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PENSIONERS' ASSOCIATION (R)**

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(FORMERLY RMS PENSIONERS' ASSOCIATION)

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7th Central Pay Commission

After the Press release of the Government of India on 2nd September, 2013 conveying the constitution of 7th CPC, it has taken five months for the Government to constitute the Commission. The terms of reference were notified through a Gazette Notification on 28-2-2014. The strike of Central Government employees on 12th and 13th February 2014, created compulsions on the Government to issue the Notification apart from the code of conduct to come into force after the announcement of General Elections. Before the issue of the terms of reference, the newspapers carried news items stating that the Government might agree to the demand for merger of 50% of DA/DR with pay/pension giving benefit of hike of 30% in emoluments of employees/pensioners. But this did not happen. Hope of sanction of Interim relief on the eve of constitution of CPCs, as an alternative, also did not materialise. As per the terms of reference, the Commission will make the recommendations within 18 months of the date of its constitution. The Commission has been

also authorized to recommend the date of effect of its recommendation. The Commission may consider, if necessary, sending interim reports on any of the matters as and when the recommendations are finalised. Full text of the Gazette Notification is furnished on pages 2 and 3 of this journal.

In finalising the Terms of reference, the Government has taken action unilaterally contrary to earlier commitment of discussion with the Staff Side of the JCM. Bharat Central Pensioners' Confederation (BCPC) has given a call to all the Pensioners' Associations to protest against the unilateral action of the Government and issue immediately a saving gram to the Prime Minister demanding

1. Interim Relief
2. Merger of DA
3. Parity in Pension between past and future pensioners

4. Coverage of the Defined Benefit Pension Scheme to employees recruited on or after 1-1-2004
5. Inclusion of Pensioners' Representative in the VII CPC
6. Settlement of all anomalies raised in National Anomaly Committee.

BCPC has also directed all its Affiliated Associations to mobilize their members to hold protest demonstrations on 25th March, 2014.

CCCGPA, Karnataka, which is affiliated to BCPC has endorsed the circular to all Affiliates for taking necessary action. CCCGPA, Karnataka has also issued a Savingram to the Prime Minister

Government of India Published the Gazette Notification for Seventh Central Pay Commission

Ministry of Finance
(Department of Expenditure)

Resolution No.1/1/2013-E.III(A)- New Delhi, the 28th February, 2014

The Government of India have decided to appoint the Seventh Central Pay Commission comprising the following

1. Chairman - Justice Shri Ashok Kumar Mathur
2. Member - Shri Vivek Rae
3. Member - Dr. Rathin Roy
4. Secretary - Smt. Meena Agarwal

2. The terms of reference of the Commission will be as follows

a) To examine, review, evolve and recommend changes that are desirable and feasible regarding the principles that should govern the emoluments structure including pay, allowances and other facilities/benefits, in cash or kind, having regard to rationalization and simplification therein as well as the specialized needs of various Departments, Agencies and Services, in respect of the following categories of employees:-

- i. Central Government employees - Industrial and Non-Industrial
- ii Personnel belonging to the All India Services
- iii Personnel of the Union Territories
- iv Officers and employees of the Indian Audit and Accounts Department
- v Members of regulatory bodies (excluding the Reserve Bank of India) set up under Acts of Parliament and
- vi Officers and Employees of the Supreme Court.

b) To examine, review, evolve and recommend changes that are desirable and feasible regarding principles that should govern the emoluments structure, concessions and facilities/benefits, in cash or kind, as well as retirement benefits of personnel belonging to the Defence Forces, having regard to historical and traditional parities, with due emphasis on aspects unique to these personnel.

c) To work out the framework for an emoluments structure linked with the need to attract the most suitable talent to Government service, promote efficiency, accountability and responsibility in the work culture, and foster excellence in the Public Governance System to respond to complex challenges of modern administration and rapid Political, Social, Economic and Technological changes, with due regard to expectations of stakeholders, and to recommend appropriate training and capacity building through a competency based framework.

d) To examine the existing schemes of payment of bonus, keeping in view, among other things, its bearing upon performance and productivity and make recommendations on the general principles, financial parameters and conditions for an appropriate incentive scheme to reward excellence in Productivity, Performance and Integrity.

e) To review the variety of existing allowances presently available to employees in addition to pay and suggest their rationalization and simplification with a view to ensuring that the pay structure is so designed as to take these into account

f) To examine the principles which should govern the structure of pension and other retirement benefits including revision of pension in the case of employees, who have retired prior to the date of effect of these recommendations, keeping in view that retirement benefits of all Central Government employees appointed on and after 1.1.2004 are covered by the New Pension Scheme (NPS)

g) To make recommendations on the above, keeping in view

- i the economic conditions in the country and need for fiscal prudence.
- ii the need to ensure that adequate resources are available for development expenditures and welfare measures
- iii the likely impact of the recommendations on the finances of the State Governments, which usually adopt the recommendations with some modifications.
- iv the prevailing emolument structure and retirement benefits available to employees of Central Public Sector Undertakings; and

v. the best Global practices and their adaptability and relevance in Indian conditions

vi) to recommend the date of effect of its recommendations on all the above.

3. The Commission will devise its own procedure and may appoint such Advisors, Institutional Consultants and Experts, as necessary for any particular purpose. It may call for such information and take such evidence, as it may consider necessary. Ministries and Departments of Government of India shall furnish such information and documents and other assistance as may be required by the Commission. The Government of India trusts that the State Governments, Service Associations and other concerned will extend to the Commission their fullest cooperation and assistance

4. The Commission will have Headquarters in Delhi

5. The Commission will make its recommendations within 18 months of the date of its constitution. It may consider, if necessary, sending interim reports on any of the matters as and when the recommendations are finalised.



Sri V.S.Kalyanraman (IPS), member of our Association, gets the **NOSTRADAMUS AWARD** for 2013 of the New Indian Express Group.

Sri V.S.Kalyanraman (Bharadwaaja, Columnist 'Astromusings') has been regular contributor to the magazine "The Express Star Teller" of "The New Indian Express" newspaper group. He has been able to get the award amidst very close competition between the contributors. He has already won many awards in astrology from other institutions. Our Association conveys its congratulations to him on his achievement.

Sri V.S.Kalyanraman is a mathematician, an amateur astronomer by training, a bureaucrat by profession and a student of astrology by passion. He had his traditional training in astrology in his teens under a legendary Namboodiri and took a vow not to turn a professional. He is a freelancer in writing to magazines in English, Tamil, and Malayalam under different pen-names. He has also authored many books on Astrology. His other books are: Hindu Marriage Rituals and Their Significance, Indian Astrology An Appraisal, Yogaarava, Muhoortha Sangama and Dasa System and Prediction.

At the time of his retirement from the Postal Department, he occupied the position of Vice Principal, Postal Training Centre, Mysore.

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**Minutes of the 24th meeting of Standing Committee of Voluntary Agencies(SCOVA)
held on 5.2.2014 under the Chairmanship of Hon'ble MOS(PP) at Vignyan Bhawan
Annexe, New Delhi**

*The list of Participants is at Annexure-(1)
(not reproduced)*

2. At the outset Joint Secretary (P) welcomed Hon'ble MOS(PP), Representatives of Pensioners Associations and the participating Officers of various Ministries/Departments. She mentioned that the Pensioners' Associations had played an important role by bringing forth issues of common areas of interests to the pensioners. It was further added that under the overall guidance of the Hon'ble MOS(PP), the Department has continued the drive to simplify the processes/rules under the CCS (Pension) Rules. These would be formally released very soon.

On the recommendation of the Parliamentary Standing Committee the number of Pensioners' Associations identified for the Pensioners Portal are being increased.

It was further added that selection of issues for inclusion as agenda for the SCOVA meeting was done carefully and consciously. No issue was left unaddressed. All issues relating to individual Ministries/Departments were forwarded to them and best efforts were put in to ensure that all issues are responded to.

3. Thereafter, Hon'ble MOS(PP), Chairman, SCOVA, welcomed the participants. He stated that the SCOVA is now meeting twice a year to be better able to address and monitor pension issues raised by SCOVA members. Many issues have been brought to a logical conclusion and a number of pending issues deliberated upon and solutions worked out during deliberations of SCOVA. This has been possible due to regular reviews and proactive action taken by various Ministries/Departments. The Minister appreciated the contribution made by Pensioners' Associations and also SCOVA members. Hon'ble MOS(PP) added that since last meeting, a considerable progress has been made in issue of revision of PPOs of pre-2006 pensioners. He further mentioned that he had himself taken up pensioners' issues with the Ministers of Railways, Defence and Health. As a result, there was considerable progress in disposal of revision

cases as well as pending grievances. The Department was able to dispose of 22,498 grievances during the year, which resulted in bringing down the pendency to 6,882 as on 31.12.2013

He further stated that pensioners have served the country and helped in the nation building process. Therefore, it is our duty to take care of their welfare. A large number of issues of pensioners' welfare are health related and have been taken up with Ministry of Health & Family Welfare, and hopefully solutions would be reached. An EFC memo on the Medical Insurance Scheme has been circulated by M/o Health & Family Welfare and will be finalized soon. The Hon'ble Minister also appreciated the role of the Pensioners' Associations, which had handed over a cheque for Prime Minister's Relief Fund for the Uttarakhand Disaster.

He informed the SCOVA of his two important recent initiatives. (i) an Online Pension Sanction and Payment Tracking System called '**Bhavishya**' which is currently in operation in 15 Organisations/Departments. This would benefit individual pensioners as well as administrative authorities (ii) a programme called '**Sankalp**' to channelize skill and experience of pensioners into socially useful and constructive work. This would be taken up on a pilot basis initially for 500 pensioners. This Department is also advising Ministries/Departments to conduct pre-retiring counselling/workshops to prepare the retiring officials for life after retirement specially formalities required to be completed to avail of pensionary dues, CGHS benefits, financial investments, preparation of Will etc. He was confident that this would be much appreciated by the pensioners and would give them continuous satisfaction and fulfillment as they will continue to contribute to society and nation building.

4. Thereafter, the Action Taken Report of 23rd SCOVA meeting and Fresh Agenda items of 24th SCOVA meeting were taken up for discussion.

Salient points of the discussions are reproduced below while the item wise decision

taken on the ATR are at Annexure A and those for the Fresh Agenda are at Annexure-B.

5. Salient Points of the discussion.

(A) Action Taken Report (ATR) raised in the 23rd meeting of SCOVA.

i) SI.No. 1 of ATR:

Status of issue of revised PPOs to pre-2006 pensioners.

The latest status and further course of action in respect of PPOs is as under:-

a) CPAO intimated that as on 4th February, 2014, approximately 65,000 cases were pending for revision.

Secretary (Pension) informed that the Government has taken all possible steps to facilitate the completion of this task. Despite all these efforts, the very old cases, where details are not forthcoming from pensioners and banks and are also not available with the Ministries and Departments are still pending. Secretary requested all the Associations to reach out to the pensioners to obtain the missing information. He also asked CPAO to segregate the remaining 65,000 cases Ministries/Departments wise and conduct meeting with groups of 3-4 Ministries every week to facilitate early disposal of these cases.

b) Ministry of Railways informed that as on date approximately 90,000 cases are left for revision. As these remaining cases are the complicated ones, these could be revised only by 30, Sep, 2014. On the request of an Association, the Ministry of Railways provided zone wise figures of pending pre-2006 PPOs. (Ann-II)

Target date:- 30th September 2014,

c) Department of Posts informed that only 1,395 cases remain for revision.

Target date:- 31st March, 2014.

d) Department of Telecommunications informed that of the approximately 29,000 pending cases, 17,000 pertain to BSNL and remaining relate to Department of Telecommunication.

Target date:- 30th June, 2014

e) Ministry of Defence informed that out of

total 18.7 lakh pre-2006 pensioners, 1.8 lakh are Defence Civilian pensioners. 10.5 lakh PPOs have been revised, of which 84,000 PPOs pertain to Defence Civilians. On an issue raised by the Associations, Hon'ble MOS(PP) desired that the North-East Region must be covered in the regular Pension Adalats conducted by the Ministry of Defence. He would take up this issue with the Hon'ble Raksha Mantri.

Target date:- 30th September, 2014.

(Action: CPAO, M/o Railways, D/o Posts, D/o Telecom, M/o Defence & D/oPPW)

ii) Decisions on SI.No 2 to 7 of ATR may be seen on Annexure A.

a) S.No. 2 of ATR:-

(a) New dispensary for Panchkula.

Ministry of Health & FW have not agreed to the request for opening of a new CGHS dispensary at Panchkula. The Hon'ble MOS(PP) stated that he will take up the matter again with the Hon'ble Minister of Health & Family Welfare.

(b) Computerisation of CGHS dispensary at Jammu.

The representative of Ministry of Health & Family Welfare intimated that the funds for the Jammu dispensary have been released. The process of computerization of dispensary at Jammu is likely to be completed shortly. Hence the item was closed.

b) S.No. 7 of ATR:- Nomination facility for reimbursement of expenses incurred under CGHS.

M/o of Health & FW have issued on OM no S-11011/12/2013-CGHS(P) dated 25.9.2013 providing the facility of Nomination for reimbursement of medical expenses in the event of death of Principal CGHS card holder.

In view of the position explained above, the item was closed.

c) (23.4) of ATR

Broad Banding of Disability Element for Pre-1996 cases.

The Department of Ex-Servicemen Welfare informed that the case is being pursued vigorously with the Department of Expenditure, where it is under consideration. The issue of providing benefit of modified parity on disability element for invalid/disabled pensioners, which

had been raised in the last SCOVA meeting, has still not been resolved. This is a serious matter and will be taken up by Hon'ble MOS(PP) with the Hon'ble Raksha Mantri.

(Action D/o Expenditure & D/o Ex-Servicemen Welfare)

(B) Fresh Agenda Items for 24th SCOVA Meeting.

The decisions on the fresh agenda may kindly be seen at Annexure B. Salient points are below:-

(Not reproduced)

(24.1) Health Insurance Scheme for pensioners including those residing at non-CGHS areas.

An EFC memo on the proposed Health Insurance Scheme has been circulated to various Ministries/Departments for comments. The Scheme would benefit a large number of pensioners who at present cannot avail of CGHS benefits. The representative of Ministry of Health & Family Welfare informed that the Scheme envisages similar hospitalization benefits as in CGHS but does not include OPD facility. The beneficiaries of the Scheme would be entitled to a Fixed Medical Allowance (FMA) for OPD facility.

(Action: Ministry of Health & Family Welfare)

(24.2) Dedicated Day for pensioners.

All the Ministries/Departments were agreeable to fix a time in any day in a week to meeting the pensioners. They would inform the day fixed for the activity by 28th February, 2014. The matter will therefore be dropped after the issue of orders for the same.

(Action: All Ministries)

(24.3) Special Family Pension for the Widows of Disabled War Veterans

The representatives of M/o Defence informed that the issue is being actively pursued and comments are awaited from CGDA. Ministry of Defence was asked to expedite the same. For the Civil side, issue is being examined by DoP&PW for Civil pensioners in consultation with M/o Home Affairs and other concerned Departments.

(Action: Ministry of Defence & D/oPPW)

(24.4) Reimbursement of medical expenses to CGHS beneficiaries.

The representative of Ministry of Health & Family Welfare informed that the reimbursement on account of medical procedures are being reimbursed as per the rates in PGI, Chandigarh. As far as implants are concerned, there are ceiling rates prescribed under CGHS and are being reimbursed as per CGHS rates. The representatives of Health Ministry informed that, if there is any specific case of non-adherence in this regard, that may be referred to DoPPW & Ministry of Health & Family Welfare. The item may therefore be closed.

(Action: Ministry of Health & Family Welfare)

(24.5) Grant of T.A. to Non-official Members attending the SCOVA meetings- Permission to perform journey by AIR and grant of actual expenses, when the journey performed is above 1,000km.

A proposal from DoPPW is under consideration in D/o Expenditure.

(Action: DoP&PW & D/o Expenditure)

The meeting ended with a vote of thanks to the Chair.

Rs. 1,000/- as minimum pension under EPF

The Union Cabinet, in its meeting on 28-2-2014, approved the proposal to ensure Rs. 1,000/- as minimum monthly pension under the Employees Provident Fund Scheme. It will benefit immediately 28 lakh pensioners out of 44 lakh EPF pensioners.

Increase in DR by 10% wef 1-1-2014

The Union Cabinet, in its meeting on 28-2-2014 decided to approve grant of increase in DR by 10% raising DR to 100% with effect from 1-1-2014. Formal Order might get issued after 1st April 2014.

S.C. Maheshwari, Secretary General, Bharat Pensioners Samaj (who happens to be the Chairman, Bharat Central Pensioners Confederation) has circulated through his monthly journal "Bharat Pensioner", a draft of the demands to be placed before VII CPC. The draft is reproduced below - Courtesy: Bharat Pensioners Samaj CCGPA, Karnataka has already prepared a draft and published same in Pensioners' Champion, December, 2013 issue. Members are requested to consider both the drafts and offer suggestions.

1. Settle the anomalies of 6th CPC especially adoption of different multiplication factor in arriving at minimum of PB 1-4 & Scales HAG & HAG + and restore full parity for all pensioners: Pay commissions upto to 5th CPC adopted a multiplication factor of 3.2 to 3.8 to arrive at the new scales compared to earlier scales, but VI CPC adopted conversion factor of about 2.6 at the lowest where as it was about 3.6 at the highest scale. By this method, Vth CPC's established ratio of 1:10.7 between the lowest scale and highest scale was disturbed by the VI CPC. Moreover, going against the recommendations of 6th CPC, Govt. pulled out S 30, 31 & 32 from PB 4 and gave them higher scales of HAG & HAG+ which caused serious disparity within the homogenous class of pensioners, wherein pre 2006 pensioners corresponding to pre revised scales of S 30, 31, 32 could get full parity with post 2006 pensioners. But pensioners corresponding to lower scales were deprived of full parity, resulting in violation of Article 14 of the Constitution. 7th CPC, while recommending new pension revision formula, should take care to rectify this disparity & inequality by restoring full Parity for all pensioners.

2. Amount of Pension:

Honourable Supreme Court, in its landmark 5-Judge Constitutional Bench judgment dated 17.12.1982 in the case D.S. Nakara v/s Uol, ruled:

A pension scheme consistent with available resources must provide that the pensioner would be able to live:

- i) free from want, with decency, independence and self respect and
- ii) at a standard equivalent at pre retirement level

As laid down in Para 127.9 of 5th CPC, the study done by consultants to 5th CPC, TECS

(Tata Economic Consultancy Services) recommended Pension to be 65% of the last pay drawn.

Bharat Pensioners Samaj demand 65% of the last drawn emoluments or 65% of last 10 months average emoluments, whichever is more beneficial as pension & 40% as Family Pension subject to the condition that minimum pension shall not be less than $3500 \times 3 = 10,500/-$ as there is three times increase in actual prices calculated by the 6th CPC and the current prices or Rs 3500 + DR as on 31.12.2015+interim relief, if any + 50 percent fitment benefit. Or 65% of the 7th CPC revised minimum Basic Salary of Central Govt. employees whichever is more beneficial.

3. Minimum fitment benefit for PB 1 to PB 4 @ 50%: In Para 5.1.47 of their recommendations, the 6th CPC said, "it will be necessary to allow the same fitment benefit as is being recommended for the existing Government employees". The fitment benefit to exiting govt. employees was given through Grade Pay which is more than 40% of pre revised basic pay e.g. PB2 GP 4200 for S9, PB3 GP 5400 for S16 & S17 and GP 6600 for S18 whereas in case of pensioners it is 40% of basic Pension. Thus 50% fitment benefit in case of Pensioners is fully justified.

4. Merger of DR with pension whenever it goes above 50%:- The Pension of Central Govt. Pensioners undergo revision only once in 10 years during which period the pension structure gets seriously disaligned, 50% increase in price takes place even in less than 5 years. This results in considerable damage to the financial position of the pensioner with otherwise inadequate pension. As admitted by Shri Montek Singh Ahluwalia, Deputy Chairman, Planning Commission, in his statement to PTI on 27.2.2008, DA does not adequately take care of inflation. Working employees are getting automatic relief by way of 25% increase in their allowances with

every 50% rise in Dearness Allowance. As pensioners do not get any allowances, they feel discriminated against. In order to strike a balance, DR may be merged with Pension whenever it goes beyond 50% as recommended by 5th CPC.

5. Restoration of commuted portion of pension in 12 years.

Commutation value in respect of employee superannuating at the age of 60 years between 1.1.1996 & 31.12.2005 and commuting a portion of pension within a period of one year would be equal to 9.81 years Purchase. After adding thereto a further period of two years for recovery of interest in terms of observation of Supreme Court in their judgment in writ petitions No 395-61 of 1983 decided in December 1986, it would be reasonable to restore commuted portion of pension in 12 years instead of present 15 years. In case of person superannuating at the age of 60 years after 31.12.2005 and seeking commutation within a year, numbers of purchase years have been further reduced to 8.194. Also the mortality rate of 60 plus Indians has considerably reduced ever since Supreme Court judgment in 1986. And the life expectancy stands at 69 years now.

Refund Excess Recovery of Commuted Pension by the Govt.

As per extant rules, commuted pension is restored after 15 years after the Govt makes full recovery of the commuted amount with interest. This period of 15 years is arbitrary, hypothetical and without any mathematical basis. Calculations show that the recovery exceeds much more than the dues.

Retirees between 1986 and 1995

The age of retirement during that period was 58 years. This category of retirees have all completed the prescribed period of 15 years for restoration of pension. Since 1.3.1971 and until 31.12.2005, the Commutation Factor (CF) was 10.46 for the 59 year old (age next birth day) retirees and the officially prescribed rate of interest was 4.75% p.a. Commutation allowed was 1/3rd of the basic pay. The basic pension of Secretaries who superannuated between 1.1.86 and 31.12.95 at the top of their pay scale (Rs. 8,000) was fixed at Rs. 4,000 and the commuted portion of their pension was Rs. 1,67,318 with a

deduction of Rs. 1,333 per month. The principal amount of Rs. 1,67,318 was fully recovered in 10.46 years ($10.46 \times 12 \times 1333 = 1,67,318$).

If we consider the prescribed interest rate of 4.75% p.a. as simple interest, the total interest works out to Rs. 36,250. This is recoverable in 2.27 years ($36250/1333 = 27.2$ months or 2.27 years). Thus, total recovery period of the commuted amount works out to $10.46 + 2.27 = 12.73$ years. Even after full recovery, the pensioner kept on paying for $15 - 12.73 = 2.27$ years. Thus, excess recovery = $2.27 \times 12 \times 1333 =$ Rs. 36,311.

If we consider the prescribed interest rate of 4.75% p.a. as compound interest, the total interest works out to Rs. 54,750. This is recoverable in 3.42 years ($54750/1333 = 41.07$ months or 3.42 years). Thus, total recovery period of the commuted amount is = $10.46 + 3.42 = 13.88$ years. Even after full recovery, the pensioner kept on paying for $15 - 13.88 = 1.12$ years. Thus, excess recovery = $1.12 \times 12 \times 1333 =$ Rs. 17,916

Retirees between 1996 and 2005

The age of retirement was raised to 60 years after the 5th Central Pay Commission. (CPC) Permissible commutation was also raised to 40% of the Basic Pension. Those who retired between 1996 and 1998 have already completed the prescribed period of 15 years for restoration of pension. Since 1.3.1971 and until 31.12.2005, the Commutation Factor (CF) was 9.81 for the 61 year old (age next birth day) retirees and the officially prescribed rate of interest was 4.75% p.a. Secretaries who superannuated between 1.1.96 and 31.12.05 at the top of their pay scale (Rs. 26,000), were sanctioned commuted pension amount of Rs. 9,18,216 with a deduction of Rs. 7,800 per month. The principal amount of Rs. 9,18,216 is fully recovered in 9.81 years ($9.81 \times 12 \times 7800 = 9,18,216$).

If we consider the prescribed interest rate of 4.75% p.a. as simple interest, the total interest works out to Rs. 2,12,114. This is recoverable in 2.27 years ($212114/7800 = 27.2$ months or 2.27 years). Thus, total recovery period of the commuted amount works out to $9.81 + 2.27 = 12.08$ years. Even after full recovery, the pensioner keeps on paying for $15 - 12.08 = 2.92$ years. Thus, excess recovery = $2.92 \times 12 \times 7800 =$ Rs. 2,73,312.

If we consider the prescribed interest rate of 4.75% p.a. as compound interest, the total interest works out to Rs. 3,20,267. This is recoverable in 3.42 years ($320367/7800 = 41.07$ months or 3.42 years). Thus, total recovery period of the commuted amount is = $9.81 + 3.42 = 13.23$ years. Even after full recovery, the pensioner keeps on paying for $15-13.23=1.77$ years. Thus, excess recovery = $1.77 \times 12 \times 7800 = \text{Rs. } 1,65,672$.

Retirees from 2006 Onwards

The age of retirement continues to be 60 years. After the 6th CPC, since 1.1.06, the Commutation Factor (CF) has been downgraded from 9.81 to 8.194 for the 61 year old (age next birth day) retirees, thereby reducing the commuted amount by a whopping 16.5%!!! On top of that, the prescribed rate of interest has been enhanced from 4.75% to 8% p.a. which is an astronomical jump of 68% even in this low interest regime!!! The basic pension of Secretaries who superannuated on or after 1.1.06 at the top of their pay scale (Rs. 80,000) was fixed at Rs. 40,000. Their commuted pension amount is Rs. 15,73,248 with a deduction of Rs. 16,000 per month. As per the old CF of 9.81, they would have been entitled to a commuted sum of Rs. 18,83,520. Thus, there is a huge drop of Rs. 3,10,272!!! The currently sanctioned principal amount of Rs. 15,73,248 is fully recovered in 8.194 years ($8.194 \times 12 \times 16000 = 15,73,248$)

If we consider the prescribed interest rate of 8% p.a. as simple interest, the total interest works out to Rs. 5,10,417. This is recoverable in 2.66 years ($510417/16000=31.9$ months or 2.66 years) Thus, total recovery period of the commuted amount is = $8.194 + 2.66 = 10.85$ years. Even after full recovery, the pensioner keeps on paying for $15-10.85=4.15$ years. Thus, excess recovery = $4.15 \times 12 \times 16000 = \text{Rs. } 7,96,800$.

If we consider the prescribed interest rate of 8% p.a. as compound interest, the total interest works out to Rs. 9,93,007. this is recoverable in 5.17 years ($993007/16000=62.06$ months or 5.17 years). Thus, total recovery period of the commuted amount is = $8.194 + 5.17 = 13.37$ years. Even after full recovery, the pensioner keeps on paying for $15-13.37 = 1.63$ years. Thus, excess recovery = $1.63 \times 12 \times 16000 = \text{Rs. } 3,12,960$

The above calculations are only

illustrative, applicable to retired Secretary rank officers, who retired on or after 1.1.86 at the top of their pay scale and their pension was fixed at the maximum. Calculations can be made similarly for other cases and the results would tally.

We may point out that the interest charged on various Govt. advances like House Building Advance, Car Advance, Festival Advance, Marriage Advance etc. is simple interest and not compound. Applying the same policy, the commuted amount of pension was fully recovered with interest in 12.73 years in case of 1st category of retirees (who retired between 1996 and 2005) and in 10.85 years in case of 3rd category of retirees who retired in 2006 or after. There is no justification for the Govt. to recover anything more than what it has advanced to the retirees.

Logical Recovery Period

The Govt. should be moved to rectify this wrong and modify the period of restoration of commuted pension as under:-

a. 1st category of retirees (who retired between 1986 and 1995): They have already repaid the entire amount with interest. The excess amount recovered should be refunded to them with the same rate of interest as was charged from them for recovery (i.e. 4.75% p.a.)

* The same policy should be adopted towards those who retired before 1986. Similar calculations can be done in their case.

b. 2nd category of retirees (who retired between, 1996 and 2005): Those who retired 15 years ago have already repaid the entire amount with interest. The excess amount recovered should be refunded to them with the same rate of interest, i.e. 4.75% p.a. For others, the recovery should be stopped and full pension should be restored after completion of 12.08 years.

c. 3rd Category of retirees who retired in 2006 or after. The recovery should be stopped and full pension should be restored after completion 10.85 years.

6. Enhancement of FMA: As is recorded in Para 5 of the minutes of Committee of Secretaries (COS) held on 15.4.2010 (Reference Cabinet Secretariat Rashtrapati Bhavan No. 502/2/3/2010-C.A.V. Doc No. CD (C.A.V) 42/2010

Minutes of COS meeting dated 15.4.2010) which discussed enhancement of FMA: CGHS card estimates for serving Personnel since estimates are not available separately for pensioners M/O Health & Family Welfare had assessed the total cost per card p.a. in 2007-2008 = Rs 16435 i.e. Rs. 1369 per month for OPD. Adding to its inflation the figure today is well over Rs. 2000/- PM. Ministry of Labour & Employment, Govt. of India vide its letter no. G-25012/2/2011-SSI dated 7.6.2013 has already enhanced FMA to Rs 2000/- PM for EPFO beneficiaries. Thus, to help elderly pensioners to look after their health, FMA for all C.G. Pensioners be raised to at least Rs. 2000/- PM without any distance restriction linking it to Dearness Relief for automatic further increase. Adequate raise in FMA will encourage a good number of pensioners to opt out of OPD facility which will reduce overcrowding in hospitals. OPD through Insurance will cost much more to the Govt. As such the proposal for raising Fixed Medical allowance to Pensioners is fully justified and is financially viable.

Exempt FMA from Income Tax: Fixed Medical Allowance (FMA) is a compensatory allowance to reimburse the medical expenses. As Medical Reimbursement is not taxable, FMA should also be exempted from Income Tax.

7. Age related additional pension: In their Para 5.1.32. the 6th CPC agreed that older pensioners require a better deal because their needs, especially those relating to health, increase with age. Accordingly, the Commission recommended that quantum of pension available to the old pensioners should be increased as follows:-

On attaining age of	Additional quantum of pension
80 years	- 20% of basic pension
85 years	- 30% of basic pension
90 years	- 40% of basic pension
95 years	- 50% of basic pension
100 years	- 100% of basic pension

In the present scenario of climatic changes, presence of pesticide & rising pollution old age disabilities/diseases set in by the time an employee retires and go on manifesting very fast, needing additional finances to take care of these disabilities & diseases, especially as the cost of health care has gone very high compared

to 1.1.2006. It is, therefore, demanded that 5% upward enhancement in pension be granted every five years' after the age of 60 years.

8. Pension to be net of Income Tax: Purchase value of pension gets reduced day by day due to continuous high inflation and steep rise in cost of food items and medical facilities. Retired persons/Sr. citizens do not enjoy fully public goods and services provided by Government for citizens due to lack of mobility and many other factors. Their ability to pay tax gets reduced from year to year after retirement due to ever increasing expenditure on food and medicines and other incidentals. Their net worth at year end gets reduced considerably as compared to the beginning of the year. Inflation, for a pensioner is much more than any tax. It erodes the major part of the already inadequate pension. To enable pensioners, at the far end of their lives, to live in minimum comfort and to cater for ever rising cost of living, they may be spared from paying Income Tax. We, therefore demand that pension should be net of income tax as recommended by 5th CPC, vide their Para 167.11

9. Medical facilities: To ensure hassle-free health care facility to pensioners/family pensioners, Smart Cards be issued irrespective of departments to all Pensioners & their Dependents for cashless medical facilities across the country. These smart cards should be valid in

- i) all Govt. hospitals
- ii) all NABH accredited Multi Super Speciality hospitals across the country which have been allotted land at concessional rate or given any aid or concession by the Central or the State Govt.
- iii) all CGHS, RELHS & ECHS empanelled hospitals across the country.

No referral should be insisted in case of medical emergencies. For the purpose of reference for hospitalization & reimbursement of expenditure thereon in other than emergency cases, Doctors/Medical officers working in different Central/State Govt. department dispensaries/health units should be recognized as Authorized Medical Attendants. Reimbursement bill for treatment both for hospitalization & OPD can be made by respective departments.

The enjoyment of the highest attainable

standard of health is recognized as a fundamental right of all workers in terms of Article 21 read with Article 39(c), 41, 43, 48A and all related Articles as pronounced by the Supreme Court in Consumer Education and Research Centre & others Vs Union of India (AIR 1995 Supreme Court 922). The Supreme Court has held that the right to health to a worker is an integral facet of meaningful right to life to have not only a meaningful existence but also robust health & vigour. Therefore right to health, medical aid to protect the health & vigour of a worker while in service or post retirement is a Fundamental Right to make life of a worker meaningful and purposeful with dignity of person. Thus health care is not only a welfare measure but is a Fundamental Right. As all the pensioners, irrespective of pre-retiral class and status, belong to same category of citizens & the same homogenous group, there should be no class or category based discrimination and must be provided health care services at par with IAS & ex Ministers.

10. Constitute Hospital Regulatory Authority:

To ensure that the hospitals do not avoid providing reasonable care to smart card holders & other poor citizens, a Hospital Regulatory Authority should be created to bring all NABH accredited hospitals & NABL accredited diagnostic labs under its constant monitoring of quality, rates for different procedures & timely bill payments by Govt. agencies and Insurance companies. CGHS rates be revised keeping in mind the workability & market conditions.

11. Time bound redressal of grievances:

Pensioners/Family Pensioners are exploited, harassed humiliated by their own counterparts in chair, who at the sight of an old person adopt a wooden face & indifferent attitude. Pensioners do not have representation even in Forums & Committees wherein pension policies & connected matters are discussed. The forum of Pension Adalat too is not of much avail as it meets only once a year which is too long a period for an elderly nearer to his end. Moreover, these Adalats deal with settlement claim only. SCOVA too meets only twice a year for about 3 hrs at occasion. Moreover, the scope of SCOVA is limited to feedback on Government policies. DoP (P&PW) is a tooth less authority which lacks direct Service Delivery Capability. Though it has been striving over the years for redress of Pensioners' grievance through 'Sevottam' model of the Department of Administrative Reforms & Public grievances, which in the absence of strict timeline with punitive clause, is proving to be a failure. Grievances either not resolved for years or closed arbitrarily without resolving.

Bharat Pensioners Samaj therefore, appeal that for resolving Pensioners complaints (i) A strict time line with punitive clause be introduced in "Sevottam model" (ii) Grievances are not allowed to be closed without resolving. (iii) SCOVA be upgraded to JCM level by introducing suitable legislative amendment if required.

Dedicated Day/Time for attending to pensioners' grievances regarding pension matters in the Office of Director of Postal Accounts in Bangalore

In compliance with the decision taken in the 24th Meeting of SCOVA (Ref: Item No. 24.2 (B) - Fresh Agenda items published in this journal), the Director of Postal Accounts, in his letter No. 2121/Admn./Per. IV/Pension/2014 dated 4-3-2014, citing the directive of the Postal Directorate communicated in OM No. 26-6/14PA (PEA) 2050-74 dated 5-2-2014, has conveyed to our Association that the Senior Accounts Officer, Pension Section, or the officer designated will be available on Wednesdays between 3 PM and 4 PM to interact and mitigate the grievances of pensioners to the extent possible in so far as it concerns Postal Accounts Office, Bangalore

78.2%IDA Merger for BSNL retirees

The file is yet to be cleared by the Dept. of Expenditure, Ministry of Finance.

Pension Adalat by CCA, Karnataka Circle.

The Adalat has been notified to be held on 26-3-2014 at 3 PM in the office of Controller of Communication Accounts, Karnataka Circle, 1st Floor, Amenity Block, Palace Road, Bangalore-560 001.

Incentives for Scientists/Engineers in Department of Space/Indian Space Research Organisation - Treating of incentive in the form of two additional increments granted to Scientists/Engineers as Pay towards payment of DA, HRA, Pension and Pensionary benefits - reg.

(O.M. No. A 2/10(8)98-I(Vol.III) dated 20.1.2014 of Government of India Department of Space)

The undersigned is directed to state that vide item (ii) under para-1 of this Department's OM of even number dated February 03, 1999, it was decided that as Scientists/Engineers 'SF' and Scientists/Engineers 'SG' in the pre-revised scales of pay of Rs. 10000-15200/- Rs. 12,000-16,500/-, Rs. 14300-18300/- and Rs. 16400-20000/- respectively in Department of Space/Indian Space Research Organisation (DOS/ISRO) will be granted two additional increments w.e.f. 1.1.1996 after their normal pay fixation. It was further clarified vide item II (c) under para-1 of this Department's OM dated August 12, 1999 that two additional increments granted to Scientists/Engineers 'SD', Scientists/Engineers 'SE', Scientists/Engineers 'SF' and Scientists/Engineers 'SG' will not be treated as part of basic pay for the purpose of Dearness Allowance, House Rent Allowance, Pension etc.

2.1. The undersigned is also directed to state that the issue relating to not treating the two increments as pay for the purpose of Dearness Allowance, House Rent Allowance, Pension, etc, was challenged by some Scientists/Engineers of ISRO/DOS in W.P.(C) No. 29358, 29710 and 31525 of 2004 before the Hon'ble High Court of Kerala and in W.P. No. 207/2012 before the Hon'ble High Court of Uttarakhand.

2.2. The Hon'ble High Courts of Kerala and Uttarakhand in their judgements dated 18.1.2007 and 3.8.2012 respectively had directed that the two increments granted to Scientists/Engineers 'SD', Scientists/Engineers 'SE', Scientists/Engineers 'SF' and Scientists/Engineers 'SG' w.e.f. 1.1.1996 shall be treated as pay for payment of Dearness Allowance, House Rent Allowance and Pension & Pensionary benefits.

2.3. The above judgements of the Hon'ble High Courts of Kerala and Uttarakhand were challenged before the Hon'ble Supreme Court in Special Leave Petition (SLP) Nos. 555.560 of 2008 and No. 18942 of 2013. These Special Leave Petitions (SLPs) have been dismissed. The review petition (C) No(s) 1848-1843 of 2011 in SLP (C) 555-560/2008 was also dismissed.

3. In pursuance of the above, the question of extending the benefits of the orders dated 18.1.2007 and 3.8.2012 of the Hon'ble High Courts of Kerala and Uttarakhand respectively to all similarly placed Scientists/Engineers in Department of Space/Indian Space Research Organisation has been examined in consultation with Ministry of Finance. Accordingly and in modification of item No.(c) of 11 under para-1 of this Department's OM dated 12.8.1999, it has been decided that the two additional increments sanctioned as a part of incentive to Scientists/Engineers 'SD', Scientists/Engineers 'SE', Scientists/Engineers 'SF' and Scientists/Engineers 'SG' w.e.f. 1.1.1996 shall be treated as pay for payment of Dearness Allowance, House Rent Allowance and Pension & Pensionary benefits.

4. All other provisions contained in this Department's OM No. 2/10/2/98-I dated 3.2.1999 and 12.8.1999 in so far as it relates to grant of additional two increments to Scientists/Engineers shall remain unchanged.

5. The payment of Dearness Allowance and House Rent Allowance as admissible, on incentive may be made effective from salary for the month of January 2014 and the arrears payable for the period 1.1.1996 to 31.12.2013, as admissible, shall be made on or after 1.4.2014.

6. The expenditure involved would be met from within the budget of the Department and debit to the respective salary heads.

7. This issues with the concurrence of Finance vide JS(F) Note No. JS(F)/DOS/2/1/12/2012 dated 19.12.2013.

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
June 13	231	2648	220.67	90.63
Dec. 13	239	2786	232.16	100.56
Jan. 14	237	2802	233.50	101.71

By. K.B. Krishna Rao

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

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
162	M.R.Govindarajan	1590	B.Venkatesan	1933	D.S.Ananathapadmanabha Rao
674	V.B.Deshpande	1748	R.Sundaram	1987	Chandrasekhara Rao
1174	N.Ramaiah	1754	D.Vasudevan	2060	C.Srinivasan
1494	C.S.Nagesha Rao	1778	C.N.Krishnamachar		

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

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
193	A. Keshava Bhat	1173	S.Vivekanand
405	S.N.Sundaram	1359	Kunhi Krishnan. P
603	T.Chandrasekaran	1488	M.S. Krishna Murthy
658	S.Narayana Rao	1492	V. Chandrasekar
669	R.Rajagopalan	1501	H.Surendra Prasad
846	Sathyananda	1603	M.R.S.Prakash Rao
879	C.K.Krishnamurthy	1621	B.Ananda Shetty
974	M.A. Rahman	1761	B.Masthan
989	T.A.Gopalakrishnan	1810	N.K. Katti
1018	H.R.Gopala Iyengar	1868	M.S. Radhakrishna
1065	V.Shankar	1902	A.R.Jayakrishnan
1091	M.Shankar	1994	V.Chandrappa
1164	K.G.Naik		

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

LM/ALM	Name (Smt./Sri)
495	A.B.R. Rao
818	A.N. Srinivasamurthy
858	G.Krishnamurthy
1210	A.R.Venugopal
1446	M.A. Naik
1725	R.R.T. Lavi

Subscription of Rs. 1000/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
522	Shivacharan Singh Dhesei
2147	M.R.Narayana

Donations received

LM/ALM	Name (Smt./Sri)	Rs/-
527	H.R.S.Rao	10,000

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

LM/ALM	Name (Smt./Sri)
18	B.N.Krishnamurthy
125	P.Narayanan Kutty
158	G.V.Sundaram
323	K.Soodappa
362	M.N.Rajagopalan
1038	K.L. Shivaram
1201	R.S.Ananthanarayana Swamy Rao
1714	K.Radhakrishnan

Com. Umraomal Purohit, a legendry leader of Central Government Employees, Secretary, Staff Side, JCM National Council and the President of All India Railwaymen's Federation, expired on 27th February, 2014. The vacancy caused on account of the death of Com. Umraomal Purohit in JCM has been filled up by the election of Com. Shiva Gopal Mishra, General Secretary, AIRF.

All India Postal Employees Union (GDS-NFPE) files Writ Petition in SC under Article 32 of the Constitution of India to treat Gramin Dak Sevaks as Civil servants**Order**

This is Writ Petition filed under Article 32 of the Constitution of India by the National Federation of Postal Employees and All India Postal Employees Union GDS (NEPE). The Principal prayers in the Writ Petition are, (one) that a direction be issued to the respondent to treat the Gramin Dak Sevaks as Civil Servants for all purposes at par with the other regular employees in relation to all service matters including the pension and all retiral benefits, and (two) the Department of Posts, Gramin Dak Sevaks. (Conduct and Engagement) Rules, 2011 be declared invalid and unconstitutional.

2. Having regard to the controversy raised in the matter, we are satisfied that the grievance of the petitioners can be adequately considered by the High Court under Article 226 of the Constitution of India.

3. Since about three lakh persons serving as Extra Departmental Agents (Dak Sevaks) are

concerned about the subject matter and they are spread all over the country, we are satisfied that to avoid multiplicity of proceedings in different High Courts, it would be appropriate that the matter is considered by one High Court.

4. We, accordingly, transfer this Writ Petition to the Delhi High Court for consideration.

5. The Registry shall transmit the record and proceedings of the Writ Petition to the Delhi High Court.

6. Upon receipt of the record and proceedings of the Writ Petitions, the Registry of the Delhi High Court shall register the Writ Petition and proceed with the matter accordingly.

7. So far as this Court is concerned, Writ Petition stands disposed of

(Writ Petition (Civil) No. 1003 of 2013 in Supreme Court of India-National Federation of Postal Employees ANR Vs Govt. of India-Date of Judgment 13.12.2013)

Courtesy: Pensioner's Friend, March 2014.

CCCGPA**News from Affiliates:**

AICGPA, Bijapur Branch: The AGB Meeting was held on 12-2-2014 at Blood Bank Meeting Hall, Badi Kaman Road, Bijapur with 65 members attending. Sri G.N.Kulkarni, President of the branch, presided. Sri Krishna Kollhar Kulkarni, Senior Citizen and Winner of KanaKa Prashahti (Karnataka Govt.) was Chief Guest. Dr. Premananda Ambali, Lions Chief, Bijapur and Sri M.A.Karlekar, General Secretary, AICGPA, Pune HQ were the Guests of Honour. Two minutes silence was observed in honour of six departed souls. The Annual Report presented by Sri R.G.Dabade, Secretary and Annual Accounts presented by Sri M.A.Kasturi were adopted. 22 members were enrolled during the period 2012-14. The branch remitted Rs. 2,000/- to BPS, New Delhi as donation for the legal fund. Sri Krishna Kollhar Kulkarni spoke about the role of senior citizens in their family relationship. Dr. Premanand Ambali spoke on old age and how it should be faced. Sri Karlekar listed the issues to be taken up with 7th CPC. Welcome speech and vote of thanks were rendered by Sri B.S.Wama, WC Member.

Denial of Cashless Facility for CGHS beneficiaries in CGHS empanelled private hospitals.

It is learnt that the MoH & FW has started taking action against the hospitals concerned. On 17th March, 2014, three hospitals in Delhi and two belonging to M.S.Ramaiah Group (Hospital and Diagnostic Centre) in Bangalore have been suspended from the Scheme of empanelment for six months. 'Show-cause Notices' have also been issued against four hospitals by the Additional Director, CGHS, Bangalore. Newspapers have carried different versions regarding the agitation. CCCGPA has released a press statement conveying its position regarding the agitation. The Press Release appears on page 15 of this journal.

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

S. Radhakrishna, Chairman
☎ 2338661

N. Bhaskaran, General Secretary
☎ 26716198

O.M. Bhaskaran, Treasurer
☎ 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.

Press release dated 18th march 2014 by CCCGPA, Karnataka Denial of Cashless treatment facility for pensioners under CGHS

Central Government Pensioners are subjected to lot of hardship on account of denial of Cashless Facility for treatment in empanelled private hospitals. They are now sandwiched in an agitation between the empanelled private hospitals/diagnostic centres and the Government. According to the Additional Director, CGHS, Bangalore, almost all pending payments to the hospitals/diagnostic centres have been processed and finalized for payment. The grievance of the hospitals that the rates fixed in the year 2010 are overdue for revision is genuine. The Government has already started addressing these issues by calling for fresh tenders for rates for various treatment/investigation procedures from private hospitals/diagnostic centres. Further an assurance of fixing average rates instead of the old system where the lowest quotation becomes the rate has been given. It is learnt that the tenders are to be opened on 19th of this month and the rates are to be finalized in April 2014. Issues might get settled within a month.

Such being the case, the Association of Private Healthcare Providers of India (AHPI) should not have created a situation like this for pensioners who are in their advanced age. While the hospitals/diagnostic centres have promised to give treatment at Package Rates, some hospitals have begun charging 10% of the cost of costly medicines provided by CGHS as service/administering charges. It is possible that, in future, certain items included in the Package Rates will also be charged. Unlike serving employees, pensioners do not get advance for treatment and the effect of the agitation of empanelled private hospitals will only be on the poor pensioner-community. Pensioners are entitled to ask why the private hospitals/diagnostic centres did not resort to taking legal steps as per the Memorandum of Agreement (MoA), if the Government had not acted as per MoA. Only a few hospitals have responded to the call of AHPI. It is Election Time and movement of files will be slow. According to our information, the call of AHPI has not been responded to in Chennai and CGHS beneficiaries continue to get cashless treatment facility. The empanelled private hospitals could have chosen a better time and a better method to air their grievances.

Private hospitals/diagnostic centres apply for CGHS empanelment even accepting lower rates fixed by the Government. CGHS Empanelment gets the hospitals/diagnostic centres some amount of credibility. They get easily the patronage of Corporate/IT establishment. Cases have come up to our notice wherein some private hospitals/diagnostic centres continue to exhibit in their notice boards that they are empanelled under CGHS, even after the expiry of MoA. Some CGHS beneficiaries have been denied treatment even in emergency in the empanelled private hospitals on the pretext of non-availability of ward, preference being given to others, in whose case, the hospitals can get higher charges.

It is necessary on the part of the Government to put in place a machinery to revise the CGHS Package Rates periodically taking into account the market rates to avoid a repetition of the present situation.

Newly-Enrolled Members

	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1.	T. Rajeswaran	UDC, O/O Addl. Director General, Foreign Trade, Chennai	ALM 2158
2.	P.V. Kulkarni	Head Postmaster, Belgaum H.O	LM 2159
3.	P. Raghavendra Nayak	Postmaster(HSG I), Udupi H.O	LM 2160
4.	P. Raghavan	CGM, BSNL, Bangalore	LM 2161
5.	S.A. Kumbar	Postmaster, Sankeshwar	LM 2162
6.	R. Chandrashekara	Gestetner Operator, O/O GE Jalahalli, Ministry of Defence	ALM 2163
7.	B.S. Sridevi	Postal Assistant, Rajajinagar, H.O	LM 2164

LM: Life Member

ALM: Associate Life Member

Office of our Association in "Pensioners' Bhavan" to be discontinued

From practical experience, it is found that only very few members make use of the facility of the office of the Association provided in "Pensioners' Bhavan" for three days in a week on account of the distance factor. The Executive Committee, in its meeting held on 8th March, 2014, decided to discontinue the facility. The meeting of the Executive Committee on 2nd Saturdays between 10 Hrs. and 12 Hrs. will, however, continue to be held as hitherto in "Pensioners' Bhavan" only. The facility of renting the Guest Room in "Pensioners' Bhavan" can be availed either by contacting the Care Taker, Sri K. Sreedharan (who is residing in the area) on his mobile No. 9448937677 or the Secretary, Sri K.B.Krishna Rao, on his landline No. 080-23231234 or the President, N.Bhaskaran on his landline No. 080-26716198.

We are on the lookout for an accommodation for our office at a reasonable rent in a central locality - preferably Majestic, Seshadripuram, Malleswaram - in Bangalore. If members are able to provide information about the same, they are requested to contact either the Secretary or the President.

Remittances to Karnataka P&T Pensioners' Association

All remittances by MO/Cheque DD should be addressed to-
Sri K.R. Anantha Ramu, Treasurer, "Karnataka P&T Pensioners' Association",
1158, 7th Main, 7th Block, HMT Layout, Vidyanarayapura, Bangalore-560 097.
(Phone No. 23642466)

Cheques/DD to be drawn in favour of "Karnataka P&T Pensioners' Association"

Members to specially note: **Remittances are not to be made to**

- 1) Secretary at Basaveshwaranagar, Bangalore-560 079.
- 2) President at Banashankari 2nd Stage, Bangalore-560 070.

Regd. Journal

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

To

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