



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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Highlights of Union Budget 2023-24

A write-up on Income Tax for pensioners as per the proposals in the Union Budget for 2023-2024 by Sri T.N.C. Sridhar, Joint Commissioner of Income Tax (Retd), Member Regional Direct Taxes Advisory Committee of Government of India, Advocate and Taxation Counsel is reproduced below.



In the present budget 2023, certain amendments have been proposed relating to new tax regime under Section 115 BAC. This has raised a lot of interest and dilemma whether one should remain in old tax regime or migrate to new regime.

Tax structure of cooperative societies, firms, local bodies and corporates are not

discussed in this article. This article is focused on pensioners having pension income and those pensioners having income other than pension.

This budget indicates moving towards no exemption, incentives, deductions and setoff and carry forward of losses.

This budget focuses on putting more money in the hands of people to spend rather

than saving to save taxes, consequently more money in circulation rather than being blocked. Of course after taxation money can be prudently invested for providence.

Salient features

1. There is no change of rate structure in old regime.
2. New regime has been now extended to all persons.
3. Standard deduction u/s 16(1) upto 50,000/ available.
4. Deduction on, contributions to pension fund u/s 80CCD available.
5. Inter regime migration between old and new regimes every year available to all except persons having income from Business and/or profession, who are allowed inter regime migration only once in lifetime.
6. By default all will be under old regime unless opted to migrate to new regime to be exercised before due date of filing return. But Finance Minister, while explaining in parliament, has said the other way round that New Regime is by default if not opted for old regime. Hence this issue of 'default' needs to be set at rest when the Act is passed.
7. Benefit of age is not available in new regime. No different rates for senior and very senior persons.
8. New regime **generally does not give benefit** of exemptions, interest on housing loan, incentive, and general deductions and carry forward and set off of losses.
9. Exemptions and deductions not available are:

- | | |
|--------------------------|--|
| iv. 10(17) | All Allowances received by MPs, MLAs, MLCs |
| v. 10(32) | Clubbing of minor's income upto 1500/- per child |
| vi. 10AA | Special provision for newly established units in SEZ |
| vii. 16(iii) | Professional tax |
| viii. 24(b) | Interest paid borrowed capital for housing |
| ix. 32(1) | Depreciation |
| x. 32AD | Investment in new plant and machinery in notified backward areas in certain states |
| xi. 33AB | Tea, coffee, rubber development account |
| xii. 33ABA | Site restoration fund |
| xiii. 35(1)(ii)(ia)(iii) | Weighted deduction on expenditure on scientific research |
| xiv. 35(2AA) | Amounts paid to National laboratories, universities, IITs or specified persons for specific directions to be used for approved scientific researches |
| xv. 35AD | Weighted Deduction in respect of expenditure on specified business |
| xvi. 35CCC | Weighted Deduction in respect of expenditure on agricultural extension projects |
| xvii. 80 | Chapter VIA except
80CCD-contribution to NPS80CCH-contribution to Agniveer fundJJAA- in respect of employment of new employees
<i>Note: Deductions now admissible under Chapter VIA- 80-C, 80-CCC, 80CCD, 80-D, 80-DD, 80-U,80-DDB,80-G,80-GG, 80-TTB</i> |

Section	Nature
i. 10(5)	LTC
ii. 10(13A)	HRA
iii. 10(14)	Special allowance to meet expenses wholly, necessarily and actually exclusively incurred in the performance of duty

10. Surcharge applicable only on gross receipt or turn over exceeding 50 lakhs
11. Tax + surcharge calculated to be increased by 4% health and education cess in all cases.
12. Tax Rebate u/s 87A is available up to Rs. 25,000/-only for income up to Rs 7.00 lakhs. This rebate not applicable once the total taxable income exceeds Rs. 7.00 lakhs
13. Marginal Relief is available for quantum of tax and surcharge but not on health and education cess.
14. Following is tabulation of existing and proposed rate structure as applicable to Individuals, HUF,AOP (except Co-op Societies),BOI whether incorporated or not, AJP u/s 115 BAC (1) (New Regime)

Existing for AY 2021-22 to 2023-24		Proposed for AY 2024-25	
Total Income (in Lakhs)	Rate	Total Income (In lakhs)	Rate
Up to 2.50	Nil	Up to 3.00	Nil
2.5-5.00	5% of excess over 2.5L	3.00-6.00	5% of excess over 3.00 L
5.00-7.50	12,500+10% of excess over 5.00L	6.00-9.00	15,000+10% of excess over 6.00L
7.50-10.00	37,500+15% of excess over 7.50L	9.00-12.00	45,000+15% of excess over 9.00L
10.00-12.50	75,000+20% of excess over 10.00L	12.00-15.00	90,000+20%of excess over 2.5L
12.5-15.00	1,25,000+25% of excess over 12.5L	Above 15.00	1,50,000+30% of excess over 15L
Above 15.00	1,87,500+30% of excess over 15.00L		

Surcharge on Total taxable Income

50L-1Cr	10% of tax		
1Cr-2Cr	15% of tax		
2Cr -5Cr	25% of tax		
Above 5Cr	37% of tax		
Max Surcharge	37% of tax		25% of tax
Marginal relief(MR)	Yes -on tax+SC	Yes- on tax+SC	
87A rebate applicable upto	5.00L		7.00L
87A rebate amt up to	12,500		25000
Health & Edn cess	4% No MR	4% No MR	
Deductions available	80 CCD	16(1), 80CCD+CCH+JJAA	
NO Deduction u/s		10(5)(13A)(14)(17),(32), 10AA, 16(iii), 24(b), 32(1), 32AD, 33AB, ABA, 35(1)(ii)(ia)(iii), (2AA) 35AD, CCC, chapter VIA	

Example**Tax saving as per New Regime (surcharge not considered)**

Taxable income(L)	Existing for AY 2021-22 to 2023-24 Including 4%cess	Proposed for AY 2024-25 Including 4%cess	Tax saving
7.00L	33,800	Nil	33,800
12.00 L	1,19,600	93,600	26,000
15.00 L	1,95,000	1,56,000	39000
Health & Edn cess +	4% No MR	4% No MR	

Old Regime

Existing	
Total Income(L)	Rate
Upto 2.50	Nil
2.5-5.00	5% of excess over 2.5L
5.00-10.00	12,500+20% of excess 5L
Above 10.00	1,12,500+30% of excess over 10L

Senior citizens (60 yrs+)

Existing	
Total Income(L)	Rate
Upto 3.00	Nil
3.00-5.00	5% of excess over 3.00L
5.00-10.00	10,000+20% of excess over 5L
Above 10.00	1,10,000+30% of excess over 2.5L

Very Senior citizens (80 yrs+)

Existing	
Total Income(L)	Rate
Upto 5.00	Nil
5.00-10.00	20% of excess over 5.00L
Above 10.00	1,00,000+30% of excess over 10.00L

Surcharge to all in old and new regime @

	Existing for AY 2021-22 to 2023-24	Proposed for AY 2024-25	
50L-1Cr	*10% of tax	*10% of tax	
1Cr-2Cr	*15% of tax	*15% of tax	
Above 2 Cr	*15% of tax	*15% of tax	
2Cr -5Cr	**25% of tax	**25% of tax	
Above 5Cr	**37% of tax	**25% of tax	
Max Surcharge	37% of tax	25% of tax	
Marginal relief(MR)	Yes -on tax+ SC	Yes- on tax+ SC	
87A rebate			25000
Health & Edn cess on tax+ SC	4% No MR	4% No MR	

*Including dividend, STCG in certain cases, LTCG (sec111A, 112, 112A)

**Excluding dividend, STCG in certain cases, LTCG

Tax saving in new regime vis - a - vis old regime (surcharge not considered)

Taxable income(Lakhs)	Tax old regime existing +4% cess	Tax new regime proposed + 4% cess	Tax saving
7.00L	***54,600 **52,000 *40,800	Nil	*54,600 **52,000 ***40,800
12.00 L	*1,79,400 **1,76,800 ***1,66,400	93,600	*85,800 **83,200 ***72,800
15.00 L	*2,73,000 **2,70,400 ***2,60,000	1,56,000	*1,17,000 **1,14,400 ***1,14,000
Health & Edn cess	4% No MR	4% No MR	

*below 60 yrs **60-80 yrs ***Above 80yrs

Above is my view based on position as on date. It may vary after the Act is passed and gets President's assent. Specific queries may be addressed separately.

T.N.C.SRIDHAR, Member Regional Direct Taxes Advisory Committee of GoI
Advocate and Taxation Counsel, Joint Commissioner of Income Tax (Retd) Mobile: 9448031396
Email: tncs1952@gmail.com



Com K. Ragavendran, is the new Secretary General, National Coordination Committee of Pensioners Associations (NCCPA), New Delhi

He was unanimously elected as SG, NCCPA vice the late Com K K N Kutty, in the National Executive meeting held virtually on 15th January, 2023. Com Ragavendran is the former Secretary General, National Federations of Postal Employees (NFPE) & former General Secretary, All India Postal and RMS Pensioners Association, CHQ & Its President now.

Our hearty congratulations to Com K. Ragavendran : Executive Committee KP&TPA

Form IV

1. Title of Newspaper : Pensioners' Champion
2. Place of Publication : Bangalore
3. Periodicity of its publication : Monthly
4. Printer's Name : N. Bhaskaran
5. Whether a Citizen of India : Yes
6. Address : # 1397, 23rd Main, Banashankari 2nd Stage, Bangalore-560 070.
7. Publisher's Name : N. Bhaskaran
8. Whether a Citizen of India : Yes
9. Address : # 1397, 23rd Main, Banashankari 2nd Stage, Bangalore-560 070.
10. Editor's Name : N. Bhaskaran
11. Whether a Citizen of India : Yes
12. Address : # 1397, 23rd Main, Banashankari 2nd Stage, Bangalore-560 070.
13. Name and Address of Individuals who own the Newspaper : Wholly owned by
Karnataka P&T Pensioners' Association
14. Address : # 1397, 23rd Main, Banashankari 2nd Stage,
Bangalore-560 070.

I, N. Bhaskaran, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Bangalore
27-02-2023

Sd/- (N. Bhaskaran)
Publisher

**Charitable function held on 06.02.2023 at
Government Higher Primary School, New Town Yelahanka.**



The function is held every year coinciding with the birthday of Ms. Anisha, granddaughter of Sri S.M.Vittala Rao, former Treasurer and Internal Auditor of Karnataka P&T Pensioners' Association. The said function could not be held during the last two years because of the pandemic Covid-19.

Sri S.M.Vittal Rao, in spite of his age and health condition, evinced interest in arranging the function though on a lower scale when compared to the manner in which it was being arranged during the past several years.

The function commenced at 11.00 A.M. Head mistress of the School Smt. Gangavathamma and other teachers were present. On behalf of KP&TPA, Sri K.R. Anantha Ramu, Treasurer attended and spoke on the occasion. About 120 students studying in the school had assembled in the hall. Smt. Gangavathamma, Head Mistress, speaking on the occasion thanked Sri Vittal Rao and the Association for arranging an event in the School since many years and for distributing note books, pens, sweets and fruits to the students.

Sri Anantha Ramu, in his address mentioned that the association, in its Annual General Body meetings, is giving away cash prizes of Rs.1000 each to students securing first 3 places in the final examination of classes 5,6 and 7 to encourage them to be competitive in their performance in the examination. He said that the association donated a public address system to the School last year. The cost,

amounting to Rs.25,000, was shared by Sri M Ramiah, former Vice-President and Sri V Gopal, former Joint Secretary. Sri Shivaram Shetty donated cable required to fix the mic and speakers.

Groups of students performed folk dance "Kolata" and rendered group songs. A big cake was cut by the students in memory of Anisha, the late granddaughter of Shri Vittal Rao. Note books, pencils and fruits were also distributed to students. Teachers were felicitated with fruits. The meet ended at 13.00 hours..



Membership of KP&TPA

Record - breaking number of enrolment of new members to KP&TPA in a month

In the month of February 2023, a record number of 57 new members were enrolled as life members of the association.

This feat was possible only because of the tireless efforts of the Treasurer of the association Sri K.R. Anantha Ramu and Sri V. Shashidhara, Postmaster (Retd), Bhadravathi HPO and Secretary, P&T Pensioners' Welfare Association, Shivamogga.

On invitation, Sri K.R. Anantha Ramu, visited Shivamogga city on 24.1.2023 and addressed the meeting of Postal Pensioners arranged by Sri Sashidhara.

He spoke about the association, its formation, its membership, its buildings, its publications, its standing among the comity of Pensioners' Associations and its recognition by the Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Pension and Pensioners Welfare.

He appealed to the Pensioners present in the meeting to become members of KP&TPA, the biggest Postal Pensioners' Association in the State of Karnataka, and

also to request their friends and relatives who are Central Pensioners to enrol themselves as members.

More than 50 Postal Pensioners from Shivamogga, Bhadravathi and other towns in Shivamogga District, have become members of KP&TPA.

We extend our sincere thanks to Sri Shashidhara, for the initiative taken by him in arranging a meeting of Postal Pensioners and prevailing upon the Pensioners to become members of KP&TPA.

We whole heartedly welcome all the new members.

We appeal to our members to request their friends and relatives to enrol themselves as the members of KP&TPA. All Central Civil Pensioners, including Railway, Defence Civilians and BSNL Pensioners can become members of KP&TPA .

Please call the Secretary on 080-23230545 or the Treasurer on Mob: 9448477129 for an application form.

Notional Increment to those pensioners who retired on 30th June/31st December

Central Administrative Tribunal, Ernakulam Bench, vide its order dated 1-11-2022 in OANo.180/00687/2019 & 15 others dismissed 16 OAs filed by the applicants praying for grant of notional increment as they had retired on 30th June / 31st December.

The Tribunal vide Para 25 and 31 of its order has stated as follows.

25. Applying the above legal position with respect to Rule 10 of the CCS (RP) Rules,

2016 and with reference to the law regarding the date of retirement of an employee, it is evident that an employee who retires on the last working day of a month previous to 1st January or 1st July as the case may be, ceases to be a Government employee on the 1st of January or 1st July as the case may be and is not entitled for the increment.

31. Necessarily all the OAs have to fail. They are accordingly, dismissed. No costs.

CGHS- Ward entitlement

Copy of memo no. S.11011/11/2016-CGHS(P) dates 23.01.2023 issued by GoI, Ministry of Health & Family Welfare, EHS section, addressed to Shri Shiva Gopal Mishra, Secretary, National Council (staff side)

Revised Ward entitlement for those CGHS beneficiaries who retired on or after 01.01.2016

Sir

I am directed to refer your letter dated 11.01.2023 on the subject cited above and to say that post 7th CPC, ward entitlement was revised vide MoHPW OM dated 09.01.2017 and was made effective w.e.f. 01.02.2017 vide OM no 13.01.2017. This means that all CGHS beneficiaries were paying subscription at the old rates for the period from 01.01.2016 to 31.01.2017 and also their ward entitlement was as per 6th CPC. Therefore there is no question of revision of ward entitlement of beneficiaries for the said period.

2. Vide OM dated 28.10.2022 ward entitlement of beneficiaries have been revised with the

approval of D/o Expenditure in order to rectify the anomaly that had occurred post 7th CPC and as notified vide OM dated 09.01.2017. Therefore, all CGHS beneficiaries (serving and retired) whose ward entitlement underwent down gradation from 01.02.2017 onwards are entitled for ward up gradation as per OM dated 28.10.2022 subject to the condition that Medical Claim cases of beneficiaries will not be reopened with regard to their ward entitlement for the treatment, if any, availed by them during the period 01.02.2017 to 28.10.2022.

3. This issues with the approval of the competent Authority.

Hemlatha Singh
Under Secretary to the Government

CGHS

GoI, Ministry of Health and Family Welfare, Directorate General of Central Govt. Health Scheme CGHS (Hospital Empanelment Cell) OM No.FTS No 8127278, S-11045/36/2012/CGHS(HEC) dated. 22nd February 2023

Extension of date for submission of Acceptance letters for terms and conditions of revised MoA by already empanelled hospitals under CGHS and the validity of empanelment till 30th April 2023 or till finalization of new rates whichever is earlier.

With reference to the above mentioned subject, the undersigned is directed to draw the attention to the OM No S-11011/09/2022/CGHS (HEC) dated 13th September 2022, 14th October 2022 and 29th December 2022 vide which orders were issued for submission by the HCOs already empanelled under CGHS of acceptance letter for the terms and conditions of revised MoA by 28th Februar 2023 to the concerned Additional Director, CGHS. Since then this Ministry is in receipt of representations from various quarters for extension of time, the matter has been reviewed by the Ministry, it has been now decided that the validity of empanelment of CGHS empanelled HCOs, as

per the existing terms and conditions of empanelment, has been extended till 30th April 2023 or till finalization of new rates, whichever is earlier.

It has also been decided that the date for submission of the acceptance letter and revised MoA has been extended till 30th April 2023.

The Additional Directors, CGHS are advised to bring the contents of this letter to the notice of all empanelled HCOs

Dr. Anjana Kumar,
Director, CGHS

Instructions to all CGHS Wellness Centres and Units to follow CGHS guidelines issued from time to time.

With reference to the above subject the undersigned is directed to state that CMOs in charge and other Medical Officers and staff of all CGHS Wellness Centres and the staff working at the administrative offices of CGHS shall keep themselves updated with the guidelines / orders issued under CGHS and implement the same in discharging their duties. In this regard it is reiterated that special attention may be paid for the following issues:

- I) **Punctuality in attendance** – Additional Directors shall monitor the Aadhar based Bio-metric attendance system and take necessary action.
 - II) **Self printed CGHS card is valid** for all CGHS facilities and is valid in any CGHS Wellness Centre in the Country, even if, the card is registered with a Wellness Centre, where the card holder is residing. This applies to issues of medicines, referral and endorsement of referral.
 - III) CGHS beneficiaries may be **issued medicines for treatment of chronic illnesses** by medical Officers of CGHS for three months (including Indents) from any Wellness Centre. In case of treatment of Chronic illnesses, all CGHS Medical Officers are competent to provide follow-up treatment after advice by Specialists and Medical Officers of CGHS can issue the same medicines to CGHS beneficiaries prescribed by the Specialists even after the expiry of the validity of the prescription in Chronic diseases, where the clinical condition is stable and CGHS shall not insist on immediate revalidation by Specialists the period for which the prescription has been issued. Only in such cases, wherein there is a need for modification of the diagnosis and/or modification of the line of treatment, beneficiaries should be referred to the concerned specialist.
- However, in cases of Chemotherapy medicines and immunosuppressant treatment regular follow up from Specialists would be advisable and medicines may be repeated upto seven days only awaiting the review by Specialists.
- v) CMO In charge shall scrutinize indents placed by Medical Officers before, finalizing the indent for sending to Authorized Local Chemists.
 - vi) CMOs In charge shall keep themselves updated with the medicines stock of medicines supplied by MSO and to take steps to replenish the Stock at Wellness Centres to minimize the Indents to ALCs.
 - vii) All medical Officers shall be provided necessary items like Torch, Stethoscope, BP Apparatus etc., and shall record Blood Pressure as and when required; they shall also give Injections, if any, when Nursing Officers is not available.
 - viii) If any beneficiary is in need of urgent consultation, after registration is closed, Medical Officers have the option to examine the patient- When , a Medical Officer enters the Ben ID No in the prescription module , the system shall automatically generate the Serial Number for Registration.
 - vii) Additional Directors/ CMOs in charge shall monitor the number /Quantum of medicines procured through '**JanaAushadhi Pariyojana**' — regarding the number / Quantity indented / supplied and take necessary corrective steps wherever possible to ensure availability of buffer stock of medicines obtained through Janaushadhi for two months

These guidelines are in supersession of the guidelines issued earlier on the subject.

Sd/-

Dr. Nikhilesh Chandra
Director, CGHS

Our Readers Write



Some Retired Postal Services Group A & B officers residing in Mysuru had arranged a get-together on 11-2-2023 in the City which was, on invitation, attended by Smt. N Nagalakshmi, Vice- President, KP&TPA. She was honoured for getting the Anubhav Award, conferred on her by the Department of Pension and Pensioners' Welfare on 18-10-2022 in Anubhav Award ceremony held at Vigyan Bhavan, New Delhi. She spoke on several issues including that of pension revision.

A write- up by Sri Balasubramanian, Retd. Chief Postmaster, sent to us is reproduced below.

Dear Friends,

We form a miniscule minority of the Mysore population scattered in different areas. This attempt to get us all together for the first time is laudable and I thank the organizers.

We should consider ourselves fortunate for the financial independence on retirement, thanks to the liberal recommendations of the 7th Pay Commission accepted by the Govt. Dependence upon children even for petty works is vexatious. We need not face this situation.

Some Suggestions:-

Unless there are pending family liabilities like education and for marriage of children, it would be better to gradually retire from the day to day running of home. This would give enough freedom to the children and less worry and tension to us. The generation gap in this digital yuga is much wider than the pre-mobile phone era. So let us keep a respectable distance and resist the temptation of giving unasked for advices and suggestions. As we are a spent force like the burnt out fire cracker, our words would carry no weight as before. Hence a change of attitude,

a positive attitude for that in life would be welcome. It is good to remember that respect cannot be demanded but only commanded. We should not be a square peg in a round hole.

If a will is not already made about the assets, it is time to do so. It need not be a draft by a lawyer. One can write it on a Rs 20/- stamp paper with 2 independent witnesses. It is legally valid. This would avoid later complications. So also, nomination for pension S.B account and other bank investments. The place where the PPO, SB pass book, cheque book, FD receipts are kept should be told to anyone in the family to avoid searching.

This is the best period in life when we get assured money for doing nothing. That pension is deferred pay is only a lame claim to substantiate it. Whatever let it be. The full time at our disposal could be utilised to ponder over the meaning and purpose of life, the creation and creator and to show sympathy and help to lesser privileged among us who are legion and contribute our mite to the deserving. It is not a charity but a duty to society in which all members are interdependent. After all, we cannot carry even one paisa with us when we exit. This is only an investment for our own future good, here as well as hereafter. I have not said anything new or unknown to you, but only brought to the surface of your memory what is hidden under layers of worries.

Conclusion:- Less interference by self, more freedom to the children, make retired life a modern day VANAPRASTHA ASHRAMA for the welfare of the family and the society

Balasubramanian,
Retd. Chief Postmaster, Mysuru

APPEAL FOR DONATIONS FOR THE BUILDING FUND

We appeal to our **Members who have not yet paid** their contribution to the building fund please to remit their donation. 75th list of donations is published in this issue.

New members are also requested to donate generously to the building fund

Amount may please be remitted by *crossed cheque* payable to "Karnataka P&T Pensioners' Association". Cheques may please be sent to: Sri K.R. Anantha Ramu, No 1158, 7th Main, 7th Block, HMT Layout, Vidyanarayapura, Bangalore-560097 (Mob: 9448477129) or

Preferably, be credited to the Association's Bank Account:

Name: Karnataka P&T Pensioners' Association;

Bank: State Bank of India, Branch: HMT Layout branch, Vidyanarayapura, Bangalore
Current Account No. **64209078453, IFSC: SBIN 0040659**

INCOME TAX EXEMPTION: 50% of the amount of donation made to K P&T PA, is eligible for deduction in the gross total Income of the assessee under Section 80-G of Income Tax Act.

Please invariably inform us of the details of credit through a message or phone call on Mobile **No.09448477129 or 09483467750** to enable us to acknowledge the receipt of the amount and to send you a receipt.

Donation for the Building Fund - 75th List December 22 - January 2023

SI No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation
1622	S M Vittal Rao	48	5,000	5383	2,15,000
1623	R Sakthidharan	1945	5,000	5382	45,000

Donation to the Assn. for Educational Purposes- January / February, 2023

SI No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation
1	H S Manjunatha	1105	40,0004	5331	50,005

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2016=100	CPI base 2001=100	12 Months total	Monthly average	7th CPC	DR due
					% increase over 261.42	
June 22	129.2*	129.2x2.88= 372	4341	361.75	38.38	38% from July, 2022
Dec 22	132.3	132.3x2.88 = 381	4467	372.25	42.39	48% from January, 2023

* linking factor for conversion of the index numbers of 2016 base year to 2001 base year: 2.88

DA/DR expected from 1.1.2023 - 42% (increase: 4%) - Orders Expected

BSNL IDA

IDA From 1-10-2022, 195.8% (5% increase over July, 22 rate of 190.8%)

IDA From 1-1-2023, 201.2% (5.4% increase over Oct. 22 rate of 195.8%)

Happy International Women's Day 8th March 2023

The theme for International Women's Day is "Digit All: Innovation and technology for gender equality". This theme is aligned with the priority theme for the upcoming 67th Session of the Commission on the Status of women (CSW-67), "Innovation and technological change and education in the digital age for achieving gender equality and the empowerment of all women and girls.

Question Corner

Question : In the event of death of a pensioner what is the authentic procedure to be followed to stop drawal of pension and to start family pension if any

Soundara Rajan LM 710

Answer : In the event of death of a pensioner, either the spouse or other member of the family who is eligible for the grant of family pension, must intimate the Pension Disbursing Authority (Head Post office/ Bank concerned) about the death of the pensioner and submit a copy of the death certificate of the pensioner. The PDA/ Head of Office will initiate further action as required by Rule 79 of CCS (Pension) Rules 2021 reproduced below.

79 : Sanction of family pension and residuary gratuity on the death or disappearance of a pensioner or family pensioner :-

(1) Where the Head of Office has received an intimation or information regarding the death or disappearance of a pensioner or death or disappearance or ineligibility of a family pensioner, he shall ascertain whether any family pension or residuary gratuity or both in respect of the deceased pensioner or any family pension

in respect of the missing pensioner or any family pension in respect of the deceased or missing family pensioner are payable and proceed as hereinafter provided.

(2)(a)(i) In the case of death of a pensioner, if the deceased pensioner is survived by a widow or widower who is eligible for the grant of family pension under rule 50, the amount of family pension as indicated in the Pension Payment Order shall become payable to the widow or widower, as the case may be, from the date following the date of death of the pensioner.

(ii) The Pension Disbursing Authority shall commence disbursement of family pension, as authorised in the Pension Payment Order, to the widow or widower, whose name has been included in the Pension Payment Order, within one month of the receipt of a claim in Form 12 from the widow or widower along with a copy of the death certificate and an undertaking to the Bank in Format 9.

(Rules regarding payment of family pension to the other eligible members of the family: in the next or subsequent issues of the journal).

Subscription received for Pensioners' Champion During January-February 2023

Rs.180/- Smt./Sri	Rs. 200/- 240/- Smt./Sri	Rs. 360/- Smt./Sri	Rs. 540/- Smt./Sri
824 A.R.S. Sharma (une-22)	1739 Girish Chandra	1488 M.S.Krishna Murthy	129 T.V.Srinivasa Murthy
1091 M Shankar	2370 K.M.Joshi	1522 Dr.B.Raghothama Rao	1446 M.A.Naik
1358 N.D. Devadiga (July-22)	2522 G Venkateshan	1588 K.M.Gopinathan	1712 Nagaraja
1826 L.Periyaswamy	3074 H N Lokesh	1756 J.Sukumaran	1761 B.Masthan
2107 S.Vijayagopal	1962 B.R.Sankeshwar 225	2245 Shankaranand	Rs.1000/- Smt./Sri
2180 T.G.Subba Rao	S-357 B.R.R.Singh	Ganesh Naik	2213 G P Shivanna
2610 M.Chockalingam	Rs. 360/- Smt./Sri	3004 A.P.Appannavar	Rs.1080/- Smt./Sri
2629 V.Jayalakshmi	678 Kanjini Raman	x x x Dwijendr	x x x M.R.Sridhara
2814 Balaji Venkatesh	833 A.Hanumantha Rao	x x x K.S.Jayalakshmi	
3071 Anthony Dass	1081 Ramasubramoni Iyer	Rs. 450/- Smt./Sri	
3078 P.Mohan	1123 N.Balakrishna	2347 M.R.Seshachar	
3084 V.Mahendran			

Pensioners meet at Shimogga on 24-1-2023

Report by Sri K.R. Anantha Ramu, Treasurer, KP&TPA



I and Sri B.Nagaraju had visited Shivamogga on 20.11.2022 in connection with a Digital Life Certificate generation camp. Many of the pensioners had already submitted their life certificate in physical form. However, they attended the camp to know about submission Digital life certificate online. During our visit to the City on the date, I happened to meet some pensioners who were interested in engaging themselves in activities for the welfare of pensioners. Shri V.Shashidhara, Retired Postmaster, Bhadravathi Head post Office led the group of such pensioners at Shivamogga. He is the Secretary of the Postal Pensioners' Welfare Association at Shivamogga. He informed me that he would arrange a meeting of the Postal Pensioners' in Shivamogga. I was also informed that they have decided to join our Association and wanted to become Life Members of our Association.

Accordingly, on 24.01.2023 a meeting was arranged by Shri Shashidhara at Shivamogga at 14.30 hours to which I was invited to attend. More than 60 pensioners attended. Shri D.V.Padubidri, Retired Asst. Chief Accounts Officer, O/o CCA, DoT, Karnataka was the Chief Guest. He elaborately spoke on Family Pension and about the family members who are eligible for grant of FP. Shri Jayarama Shetty, Superintendent of Post Offices, Shivamoga Division also addressed the gathering.

I spoke about the activities of our Association. I told them that there are more than

3200 members. Our Association was the member of the SCOVA for three terms. Our Association has its own building. The Building was constructed in two stages. The entire construction was done with the liberal donations received from the members and others voluntarily. I told them about the Digital Life Certificate generated by our volunteers and how it has helped the pensioners to submit the DLC without any hassles from the comfort of their homes. I told them that ours is the only Association in the country which has organized so many DLC camps in Bengaluru and other cities and also helped more than 500 infirm pensioners to submit their life certificate from the confines of their homes. I also told them how individual grievances are attended to sincerely. I told them that our Association has submitted memorandum to Sri.Tejasvi Surya regarding opening of CGHS Wellness Centres at all District Headquarters. Copies of the association's journal 'Pensioners' Champion' were distributed in the meeting.

Shri V.Shashidhara thanked me for attending the meeting. He handed over 19 application forms for admission to the membership of the association in the meeting and promised that he would try his best to enroll some more members. Keeping up his assurance, he ensured admission of about 50 pensioners to KP&TPA during February 2023. Sincere thanks to Shri Shashidhara and others who have become members of our association.

Central Govt Holidays in March, 2023

Ugadi

22-03-2023

Wednesday

We Welcome the Following Newly Enrolled Members

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	N.Srinivasan	Postmaster, HSG I, Gobichetty Palyam Head Post Office, TN	LM 3209
2	V.Shashidhara	Postmaster, Bhadravathi Head Post Office, Bhadravathi	LM 3213
3	H.K.Chandrashekar	Assistant Postmaster HSG II, Shivamogga	LM 3214
4	D.Gangamma	Deputy Postmaster, HSG II, Shivamogga Head Post Office	LM 3215
5	N.K.Prabhavati	Public Relations Inspector(P), Shivamogga Head Post Office	LM 3216
6	Shobha.S.Chatra	Office Assistant, O/o Supdt. of Post Offices, Shivamogga Division	LM 3217
7	Kalavathi	Deputy Postmaster, HSG II, Shivamogga Head Post Office	LM 3218
8	A.T.Durgappa Gowda	Sorting Postman, Bhadravathi Head Post Office, Bhadravathi	LM 3219
9	S.Basvarajappa	Postal Assistant, Shivamogga Head Post Office, Shivamogga	LM 3220
10	H.S.Sheshachala Jois	Postal Assistant, Shivamogga Head Post Office, Shivamogga	LM 3221
11	H.K.Sripada Rao	Postman, Shvamogga Head Post Office, Shivamogga	LM 3222
12	D.Ajaneya	Postmaster HSG I, Tiptur Head Post Office	LM 3223
13	N.Doddamma	Postal Assistant, Bhadravathi Head Post Office, Bhadravathi	LM 3224
14	S.Gurumurthy	Supervisor SBCO, HSG II, Shivamogga Head Post Office	LM 3225
15	J.I.Vijay Kumar	Postal Assistant, Shivamogga Head Post Office, Shivamogga	LM 3226
16	Leelavathi	BCR Postal Assistant, Bhadravathi Head Post Office	LM 3227
17	K.S.Krishna Murthy	MTS, Shivamogga Head Post Office, Shivamogga	LM 3228
18	N.Vittal Rao	MTS, Bhadravathi Head Post Office, Bhadravathi	LM 3229
19	L.Raju	Postman, Bhadravathi Head Post Office, Bhadravathi	LM 3230
20	N.Venkatappa	Group D, Doddapete SO, Shivamogga	LM 3231
21	B.N.Uma	Supervisor, O/o the Chief Postmaster General, Bengaluru	LM 3232
22	J.Sridhar	MTS, O/o AHRO 3, Bengaluru City RMS, Bengaluru	LM 3233
23	K.Sreedhara	Srting Postman, Jayanagar Head Post Office, Bengaluru	LM 3234
24	V.K.Mohan	Director of Postal Service, O/o PMG SK Region, Bengaluru	LM 3235
25	R.Balakrishna	Driver Grade I, Mail Motor Service, Bengaluru	LM 3236
26	Sanna Naik	Director of Postal Service, O/o PMG NK Region, Dharwad	LM 3237
27	H.R.Chandrashekar Achar	Senior Spdt.RMS, Bengaluru Srting Division, Bengaluru	LM 3238
28	A.Ramakrishna	Srting Postman, Basavanaudi Head Post Office, Bengaluru	LM 3239
29	H.Lakshminarayana	Postman, Shivamogga Head Post Office, Shivamogga	LM 3240
30	P.Ramachandra Rao	Office Assistant, O/o Supdt. Of Post Office, Shivamogga Division	LM 3241
31	A.Viswanatha Naik	Driver MACP III, O/o SSPOs Shvamogga Division, Shivamogga	LM 3242
32	B.Vadiraja Naik	LSG Sub Postmaster, Shivamogga Railway Station PO, Shivamogga	LM 3243
33	G.Venkatesh	Deputy Postmaster, Bhadravathi Head Post Office	LM 3244
34	T.Chandrashekar	Assistant Postmaster, Bhadravathi Head Post Office	LM 3245
35	R.S.Savanoorkar	Sub Postmaster BCR, Kanivebilachi Post Office	LM 3246
36	Krishnamurthy	Postal Assistant, Shivamogga Head Post Office, Shivamogga	LM 3247
37	K.H.Renuka Kumari	Deputy Postmaster, Shivamogga Head Post Office, Shivamogga	LM 3248
38	S.Vitaya	Sub Postmaster, HUDCO colony Post Office, Bhadravathi	LM 3249

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Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
39	A.D.Yogendrappa	Postman, Bhadravathi Head Post Office, Bhadravathi	LM 3250
40	S.Radha	Sub Postmaster, KR Pete Sub Post Office, Shivamogga	LM 3251
41	B.Shivi	Office Assistant, O/o Supdt. Of Post Office, Shivamogga Division	LM 3252
42	K.Sudhir Kamath	LSG Postal Assistant, Doddapete Sub Post Office, Shivamogga	LM 3253
43	S.R.Eswarapa	Postmaster Grade III, Shivamogga Head Post Office, Shivamogga	LM 3254
44	K.Abubakar	Postman, Tirthahalli Post Office, Tirthahalli	LM 3255
45	Jayasimha	MTS, Shivamogga Head Post Office, Shivamogga	LM 3256
46	N.D.Nagaraja	Postman, Tirthahalli Post Office, Tirthahalli	LM 3257
47	H.Keriyappa	Sorting Postman, Vinobanagar Post Office, Shivamogga	LM 3258
48	Savitha Nagabhushana	Office Assistant, O/o Supdt. Of Post Office, Chitradurga Division	LM 3259
49	K.Sridevi	Deputy Director, Postal Training Centre, Mysuru	LM 3260
50	B.T.Yomakesh	Deputy Postmaster, Shivamogga Head Post Office, Shivamogga	LM 3261
51	Mohammed Ibrahim	MTS, O/o Superintendent of Post Offices, Shivamogga Division	LM 3262
52	Y.S.Lakshmana	MTS, Group D, Tirthahalli Post Office, Tirthahalli	LM 3263
53	T.V.Vinod Babu	Sub Postmaster LSG, Hosanagara Post Office	LM 3264
54	Laxmana	MTS, Tirthahalli Post Office, Tirthahalli	LM 3265
55	S.P.Parameswarappa	Postman, Vinobanagar Post Office, Shivamogga	LM 3266
56	N.K.Satyanarayana	Assistant Postmaster, Shivamogga Head Post Office. Shivamogga	LM 3267
57	K.S.Gururaja	Postman, Shivamogga Head Post Office, Shivamogga	LM 3268

LM: Life Member

ALM: Associate Life Member

OBITUARY

Sri O.R. Raghavendra, LM 1211, Retd. HSA, RMS 'HB'Dn, Ballari, expired on 12-11-2022 at the age of 87 years

The Executive Committee of K P&T PA conveys its heartfelt condolences
to the members of the bereaved family

Regd. Journal

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