years of planning and obtaining government approvals, that vision became reality on 19 April 2001 with the launch of City Pride on Satara Road, Maharashtra's first multiplex. The response was overwhelming and three years later another multiplex was established at Kothrud. At the time, India had only a few multiplexes in Delhi, Ahmedabad and Mumbai. As multiplex culture began to gain momentum, theatre owners, developers and entrepreneurs from across the country travelled to Pune to meet the Chaphalkar brothers and understand the concept firsthand. Their guidance and experience helped shape the growth of multiplexes across India, where the number has now grown to well over a thousand.

For the Chaphalkar Brothers, success is rooted in integrity and discipline. They believe in conducting business in complete compliance with the law while ensuring the highest standards of customer service. These values have guided the family for decades.

The family's entrepreneurial journey later expanded into real estate, with the next generation leading residential and redevelopment projects across Pune. At the same time, innovation continues to drive their cinema business. Their recently launched seven screen multiplex at Kharadi features a dedicated Dolby Vision Screen, introduced for the first time in India, offering moviegoers an immersive cinematic experience.

At the age of 78, Arvind & Prakash, at the age of 75, believe the future belongs to the younger generation namely 5 brothers Gaurav, Pushkaraj, Shriniwas, Rishikesh & Sagar and encourage them to take the business forward with fresh ideas. From the iconic Mangala theatre to Maharashtra's first multiplex and the latest Dolby Vision technology, the Chaphalkar brothers have continually embraced change while remaining true to the values that built their legacy. Their journey is a remarkable example of vision, perseverance and innovation shaping an entire industry.