



Monthly Journal of  
**KARNATAKA POSTS AND TELECOMMUNICATIONS  
PENSIONERS' ASSOCIATION (R)**

(KSR Act 1960, REG. No. 1069/98-99)  
(FORMERLY RMS PENSIONERS' ASSOCIATION)

Registered as "a Wholly Charitable Trust" U/S. 12A of I.T. Act 1961

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**BSNL Order - A long pending demand**

**Benefit of merger of 50% DA effectively amounting to 78.2% for the purpose of fitment w.e.f. 10.6.2013.**

(O.O. No. 1-16/2010-PAT(BSNL) dated the 10.6.2013 of BSNL Corporate Office)

The pay of the Non-executive employees of BSNL was revised in pursuance of an Agreement dated 7.5.2010 signed on behalf of the BSNL Management with the representative union of Non-executive Employees of BSNL in terms of Department of Public Enterprises O.M. No. 2(7)/2006-DPE(WC)-GL-XIV dated 9.11.2006 vide this office order No. 1.16/2010-PAT(BSNL) dated 7.5.2010.

2. In pursuance of Presidential Directives of Ministry of Communications & Information Technology, Department of Telecom. Issued vide letter No. 61-01/2012-SU dated 10.6.2013, the undersigned is directed to convey the approval of the competent authority for allowing benefit of merger of 50% DA effectively amounting to 78.2% as on 1.1.2007 for the purpose of fitment in respect

Non-executive employees of BSNL with effect from the date of issue of Presidential Directives i.e., 10.6.2013

3. No arrears will be paid and the revised fitment on the basis of DPE O.M dated 2.4.2009 will be paid w.e.f. prospective effect only i.e., from the date of issue of Presidential Directives on 10.6.2013.

4. All instructions/guidelines issued by DPE from time to time in this regard may be scrupulously followed.

\* \* \*

*Editor's Note: The O.M. does not contain applicability of the Order to pensioners. Some Pensioners' Associations including our Association have sought issue of clarification on the subject from BSNL Corporate Office.*

**We convey our heartfelt sympathy to the victims of unprecedented floods in Uttarakhand and also to all those who lost their near and dear ones on account of death or being untraceable.**

**Clarification regarding calculation of Commuted Value of Pension by applying old or new commutation table in respect of BSNL IDA scale, post-2007 pensioners - regarding**

(O.M. F.No. 40-16/2012-Pen (T) dated 10.6.2013 of DoT)

The undersigned is directed to say that consequent upon implementation of the changes made in the CCS(Pension) Rules, 1972 regarding calculation of commuted value of pension etc. in respect of the Post-2007 BSNL IDA pensioners whose pay was initially revised due to 50% DA merger with basic IDA pay and subsequently revised due to 2nd PRC, a large number of references were received from O/o the CCAs/Pr. CCAs/ Joint CCAs, BSNL Pensioners' Association and individual pensioners etc., seeking clarification for calculation methodology about commuted value of pension/additional commuted value of pension, by applying old commutation table or new commutation table, in such cases.

2. The following four categories of Post-2007 IDA Scale BSNL pensioners were entitled for commutation of their pension in accordance with the CCS(Pension) Rules, 1972 as amended from time to time:-

**Type-I:** Revision of additional commuted value of pension in respect of those BSNL IDA pensioners who retired during the period from 1.1.2007 to 2.9.2008 and whose pay were revised by giving the benefits of 50% IDA merger with effect from 1.1.2007.

**Type-II:** Revision of additional commuted value of pension in respect of those BSNL IDA pensioners who retired during the period from 1.1.2007 to 2.9.2008 and whose pay were revised with effect from 1.1.2007 based on the 2nd PRC.

**Type-III** Calculation of commuted value of pension in respect of those BSNL IDA pensioners retired during the period from 1.1.2006 to 2.9.2008 and whose cases have not become absolute.

**Type-IV:** Calculation of commuted value of pension in respect of those BSNL IDA pensioners retired during the period from 1.1.2006 to 2.9.2008 and whose cases have become absolute.

3. The matter has been considered in consultation with Integrated Financial Division and Department of Pension and Pensioners' Welfare and it has now been decided to clarify the method of calculation of additional commuted value of pension in four type of cases as mentioned in para-2 above, as under:

**Type-I:** In respect of those BSNL IDA pensioners, who retired during the period from 1.1.2007 to 2.9.2008, additional pension on account of the benefits of 50% IDA merger with effect from 1.1.2007, may be commuted **by applying the old commutation table**, provided commutation of their original pension become absolute during that period.

**Type-II:** In respect of those BSNL IDA pensioners, who retired during the period from 1.1.2007 to 2.9.2008, additional pension on account of revision of pay with effect from 1.1.2007 based on the 2nd PRC, may be commuted **by applying the new commutation table**.

**Type-III:** Calculation of commuted value of pension in respect of those BSNL IDA pensioners, who retired during 1.1.2006 to 2.9.2008 and whose cases have become absolute on or after 2.9.2008 may be done **by applying new commutation table**.

**Type-IV:** Calculation of commuted value of original pension and additional pension on account of 50% IDA merger with effect from 1.1.2007 in respect of those BSNL IDA pensioners who retired during 1.1.2006 to 2.9.2008 and whose cases have become absolute before 2.9.2008 and not done due to administrative reason, may be done **by applying old commutation table**. However, additional pension on account of

revision of pay with effect from 1.1.2007 based on the 2nd PRC, may be commuted **by applying the new commutation table.**

4. Arrears, if any, may be drawn and paid and excess payments made, if any, already shall be recovered/adjusted.

5. This issue with the approval of Department of Pension & Pensioners' Welfare, Ministry of Personnel, PG & Pensions ID No. 4/2/13-P&PW(D) dated 25.4.2013 and IFD Dy. No.1480-M(F)/13 dated 27.5.2013.

### Software (e-PPO utility) for processing pension cases

(O.M. No. CPAO/Tech/e-PPO/2013-14/57 dated 3.6.2013 of Dept. of Expenditure, CPAO, New Delhi)

1. Optimum utilization of manpower with speed and accuracy has been a thrust from the time immemorial. The revolution in Information Technology has made it possible to overcome it to a greater extent. So far, in Central Pension Accounting Office, Special Seal Authorities authorizing the banks for making payments of pensions have been generated after feeding the relevant data manually based on Special Seal Authorities received from different Pay & Accounts Officers. On the basis of this feeding, data-base of pensioners is updated in Central Pension Accounting Office.

2. But the manual feeding of data involves engagement of lot of manpower, which takes considerable time and leaves scope of clerical errors on the part of Central Pension Accounting Office leading to improper maintenance of Central Pension Accounting Office's data-base, wastage of manpower, over/under payment and delay in payment.

3. To obviate the above situation and to facilitate PAOs of Central Civil Ministries/Departments to issue the PPOs electronically of all Govt. Servants retiring from June, 2013 onwards, the O/o the CGA and Central Pension Accounting Office has developed a software for uploading the e-PPO. The facility for preparation/generation of text file for Central Pension Accounting Office's databank is available in the Pension Module of Compact.

4. The Pay & Accounts Offices may upload the text file on Central Pension Accounting Offices' website www.cpao.nic.in in the following manner:-

Login (using User ID & Password of Annexure-III) → e-PPO uploading → PPO upload → PPO and nominee upload Form 1 A upload file → submit. The PAOs have to upload both PPO and nominee details.

5. The other procedure i.e., sending of PPO and hard copy of SSA etc. will remain unchanged. This issues with the approval of Addl. Controller General of Accounts.

Donation for Association	
Name (Smt./Sri)	Rs/-
P. Narayana Madiwala (Well Wisher)	1,000
B. Vasu Moily (Well Wisher)	1,000
M.A. Harvey Rosario	400

Donations for the Building Fund			
LM/ ALM	Name (Smt./Sri)	Rs.	Progressive Total
870	G.K. Rukmangada	3,601	11,602
2004	Dr. K.M. Shivakumar	1,000	-
1240	Saraswathi Padmanabhan	500	2,500

### Newly-Enrolled Members

	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1.	Shivanand Yeshwant Kudtarkar	Telegraph Master, DTO, Karwar	LM 2088
2.	H.P. Kumara Raja Urs	Stg. Asst., Arsikere RMS	LM 2089
3.	M. Madhusudhan Rao	LSG Supr., B. City RMS	LM 2090

LM: Life Member

ALM: Associate Life Member

**Meeting of the representatives of Staff Side, National Council, with Secretary,  
Pension AR & PG on pensionary matters held on 28.5.2013.**

**Old Items**

**1. Ex-gratia Payment to SRPF/CPF beneficiaries who had voluntarily retired or medically invalidated:** It has been decided to implement the Kerala High Court Judgment in general and extend the benefit of ex-gratia payment to the meagre number of pre 1986 optees who retired voluntarily or on medical invalidation after rendering 20 years of service. The enabling orders are to be issued shortly.

**2. Raising quantum of ex-gratia to CPF retirees on lines of SRPF:** In respect of SRPF retirees of the Railways, the rate of ex-gratia was raised from Rs.600/- p.m. to Rs.750/- p.m. to Rs.3000/- p.m. with effect from 1.11.2006. The Govt. have now decided to revise the rate of ex-gratia in respect of CPF retirees at the above rates i.e., Rs.750/- to Rs.3,000/- p.m. w.e.f. 1.11.2006.

**3. Issue of Revised PPOs in favour of Pre-2006 retirees and others:** In the case Civilian departments, about 4 lakhs of cases reported pending on 1.8.2012, now only 1.30 lakhs are pending and these would also be cleared by 30.6.2013. In the case of Railways, total pendency in August 2012 was 10.8 lakhs which has been brought down to 5.54 lakhs. Now, when it has been decided that revised PPOs may be issued *suo motu* by the Railway authorities, the entire pending is targeted to be cleared by 30th September 2013. In the case of Defence civilians, action is being taken to issue all pending PPOs by 30.9.2013.

**4. Fixation of revised pension by multiplying pre-revised 1/3rd pension (in respect of PSU absorbees) by a factor of 2.26:** in this case, the speaking Order issued by the Govt. on 26.11.2012 that "no further increase in pension of absorbee-pensioners would be allowed" has been challenged in CAT Hyderabad and the Tribunal has passed Orders on 24.4.2013. This Order is under examination.

**5. Commutation of Pension:** The Govt. have not agreed to reduce the period of 15 years to 11 years for restoration, even in the cases where commutation has been paid at the rates prescribed in the New Table. The Govt. wanted

that the matter may be raised before 7th Pay Commission.

**6. Family pension to divorced/widowed/unmarried daughters-Nomination for life time arrears by the family pension in respect of his/her daughter:** This has not been agreed to.

**New Items:**

**1. Equitable Gratuity under Rule 50 of Pension Rules, 1972.** As recommended by IV CPC the following rates of Death Gratuity had been provided for:-

<b>Sl. No.</b>	<b>Length of Service:</b>	<b>Rate of Death Gratuity</b>
1.	Less than one year:	2 times emoluments
2.	One year or more but less than 5 years:	6 times emoluments
3.	5 years or more but less than 20 years:	12 times emoluments
4.	20 years or more:	Half of emoluments for every completed six-monthly period of qualifying service subject to maximum of 33 times emoluments

Staff Side suggested the following amendment in Sl.No.3 above which may be split as under:-

- |    |  |                         |
|----|--|-------------------------|
| a) | Five years or more but less than 11 years: | 12 times the emoluments |
| b) | 11 years or more but less than 20 years:   | 20 times of emoluments  |

The Govt. has not agreed and have suggested that the matter may be raised before the next Pay Commission.

**II. Extension of CS (MA) Rules, 1944 to Central Government Pensioners.**

The Health Ministry has agreed to extend CS (MA) Rules, 1944 to pensioners. In many cases, which had gone to Court, it has been ruled that pensioners are entitled to full reimbursement of medical expenses incurred by them as per CS (MA) Rules 1944, which are

applicable in the case of serving employees. The Department of Expenditure has not agreed to implement the above decision. The pensioners have to wait till the Medical Insurance Scheme is introduced.

**III. Grant of modified parity with reference to the Revised Pay Scale corresponding to pre revised Pay Scale of the post from which an employee had retired:** The Govt. cited the decision of Supreme Court in K.S. Krishna Swamy Vs Uol (C.A. No. 3173-3174/2006 and 3188-3190/2006). According to this, the benefit of up-gradation of post subsequent to their retirement would not be admissible to pre- 1996/ pre-2006 retirees.

The Staff Side pointed out that the result of this clarification is that a retiree is now being compared with the pay scale of an employee two stages lower and subordinate to the post

from which an employee has retired. If V IV CPCs have consciously upgraded certain posts, it is established that pay scales granted for these posts were inadequate and only therefore the up-gradation has been recommended by them. On what ground the benefit of up-gradation even in determining the modified parity be denied to them, when it is established that they retired from a pay scale which were inadequate. However Govt. did not agree to reconsider this matter.

\* \* \*

*Editor's Note: w.r. to item III above (New Items) CCCGPA, KTK, had written a letter on 17.2.2013 to Smt. Tripti P. Ghosh, Director, DoP & PW regarding grant of Grade Pay of Rs.4,600 in place of Rs.4,200 to those in the pre-revised scale of Rs.6,500-10,500 (S-12). The letter is reproduced on page 4 of Pensioner's Champion, April, 2013 issue. Our letter has been forwarded to Dept. of Expenditure by DoP & PW. We have also addressed Dept. of Expenditure on the issue. Reply is awaited.*

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### **"Volunteer Help Desk" for CGHS Wellness Centres. "Beneficiaries helping Beneficiaries"**

*(Copy of letter dated 6th June 2013 from Addl. Director, CGHS, Bangalore to General Secretary, CCCGPA, Karnataka)*

"Volunteer Help Desk" introduced at CGHS Wellness Center, Vijayanagar has received good response and appreciation from beneficiaries as well as the volunteers. It has been decided to extend such facility at all CGHS Wellness Centres in Bangalore. Orientation programme will be arranged to brief all the volunteers about functioning of "Volunteer Help Desk".

Those beneficiaries who are interested to become volunteers may kindly give their names to CMO In-charges of Wellness Centers to participate in the "Beneficiaries Helping Beneficiaries initiative of CGHS, Bangalore".

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### **Increase in fixed medical allowance to Rs.1200/- per month-DoP & PW's response to our letter.**

*(Copy of letter No. 4/4/2013-P&PW(D) dated 22.5.2013 from DoP & PW in reply to the letter from CCCGPA, Karnataka)*

Please refer to your letter dated 6.5.13 on the above mentioned subject. Comments-item concerning this Desk is as under.

2. The Govt. had on the recommendation of the 5th Central Pay Commission sanctioned Fixed Medical Allowance (FMA) @ Rs.100 p.m. as in the year 1997. After 6th Central Pay Commission, this amount was raised to Rs. 300 p.m. w.e.f. 1.9.2008. The demand for further enhancement of FMA was raised during the meeting with representatives of Staff Side (JCM) on pensionary matters held on 18.5.11. The demand has been examined in great detail. In view of the fact that the FMA was increased three fold from Rs. 100 to Rs. 300 p.m. in May, 2010 (effective from 1st September 2008) at substantial cost to the Exchequer, any further upgraded increase in FMA at this stage may not be appropriate, given the constraint on the fiscal side. Govt. is, in the interim, also contemplating introduction of Central Govt. Employees and Pensioners Health Insurance Scheme to meet the health care requirement of Central Govt. employees and pensioners. Therefore, the demand for any enhancement of FMA cannot be accepted at this juncture.

## **FAQ on Central Government Health Scheme: More questions clarified as FAQ**

Ministry of Health and Family Welfare has issued clarifications in the respect of Central Government Health Scheme in the form of FAQ. Lot of questions and answers are given with detailed references. Certainly, it could be very useful for both sides of employees and Department authorities.

### **How long does it take to get the CGHS Cards?**

Normally, computerized printout of Index Card is issued on the same day. Plastic Cards are sent to the residence in '3' weeks time

### **Whom should I approach in case the CGHS Card is not issued to me in the prescribed time?**

Contact Joint Director (HQ), CGHS, Bikaner House, New Delhi, in case of Delhi and Addl. Director of City, in case of other cities.

### **What should I do if I lose my CGHS Card?**

Application is to be submitted to AD/JD along with two photographs and a IPO for Rs.50/- for issue of duplicate Card.

Indian Postal Order payable to "P.A.O. CGHS Delhi" if in Delhi or "Additional Director of the CGHS City" in respect of other cities.

### **What should I do if the details on the Card viz. name, date of birth, entitlement, etc. are wrong?**

Kindly bring the anomalies to the notice of Joint Director, CGHS (HQ), Bikaner House in Delhi and to the Addl. Director, Joint Director of concerned CGHS City in other cities.

### **Is there a colour scheme for Plastic Cards? What are the details?**

CGHS Plastic Cards have the following colour at the top:

Serving Government employees - **Blue**

Pensioners, ex-MPs, Freedom Fighters, etc., - **Green**

Member of Parliament - **Red**  
Beneficiaries of Autonomous Bodies/Journalist - **Yellow**

**Whom should I contact if the doctors are not**

### **present in the Wellness Centre/Dispensary?**

Contact CMO i/c of the concerned Wellness Centre or Addl. Director, CGHS of concerned city or Director, CGHS.

### **Can the CMO or the pharmacist give a different brand than the one prescribed by the Specialist?**

Medicines are issued at CGHS Wellness Centres by the same brand, if available or by generic name or by any available brand name of equal therapeutic value.

### **What is the procedure for getting life-saving drugs?**

In Delhi, through CGHS Medical Store Depot, Gole Market. In other cities, request is to be submitted to the Addl. Director of City.

### **The documents required are:-**

- a. Prescription of Specialist of Govt. Hospital or CGHS-approved Private Hospital
- b. Photocopy of his/her token Card/Plastic Card.
- c. Copy of permission, if his prescription is from CGHS-approved Private Hospital
- d. Utilization Certificate in original during subsequent visit.
- e. Indent is also placed online through CGHS Wellness Centre.

### **What do I do if I am unwell at odd hours, say late in night?**

CGHS beneficiaries have the option to go to any of the 24hour functional dispensaries in Delhi, a nearby Govt. Hospital/empaneled Private Hospital or even any private hospital, in case of emergency.

### **What is the time within which my medical claim is to be reimbursed?**

If all documentation is complete, medical claims of pensioners are cleared in 45 days.

### **What can I do if my claim is unnecessarily delayed?**

Pensioner-beneficiaries can contact the Additional Directors of concerned city/zone on any Wednesday between 11 a.m. and 1. p.m.

**What should I do if the empanelled Hospital refuses to entertain or give a step-motherly treatment?**

Contact CMO i/c of the concerned Wellness Centre or Addl. Director, CGHS of concerned city or the nodal officer for grievances.

**What are the facilities available to me if I am a pensioner in a non-CGHS area?**

- a) Pensioners residing in non-CGHS covered areas have the option to become CGHS beneficiary and avail CGHS facilities from the nearest CGHS- covered city
- b) Pensioners residing in non-CGHS areas have also the option to avail Fixed Medical Allowance of Rs.300/- per month and opt not to avail CGHS facility.
- c) Pensioners residing in non-CGHS areas have also the option to avail Fixed Medical Allowance of Rs.300/- per month for OPD treatment and obtain CGHS card from nearest CGHS- covered city for inpatient facilities under CGHS. No. OPD medicines shall be issued in such cases.
- d) CGHS pensioner-beneficiaries (and their dependant and eligible family members) who are holding a valid CGHS Card and residing in a non-CGHS area shall be eligible to obtain inpatient medical treatment and also follow up treatment from Govt. Hospitals/CS(MA)/ECHS approved hospitals on proper referral from CGHS dispensary and submit the medical reimbursement claim to the Addl. Director/Joint Director of CGHS of city where the CGHS Card is registered.

In case of medical emergency, treatment may be obtained from any hospital and medical claim shall be submitted to AD/JD, CGHS of the concerned city.

**I am a serving employee residing in a place close to a city covered under CGHS. Can I get CGHS Card issued from the nearest CGHS city?**

There is no provision to avail CGHS facilities in respect of serving Government employees residing in non-CGHS covered areas. They are covered under CS(MA) Rules 1944.

**I retired in 1998 from Central Govt. but, I never made a CGHS Card. Can I get a Card now?**

Pensioners can apply for CGHS Card with relevant documents. However, the subscriptions as applicable at current rates shall have to be paid.

**My husband/wife is also employed under Central Government and is eligible for a separate CGHS Card. Is it necessary that separate cards are to be obtained?**

No. Spouse drawing higher pay shall make the Card and other spouse is eligible to avail CGHS benefits as member.

**I have retired from Delhi. Now I want to settle at city where no CGHS facility is available. How to cover my family for medical care?**

Pensioners are eligible for CGHS facilities and can obtain CGHS Card from the nearest CGHS covered city.

**My husband/wife retired in 2002. He/she was paying CGHS subscription every year. After his death, can I get Card on my name. Do I have to pay extra. Shall I get Life-Time Valid Card?**

Yes, the ownership of Card can be transferred in the name of spouse on submission of required documents. Addl. Director of concerned city shall transfer the ownership of Card in the computer Data base and same CGHS Plastic Cards with same Beneficiary ID can be used.

No extra payment to be made, in case of life Time Cards. However, in other cases one has to pay 10-years subscription for Life Time Card for example, if the spouse had contributed for seven years before he expired, balance payment for the remaining three years is to be paid for a Life Time Card.

## **Documents required:**

- i) Application in prescribed format
- ii) Proof of Family Pension with its break up from Bank
- iii) Prescribed contribution if, Card is not for life time

Reimbursement shall be limited to the CGHS rates of the city where the Card is registered and as per the ceiling rates and ward entitlements or as per actuals, whichever may be less.

## **What is the system for the services of Specialists in Dispensaries?**

Prior registration is required for appointment with the CGHS Wellness Centre, where specialist services are available.

However, In case of emergency contact CMO i/c of Wellness Centre for consulting specialist without prior appointment.

## **Are the prescription of Specialists of empaneled Hospitals binding on the dispensary?**

Medicines are issued on the basis of prescriptions of Government doctors. However, in permitted cases medicines are issued on the basis of prescriptions of empaneled Hospitals and medicines will be issued as per the available brand/generic names.

## **What is the maximum period for which medicines can be given in one go?**

For treatment of chronic illnesses medicines upto '3' months are issued in one go, provided there is a valid prescription.

In case of a beneficiary visiting a foreign country, medicines upto '6' months are issued in respect of chronic illnesses, based on valid prescription and documentary support of visit to a foreign country.

Beneficiary is required to submit an application for obtaining permission from AD/JD along with the following documents:-

1. Copy of valid CGHS Card/Token Card.

2. Valid prescription for six months counter-signed by HoD of Speciality of Govt. Hospital.
3. Proof of station leaving like ticket, Visa etc.

## **What are the papers to be submitted for any investigation by an empaneled Diagnostic Centre?**

Original or self attested copy of prescription of CGHS Doctor/Government Specialist, copy of CGHS Card of the inpatient and main Card Holder (Head of family).

## **Is there any interactive mechanism at dispensary level?**

At the Wellness Centre 'Local Advisory Committees' are formed. CMO i/c holds a meeting with Local Advisory Committee members to discuss local dispensary related issues.

## **Who is competent to delete name of sons who have crossed age of 25 years?**

CMO i/c of Wellness Centre is competent to delete the name of son aged 25 yrs and above. Computer system does not allow sons aged 25 and above to avail medical facilities.

## **Is there any age limit for sons/daughters as dependant in CGHS Card?**

Son is eligible till he starts earning or attains the age of 25 years or gets married whichever is earlier. However, in case the son is suffering from any permanent disability of any kind (physical or mental) he is eligible for CGHS benefits even after 25 yrs.

Disability means blindness, low vision, leprosy-cured, hearing impairment, locomotor disability, mental retardation, mental illness. A disability certificate from Medical Board is required.

Daughter is eligible till she starts earning, or gets married, whichever is earlier (irrespective of age)

## **Are step-children allowed CGHS facilities?**

Yes. If they are dependent on card holder other conditions as in case of dependent sons and daughters.

**Can dependent in-laws be included under family members for CGHS facilities?**

A lady Government servant will be given a choice to include either her parents or parents in-law for the purpose of availing the benefits under CGHS subject to the condition of dependence and residence, etc., being satisfied.

**Me and my wife are both Central Govt. employees and have dependent brothers/sisters and parents. Can we make separate Cards and include family members?**

Yes. Your wife can have her parents as dependant in her card.

**Can drugs like antibiotics, if not available in WC, be made available urgently from local Chemist?**

Yes, beneficiary can collect drugs from the chemist's counter on the basis of authority form issued by WC

**How to get a drug if same is not available in WC & also not supplied by Chemist (ALC)?**

Beneficiary, after authorization by CMO i/c can purchase such drugs from open market and claim reimbursement from ALC.

**What should beneficiary do, if he/she notice some deterioration in the quality of drugs?**

He/she should return the medicine to WC and get replacement. Samples can be sent for testing through CMO/I/C.

**My father is a cancer patient and after operation is bed ridden. Doctors have advised Protein powder. Can I get from CGHS?**

Dietary supplements are not permissible under CGHS.

**I am a CGHS Pensioner. My wife was admitted in pvt. hospital in emergency state. How to get reimbursement of money spent on her treatment?**

- \* Apply to CMO I/c of WC with:
- \* MRC forms duly filled in as per check list
- \* Copy of Discharge Summary
- \* Hospital bills with break-up
- \* Receipts in original

- \* Copy of the valid CGHS Card
- \* Copies of other documents issued by hospital

MRC forms are available with CMO I/c and can also be downloaded from CGHS Website <http://msotansparent.nic.in/cghsnew/index.asp>

Serving employee, in similar cases, shall submit the medical claim to his department.

**My original papers having bills, receipts of hospital treatment are lost. Can-I claim on duplicate papers?**

Yes, with affidavits on Stamp Paper. Details of Draft for Affidavit may be seen in the instructions sheet appended to Medical Claim Form available at <http://msotransparent.nic.in/cghsnew/index.asp> and CMO i/c.

**My husband/wife was a CGHS card holder. He/she was sick and died while in hospital. How do I get MRC?**

- \* Apply to CMO I/c of WC with
- \* MRC forms duly filled in as per Check list
- \* Copy of Death summary
- \* Hospital bills with break-up
- \* Vouchers in original
- \* Copy of the valid CGHS Card
- \* Death Certificate
- \* Affidavit on Stamp paper of yourself being Legal Heir and NOC from other legal heirs in favour of claimant
- \* Copies of other documents issued by hospital

\* Draft for Affidavit may be seen in the instructions sheet appended to the Medical Claim Form available at CGHS Web site at <http://msotransparent.nic.in/cghsnew/index.asp>

**I retired in Dec 2011. Due to certain reasons I had to go to my native place in Uttranchal and could not make pensioner's CGHS card. In May 2012 I came to Delhi and had Heart attack in emergency I was treated in pvt hospital. I got**

**CGHS Card made after discharge but I have been refused reimbursement of the expenditure incurred?**

After retirement three months grace period is given to get CGHS card made.

(i) The treatment taken and expenditure incurred thereon within the grace period of three months from the date of retirement will be allowed and expenditure reimbursable subject to the condition that the beneficiary has either obtained or applied for CGHS Pensioner Card with all documents and requisite CGHS subscription within one month of expiry of the grace period of three months.

(ii) The expenditure on treatment taken after the grace period of three months from date of retirement will not be reimbursable unless the beneficiary has obtained a valid CGHS Card or has applied for CGHS Pensioner Card with all documents and requisite CGHS subscription prior to taking such treatment.

**I went to Hyderabad to visit my son and had fracture of leg bone. I received treatment from a pvt hospital. Shall I get full reimbursement?**

Reimbursement for treatment taken in a private hospital under medical emergency shall be considered as per CGHS rates only.

**Is treatment for IVF reimbursable?**

IVF treatment is approved under CGHS. The details may be seen as per Office Memorandum Z. 15025/5/2011/CGHS III/CGHS(P) dated 22.11.2011, which can be downloaded from CGHS Website at <http://msotransparent.nic.in/cgshsnew/index.asp>

**Are ambulance charges reimbursable?**

Yes. Ambulance charges are reimbursable within the city, if there is a certificate from treating doctor that conveyance by any other mode would definitely endanger patient's life or would grossly aggravate his/her condition.

**I have a Medclaim Insurance Policy. Due to emergency, received treatment in a private hospital. Some amount was paid by Insurance Co. Can I get balance from CGHS ?**

Yes, First Bills are submitted to Insurance Company. Duplicate bills with certificate from

Insurance Company may be claimed from CGHS by Pensioner-CGHS beneficiaries. CGHS shall consider reimbursement at CGHS rates or actuals whichever may be less. However, the total reimbursement from both sources should not exceed actual expenditure. Serving employees shall submit claim to department for reimbursement.

**I submitted MRC for Rs.1 Lac 20 thousand but I was reimbursed only Rs.45,800- why total amount was not reimbursed?**

Expenditure for treatment in private hospitals is considered only if the treatment was taken under emergency at CGHS approved rates.

**In emergency, who are all entitled to get treatment at Pvt Empanelled Hospital?**

Any beneficiary holding a Valid CGHS Card.

**I want to get my Cataract Surgery done at Pvt. empanelled hospital? How can I get it done?**

Beneficiaries are required to obtain advice from a Govt. Specialist/CMO i/c for Cataract Surgery. Pensioners can apply to CMO i/c of WC for permission to obtain the treatment at one of the empanelled hospitals of his/her choice.

Serving employees are to apply to his/her Department/office.

**Is it necessary that the Govt. Specialist should write 'referred to CGHS empanelled Hospital' for obtaining permission?**

Advice of Government Specialist is required only for the specific treatment procedure/ investigation to be undertaken. There is no need to specifically refer to any empanelled hospital/ diagnostic lab. It is the choice of beneficiary to undertake treatment/investigations at any of the empanelled hospitals/diagnostic laboratories after obtaining permission from competent authority.

**Is Penfill Injection provided under CGHS**

Insulin pen is not supplied under CGHS. But, Insulin Pen Cartidges are supplied under CGHS.

\* \* \*

## COORDINATION COMMITTEE OF

### CENTRAL GOVERNMENT PENSIONERS' ASSOCIATIONS, KARNATAKA (R)

(Regd. under the Karnataka Societies Registration Act 1960: Regn. No. 1070/98-99)

No. 1397, 23rd Main, Banashankari II Stage, Bengaluru-560 070. ☎ 26716198

**B. Sadashiva Rao**, Chairman    **N. Bhaskaran**, General Secretary    **O.M. Bhaskaran**, Treasurer  
☎ 26626333    ☎ 26716198    ☎ 23451575

**CCCGPA  
KARNATAKA**

#### AFFILIATES

- \* Karnataka P&T Pensioners' Assn., Bg.
- \* Railway Pensioners' Assn., Bg.
- \* Retired Railway Officers' Assn., Bg.
- \* Karnataka Income Tax Pensioners' Assn., Bg.
- \* Central Excise & Customs Pensioners' Assn., Bg.
- \* Kendriya Vidyalaya Sangathan Retired Employees' Assn., Bg.
- \* Indian Institute of Science Pensioners' Assn., Bg.
- \* Coffee Board Pensioners' Assn., Bg.
- \* Karnataka Central Govt. Pensioners' Assn., Bg.
- \* Survey of India Pensioners' Assn., Bg.
- \* Karnataka Khadi & Village Ind. Commission Pensioners' Assn., Bg.
- \* Karnataka IA & AD Pensioners' Association, Bg.
- \* BSNL Pensioners' Welfare Assn. Karnataka Telecom Circle, Bg.
- \* Central Govt. Pensioners' Assn., Mysore.
- \* The Dakshina Kannada P&T Pensioners' Assn., Mangalore.
- \* Udupi Dist. P&T Pensioners' Assn., Udupi.
- \* All India Central Govt. Pensioners' Assn., Bijapur.
- \* All India Central Govt. Pensioners' Assn., Dharwad.
- \* Chickmagalur Dist. P&T, BSNL Pensioners' Assn.
- \* Posts and RMS Pensioners' Welfare Assn., Gulbarga Division
- \* NCSM Pensioners' Welfare Assn., Bg.

#### I News from Affiliates:

**i) Kendriya Vidyalaya Sangathan Retired Employees Association, Bangalore:** The Association held its half yearly convention on Sunday the 16th June, 13 as part of the Golden Jubilee Celebration of KVS, in the Seminar Hall, Seshadripuram Degree College, Bangalore. KVS was started as an autonomous body initially with a handful of 20 Central Schools throughout India in the Defence Sector in 1963 by the then Minister of Education, Sri M.C.Chagla, on the recommendation of 2nd Pay Commission. It has now 1087 Kendriya Vidyalayas functioning in 25 Regions across the country and three abroad (Kathmandu, Tehran and Moscow) imparting high quality education to nearly 11 lakhs children. The open session was addressed by Chief Guest, Prof. Dr. N.Jayasankaran, Director General, VIM and Vice Chancellor, Kanchi University, Tamilnadu, and Guest of Honour Sri Puranchand, Former Joint Commissioner, Academic, KVS. Sri K.Umamaheswar Rao, Secretary, introduced the guests, welcomed the gathering and spoke about the significance of the occasion. A Souvenir was released on the occasion. Sri N.Bhaskaran, General Secretary, CCCGPA, attended the function.

**ii) D.K.District P&T Pensioners' Association:** Annual General Body meeting was held on 2-6-2013. Sri B.N.G.K.Rao presided. Annual Report for the period 2012-13 was read by Sri M.A.Venkatachalam, Secretary and Statement of Annual Accounts for 2012-13 was read by Sri D.D.Purusha, Treasurer. Both were adopted.

**II) CGHS Matters:** Sri N.Bhaskaran and Sri B.Sadashiva Rao, General Secretary and Chairman respectively of CCCGPA, met Additional Director, CGHS, Bangalore, on 6th June, 2013 and discussed some issues with him. As regards shortage of doctors and specialists, it was intimated that the MoH & FW has recently removed the restriction on the minimum number of vacancies required for filling the same through retired doctors on contract basis. An advertisement has been inserted in the local newspaper for filling up the existing vacancies of 3 GDMOs, one Gynecologist and one Radiologist on contract basis by doctors/specialists retired from Central (including CGHS)/State Governments and PSUs. The issue regarding repatriation to CGHS the two doctors deputed to Airport has been taken up with the authorities in New Delhi. Fortis Hospital in Kengeri and Fortis Hospital in Seshadripuram have applied for empanelment for General purpose treatment under CGHS. Some more Eye Hospitals and Dental Clinics have also applied for empanelment. Their applications have been forwarded to MoH & FW for consideration. CGHS Wellness Centre in Malleswaram will get shifted shortly to old Syndicate Bank building at No. 6, 1st Main Road, Seshadripuram, near Seshadripuram Circle. Under the auspices of CCCGPA, a meeting of all Advisory Committee Members in all Wellness Centres and Polyclinic with AD, CGHS, has been arranged on 8th August 13 (Thursday) at 2.30 PM in the Conference hall adjacent to "Shruthi Auditorium" located on the 5th Floor, Kendriya Sadan, Koramangala, Bangalore. CCCGPA has also arranged a meeting of Advisory Committee members in the same premises in the morning at 11 AM on the same day to brief the Advisory Committee Members about their role. All the Advisory Committee Members have been addressed with a request to send their suggestions, if any, by 10th July 2013 with the latest minutes of the Advisory Committee meeting. Beneficiaries of CGHS desirous of furnishing subjects for discussion in the proposed meeting may contact the Advisory Committee Members of the respective Wellness Centres.

## Lapse of Memory and Dementia

**B.K. Gundurao**, Joint Secretary

*K P&T PA and Jt. Gnl., Secy. CCCGPA, Karnataka*

Old age begins unknowingly. The biological age of a person is not identical with his Chronological age. Impaired memory, rigidity of out look, developing dislike for change, are considered to be some of mental changes in the aged. Some Physical aspects of ageing is inevitable. Years wrinkle the skin, but worry, fear, anxiety, doubt and self-distrust wrinkle the soul. dwelling on ageing, feelings of worthlessness and low esteem makes one feel depressed and may not allow to be lively.

### Lapse of Memory

As the age advances, different cells in the body undergo changes, like decrease in number, size and function of neuron in the brain undergo degeneration, resulting in loss of memory and cognitive functions. Occasional memory lapses are common in the aged, but they become noticeably worse and have a knock on effect on daily activities like, difficulty in recollecting recent significant events, not understanding the surroundings, remembering friends, recapitulating what has been seen or heard recently. Feeling angry and depressed, when some body points out about forgetfulness, remaining confused in a familiar environment, struggling to grab words and repeat the phrases in the same conversation, may be construed as an indication for the lapse of memory. The human brain is sometimes compared to a computer, but unlike PC's memory, it is potentially unlimited; probably, there is no reason, why the power of recall, shouldn't remain as sharp in later life as they were. Brain has an astonishing ability to adapt and change, even in old age and it is known as Plasticity. Therefore, it may require little more effort to secure memory, as one gets older. Probably, the memory problems are mental clutter. Different cells of the body undergo various changes in the advanced age and brain cells are not an exception for degeneration. Suppose forced by circumstances or otherwise, the brain is loaded with too much of useless baggage. For example, hectic activities like answering innumerable phone calls continuously, answering e-mails and attending to the problems of family and friends, may lead to stress. Some times, sleeplessness can also

affect the memory. It is said that having sleep for less than six hours or more than nine hours, is likely to have a negative impact on quality of life, which may indirectly increase depressive symptoms, posing as a risk factor, indicating early signs of degeneration of brain. Radical damage, clogged and narrowed arteries in the brain are other contributing factors. Alzheimer's disease tends to crop up, eventually memory and other problems kick in.

### Dementia

Slow mental decline, feelings of confusion or disorientation tend to dementia. Vascular dementia is most common, out of several types of dementia, which is caused by furring and narrowing of arteries in the brain. There may be several causes like major stroke or series of smaller strokes, which deplete oxygen flow to the brain. It is said that the people who smoke, consume excess alcohol, having high blood pressure, cholesterol, diabetes, thyroid disorder, vitamin B<sub>12</sub>, deficiency, kidney and liver disfunction are prone to the disease. The problems like memory loss, depression, poor concentration hallucination, confusion, mood swings, incontinence, difficulty in walking may crop up for further suffering.

### Diagnosis

Diagnosis is stated to be based on family history, medical history and other symptoms revealed by the patient or family members. Also the test is done to rule out anaemia, chronic infection severe depression according to doctors. M.R.I scanning which helps to detect head injury brain tumors, and other problems, if any. will go a long way in the process of diagnosis. It is made known that research activities are carried out continuously in several countries in the World with the aim of providing relief through advanced medical science. In case behavioural and psychological symptoms of dementia like aggression, depression, anxiety problems occur and confirmed by test, the doctors may decide to treat with anti-anxiety and anti-depressant medicines.

## Precaution:

Progression of Vascular dementia can be slowed down with a healthy life style, balanced diet, regular body exercise, undergoing physiotherapy occupational therapy and speech therapy. Responsibility lies with members of the family to have a keen observation and intervention when necessary. Patience, empathy, sympathy by the care-takers, will soothe the patient along with any other non-drug approach to manage, will, however, help to conquer the disease, apart from the medicines.

## Treatment:

It is told that the doctors before prescribing medicines like, steroids pain killers drugs for arthrities, anxiety, hallucination, heart ailments ensure that the drugs do not trigger depression. Sleeping pills, tranquilisers, drugs for Parkinson Disease, work on the brain chemical dopamine. It is said that the drugs should be helpful to lift

the mood by changing the brain chemicals, supposed to be a factor in depression.

## Living with Dementia

Diseases like Dementia, Parkinson, Alzheimers, commonly make the persons suffer in their old age and require them to face with courage. Discipline in the habits of day to day life is most important. Looking at familiar objects, pictures, paintings, natural sceneries etc. will help stimulate memory. Listening to music, playing cards and games, talking to friends, recaptualting and writing what some body has said, when met recently, will not only help to understand better, but also leads to positive path. Simple body exercise as daily routine and regular medical check up should not escape memory of the person, suffering, or the caretakers. The surroundings and the people around, including caretakers, if remain helpful, the patient, according to doctors, can certainly be kept lively and cognitive.

### Subscription of Rs. 1,000/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
1753	G.A. Brahmadeva

### Subscription of Rs. 200/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
301	Jayalakshami P. Narayan
737	M.N. Srinivasamurthy
1145	G. Renganathan
1163	M.P. RamaMohan
1456	M.S. Subramaniam
1593	H.L. Nagaraj
1700	A. Prakash
1992	Narayana K. Hoshangi

### ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
Dec 12	219	2512	209.33	80.83
Mar 13	224	2582	215.16	85.87
April 13	201	2603	216.91	87.38

By. K.B. Krishna Rao

### Subscription of Rs. 300/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
305	B.R. Rao
498	M.R. Revankar
761	K.G. Shetty
1437	K.V. Ravi
1579	A. Narayanaswamy
1976	Dr. C.R.K. Murthy

### Subscription of Rs. 500/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
32	A.G. Doraiswamy
1086	B.L. Sathyanarayana
1974	M.T. Rangarajan
2001	K.G. Ravindra

## OBITUARY

**Sri R.Anantha Rao Bhonsley**, ALM 1973, Retd. Store Officer, ADE, Bangalore, expired on 22-4-2013 at the age of 75 year. He is survived by his wife and two sons.

Our heartfelt condolences to the bereaved.

**Subscription of Rs. 100/- received for Pensioners' Champion received upto 22.6.2013.**

<b>LM/ALM</b>	<b>Name (Smt./Sri)</b>	<b>LM/ALM</b>	<b>Name (Smt./Sri)</b>	<b>LM/ALM</b>	<b>Name (Smt./Sri)</b>
1	K. Arumugham	848	K.V. Sathyannarayana	1421	Y.C. Dixit
3	M. Ramiah	870	G.K. Rukmangada	1423	L. Subramanya Bhat
4	B. Sadashiva Rao	889	K. Venkatarama Raju	1424	N. Sivasankaran
21	K.P. Rangan	891	T. Sriramulu	1426	B. Mohan
24	S. Krishnan	908	K. Sridhar Bhat	1442	T. Achuthan
35	N. Bhaskaran	911	K.N. Ramaprasad	1443	M.M. Bhat
48	S.M. Vittal Rao	912	M.C. Keshavamurthy Rao	1445	Kamal Chandra Sharma
58	G.V. Jagannatha	928	B. Basaviah	1490	M.R. Suresh Babu
66	V. Gopalan	934	N. Bheemasena Rao	1513	Chinnappacharya
69	K.S. Ranganatha	952	Paul Pinto	1550	A. Poobalan
83	V.S. Mulgund	955	K.R. Jayaraman	1555	M.N. Rajeeve
84	R. Gopalakrishna	963	B.S. Srivatsan	1568	M. Vasudeva Rao
135	M.S. Krishnamurthy	970	R. Sathyannarayana	1572	K. Gopalakrishna
138	T.S. Srikantaiah	976	P.N. Damodaran Nair	1575	R. Nagaraju
231	N.R. Ramanna	1013	Hari Rao	1582	Y. Seshadri
299	K.O. Chacko	1016	K.L. Venkatasubbiah	1602	S. Sudarshan
349	A.M. Karanth	1019	S.C. Narayanaswamy	1650	B.B. Poddar
375	M.N. Shenvi	1026	H.N. Krishnaiah Setty	1685	S.N. Achyutha
390	K.V. Vishwanatha Murthy	1047	S. Rajagopalan	1702	D. Ajitha Sinha
401	H.V. Sivaswamy	1054	H.F. Wate	1715	C.V. Sundarajan
428	K.N. Narasinga Rao	1074	H.C. Srinivasa Gopalachar	1720	P.A.N. Murthy
448	K. Prabhakara Rao	1084	B.N. Nagaraja	1733	S.C. Bose
507	C.K.N. Murthy	1087	A. Thulasidas	1742	K.C. Sayinarayana
542	V.S. Burge	1105	S. Padmasini	1794	V. Sathyannarayanachar
544	B.N. Rao	1131	K.B. Krishna Rao	1801	R. Prahaladachar
668	A. Ramamurthy	1171	Roddam Subramanya	1822	B.S.N. Murthy
687	B.K. Gundu Rao	1195	K.S. Rangaswamy	1855	P.H. Shinde
691	P. Balachandra Menon	1218	S. Seshadri	1856	B. Srinivasa Rao
700	S. Ramagopal	1222	G.T. Sampath Kumarachar	1865	Harvey Rosario M.A.
722	Meenakshi M. Sirsi	1224	M.S. Kulkarni	1891	S.C. Indoor
726	P. Ramaswamy	1233	S.R. Sadananda	1894	N. Subbaiah
732	K.G. Gayathri	1240	Saraswathi Padmanabhan	1919	P. Aravindakshan
733	S. Santhanam	1249	K.V. Unnikrishnan	1920	H.N. Huli
737	U. Manohar Shenoy	1258	Keval Krishnan	1947	Sharan Basayya
756	B.S. Subba Rao	1277	M.A. Manikutty	1966	V.R. Joshi
762	A. Sadananda	1291	V.T. Jayachandran	1969	K.R.G. Durgaprasada Rao
768	Dr. M.S. Krishna Murthy	1294	S. Paramasivan	1970	V. Murugan
779	N. Nanjundaiah	1313	H. Suresh Mallaya	1971	Neela Devi
806	U.R.G. Acharya	1318	U.B. Nandakumar Rao	1978	Kumuda Gopal
838	B.L. Channappa	1326	K. Parimala	2004	Dr. K.N. Shivakumar
839	V. Padmanabhan	1343	B.S. Jai Parameshwar	2063	S.M. Hadalagiri
846	Satyananda	1352	Sashikala S. Kodgi		

## Renting of the two Guest Rooms in "Pensioners' Bhavan"

The two Guest Rooms in Pensioners' Bhavan at 61/1, 1st Main, Telecom Layout, 11th Cross, Jakkur Cross, Bangalore-560 064, are available for rent for a sum of Rs. 300/- per day for Central Government pensioners visiting Bangalore from any part of the country for temporary duration. The accommodation should be booked in advance through landline No. 080-23620545, during office hours – i.e., Mondays, Wednesday, Fridays and 2nd Saturdays between 9.30 AM and 1 PM (except Postal holidays) – and confirmation obtained. Accommodation can also be booked through e-mail: pensionersbhavan@gmail.com and confirmation obtained. The renting of the Guest Rooms will be restricted to pensioners who are members of any Central Government pensioners' association from any part of the country.

Bus facility to "Pensioners' Bhavan", Telecom Layout.

From City Market via Majestic:	286D and 286E
From City Market via Tannery road-Nagavara:	291 and 291B
From Majestic:	286F

By buses plying to Yelahanka from City Market, Majestic and Shivajinagar :

Alight at Byatarayanapura, proceed to O/o. BBMP on opposite side and get into any of the bus Nos. BC 9, BC 9B and BC 11 stopping at BBMP Office, Byatarayanapura. Telecom Layout can also be reached by engaging auto rickshaw from BBMP Office.

**The Guest Rooms will also be given on rent to serving Central Government employees on a daily rent of Rs. 600/-, but preference will be given to pensioners.**

Henceforth, members who join the Association between 1st July and 31st of December will have their subscription valid up to June of NEXT year. Members joining the Association after 1st of January and before 30th June will have their subscription valid up to June of NEXT year.

Members will please note that, hereafter, subscription for PENSIONERS' CHAMPION is to be renewed from the month of July and arrangements for **renewal has to be made sufficiently in advance before June for avoiding a situation of not getting the journal from July onwards.**

**Members whose subscriptions for "Pensioners' Champion" are valid up to 30th June 2013 are advised to renew the same by 30th June 2013. Subscription (annual: Rs. 100/-) can be renewed by remitting the amount by MO/sending crossed local cheque/DD drawn in favour of Karnataka P&T Pensioners' Association. For proper accounting, while remitting by MO, membership No. should be furnished invariably in the MO form after the name in the remitters' address portion and while paying by cheque/DD, name and membership No. should be mentioned on the backside of the cheque/DD. MO may be remitted, Cheque/DD posted to**

**Sri S.M. Vittal Rao,  
Treasurer,  
K P&T PA, 114/707, 2nd Main Road,  
IV Phase, Yelahanka Satellite Town,  
Bangalore-560 106.**

MO, Cheque/DD should not be sent to the Secretary at his Banashankari 2nd Stage address. Payment can also be made by cheque/cash (not by MO) in "Pensioners' Bhavan", Telecom Layout, Jakkur, during its working hours; i.e., on Mondays, Wednesdays and Fridays (except Postal holidays) between 9.30 & 13.30 hrs.

**Many members are yet to renew their subscription. Please avoid disappointment in not getting journal.**

**The Board provided in the Pensioners' Bhavan indicating "Names of members who had contributed Rs. 10,000/- and above for the Building Fund."**

i) The under mentioned names have already been included on the Board

LM/ALM	Name Sri/Smt.	Amount Rs.
1583	BHAT. G.V	10,000
1702	AJITHA SINHA	10,000
1849	VITTAL. S.G	10,000
1972	SANJEEVI. N	10,000

The error in not printing the same on the 3rd cover of May 2013 issue of Pensioners' Champion is regretted.

ii) The under mentioned name is also being included as the total contribution of the member in June 2013 has crossed Rs. 10,000/-

870	RUKMANGADA.G.K	11,602
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**Progress with regard to issue of Revised Pension Payment Authority (RPPA) consequent to the issue of DoP & PW Order dated 28-1-2013 and follow-up Order dated 13-2-2013 - (both published in Pensioners' Champion, February 2013.**

**I. In respect of Postal pensioners/family pensioners as on 15-6-2013 (Ascertained from Director of Postal Accounts)**

Total No. of cases:	15,118
Work completed:	14,793
Despatched to HPOs for delivery to concerned parties:	11,543

It may be noted that about 20% only gets arrears. Others will get only "No Change RPPA". On the last occasion of issue of RPPA, we came across cases wherein some HPOs did not promptly deliver to the concerned pensioners the RPPAs received. Postal pensioners are, therefore, advised to contact Pension-drawing HPOs and disbursing POs on the issue.

**II. In respect of Telecom Pensioners**

It has been ascertained that on account of shortage of staff, only very little progress has been made. We have, on 21-6-2013, met and urged CCA to constitute a Special Cell for the purpose, as was done in the office of Director of Postal Accounts.

**III. In respect of other Departments**

The work is in progress in some of the departments and some have got arrears also.

**Regd. Journal**

*If undelivered, please return to:*  
**Karnataka Posts and Telecommunications  
Pensioners' Association (R)  
1397, 23rd Main, Banashankari II Stage,  
Bangalore-560 070.**

**To**

*Edited, Printed and Published by Sri N. Bhaskaran for and on behalf of Karnataka P & T Pensioners' Association, 1397, 23rd Main, Banashankari II Stage, Bangalore-560 070. (Ph.: 26716198) and Printed at: Omkar Hi-Prints, No. 24, I Cross, I Main, Tata Silk Farm, Basavanagudi, Bangalore-4. Ph.: 26713020*