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KARNATAKA POSTS AND TELECOMMUNICATIONS
PENSIONERS' ASSOCIATION (R)

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(FORMERLY RMS PENSIONERS' ASSOCIATION)

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Parliamentary Standing Committee recommends Payment of Additional Pension from 65 years of age instead of the existing 80 years and better Medical facilities to Pensioners and Increase in Fixed Medical Allowance

Parliamentary Standing Committee on Personnel, Public Grievances, Law & Justice consisting of 30 Members of Parliament (10 from Rajya Sabha & 20 from Lok Sabha) headed by Shri Sushil Kumar Modi (Rajya Sabha MP) submitted its 110th report which was presented in the Rajya Sabha on 10/12/2021. It was laid on the table of Lok Sabha on the same day. The report presented by the Committee is on its recommendations regarding Medical facilities and Age-related Additional Pension to Central Government Pensioners. Relevant paragraphs of the report are reproduced below.

It may be recalled that in the meeting held on 14-06-2014 at Chennai, convened by Sri K.Ragavendran, former Secretary General National Federation of Postal Employees

(NFPE) and General Secretary, All India Postal and RMS Pensioners Association, CHQ, under the joint auspices of Bharat Central Pensioners Confederation (BCPC) & National Coordination Committee of Pensioners' Associations (NCCPA) under the leadership of the legendary leader of Central Government Employees and Pensioners, the late Sri S.K.Vyas, the then Secretary General, BCPC/ NCCPA to finalise a "Common Memorandum" to be submitted to the 7th Central Pay Commission, the demand regarding grant of pension at 67% of the last pay drawn and commencement of age-related additional pension at 65 years instead of the existing 80 years was discussed and it was decided to include the demand in the Memorandum. Shri S Radhakrishna, Secretary, IA&AD Pensioners Association and

Shri K B Krishna Rao, Secretary, KP&TPA, represented the Coordination Committee of Central Government Pensioners' Associations, Karnataka in the meeting.

Para on Additional Pension in the Parliamentary Standing Committee report:

Para 3.28 : The Committee is very much cognizant of the social churning taking place in our society over the years. The joint family system is breaking down giving way to nuclear families. The growth of nuclear families due to geographical and social mobility have further led to rise in individualism and individualistic thinking and the generation who want to live away from shackles of joint families and patronage of elderly parents or grandparents. According to one estimate, by 2050, the share of population over the age of 60 is likely to increase significantly in the country. In view of such changes at societal level, we need to have a robust pension system for elderly which can help them survive in this world without being a burden on anyone. The Committee is of the view that the Govt. should sympathetically consider the demand of Pensioners Associations **for 5% additional quantum of pension on attaining the age of 65 years, 10% on 70 years, 15% on 75 years and 20% on 80 years to the pensioners.** The Committee recommends DoP&PW to pursue vigorously with Finance Ministry and apprise the Committee of the outcome."

Editor's note: The above stated is only a recommendation of the Parliamentary Standing Committee and its implementation is subject to its acceptance by the Govt. Further, in the oral hearing with the 7th Central Pay Commission in Bengaluru on 24-8-2014, CCCGPA, Karnataka, raised the issues regarding payment of pension at 67% of last pay and payment of additional pension from 65 years. Shri S Radhakrishna, Chairman, CCCGPA, Karnataka, through a power point

presentation, explained the need to increase the pension from 50 % to 67% and for grant of Additional Pension from the age of 65 years. The Chairman, VII CPC, had responded by saying that both the issues have been discussed in detail with many associations, they are definitely before the Pay Commission and will be kept in view and taken in to consideration while submitting its report to the Government. But in its report submitted to the Government, it has been stated as under vide Para10.1.30.

Para 10.1.30 : The Commission sought the views of the government in this regard. Department of Pension and Pensioners Welfare stated that the additional pension for old pensioners of the age of 80 years and above has been allowed as per the recommendations of VI CPC. However, it is felt that the same should be allowed from 75 years onwards. The Ministry of Defence has not supported the proposal. **The Commission is of the view that the existing rates of additional pension and additional family pension are appropriate.**

Parliamentary Standing Committee Report on Medical facilities

Para 3.19 : The Committee notes that despite favourable decision of Apex Court in a number of cases, all the expenditure incurred by a beneficiary of CGHS on his or her treatment in non-empanelled Private Hospitals should be reimbursed to the beneficiary, the Govt. has not yet issued any general instructions in this regard and the pensioners/beneficiaries have to approach the Court of law for justice by spending a lot of money and time. The Committee believes that rules and procedures are just a means to achieve a larger goal i.e. welfare of pensioners and they should not become an end in themselves. Strict adherence and conformity to norms, rules and procedures might lead to a situation where strictly following these norms, rules and procedures instead of

being means, become ends in themselves which create stumbling blocks in achieving mandated objectives/ends. The Committee is of the view there may be exigencies when the old age pensioners may directly approach non-empanelled hospitals for treatment without first approaching a Govt. Hospital. They should not be deprived of their rightful entitlements under any circumstances. The Committee recommends the Department to play a proactive role and pursue the matter with the Ministry of Health and Family Welfare. The Committee also recommends the Department to seek details of action taken by the Ministry of Health & Family Welfare on the judgements of the Apex Court in this regard and furnish them to the Committee in its Action Taken Replies.

Para 3.20 : The Committee is in agreement with the views of Pensioners' Associations that CGHS should not confine its operations to metro cities, state capitals and a few large urban centres only. The Govt. may explore opening of CGHS centres at district locations or designate already functional Govt. hospital in district headquarters as CGHS Centres to provide treatment to CGHS beneficiaries. The Govt. may also include settlement of medical facility related grievances of pensioners on the portal of CPENGRAMS as requested by pensioners and the DoP&PW should work in tandem with Health Ministry in this regard.

Para 3.21: The Committee takes note of the fact that Fixed Medical Allowance is granted to pensioners who reside outside the CGHS areas for meeting expenditure on day-to-day medical expenses (OPD) that do not require hospitalization. The Committee also takes note of the request of Pensioners' Associations for enhancement of Fixed Medical Allowance from Rs.1000 to Rs.3000 per month as most pensioners are suffering from different diseases at old age and are unable to manage with meagre pension as CGHS hospital is not

available in every town. The Committee recommends DoP&PW to take up this issue of enhancement of FMA with the Finance Ministry as Rs.1000 is a very meagre amount for an old age pensioner and appraise the views of the Finance Ministry to the Committee in its Action Taken Replies.

Para 3.22: The Committee takes note of the difficulties faced by pensioners in surrendering their Fixed Medical Allowance (FMA) and getting FMA Surrender Certificate to avail CGHS indoor & outdoor (OPD) facilities, and, accordingly, recommends DoP&PW and CGA that the procedural loopholes coming in this way should be plugged and ensure that all such pensioners should get FMA Surrender Certificates in a hassle free manner through online mode under intimation to the bank concerned and a timeline should be fixed in this regard.

Para 3.23: The Committee notes that the Central Govt. provides health care facilities for both, serving as well as, retired employees. However, the Committee observes that serving employees of Central Govt. are covered under the Central Service (Medical Attendance) Rules, 1944 (CSMA Rules), which provides facilities for availing medical facilities outside CGHS covered areas. However, these Rules are not applicable to pensioners, and instead pensioners residing outside CGHS covered area are entitled to FMA. The Committee is of the view that non-applicability of CSMA Rules to pensioners residing outside CGHS areas has placed them at disadvantaged position vis-à-vis serving employees. Accordingly, the Committee feels that either the provisions for medical facilities available to serving employees also needs to be extended to pensioners or instead of increasing FMA year after year, DoP&PW may moot a proposal for introducing cashless Health Insurance facilities for such pensioners in nearby Private Health Centre in lieu of FMA on voluntary basis.

CGHS card is valid for Referral to empanelled HCOs of Pensioner Beneficiaries through Referral Module, irrespective of City / WC where the card is registered.

With reference to the above mentioned subject the undersigned is directed to state that this Ministry is in receipt of representations from CGHS pensioner beneficiaries in availing treatment facilitates on a visit to another CGHS covered city /WC. The matter has been reviewed and it is decided to issue the following clarifications in this regard:

- i. CGHS card is valid at any Wellness Centres in India for availing CGHS facilities, irrespective of the WC/ City, where it is registered.
- ii. Empanelled HCOs shall provide treatment on credit basis to CGHS pensioner beneficiaries on referral or in medical emergency to all CGHS pensioner beneficiaries, ex-MPs, etc., irrespective of the City / Wellness Centre where the CGHS Card is registered and the credit bill shall be sent to the CGHS of the City where the treatment is taken. Online referrals issued by Wellness Centres through the CGHS Referral Module can be accessed by any CGHS empanelled HCO, located pan India. Suitable action shall be taken against erring, HCOs in case of violation of these guidelines. HCOs shall suitably brief their staff at the reception counters.
- iii. Medical Officers of CGHS shall refer the CGHS pensioner beneficiaries, etc., through the referral module regardless of the WC/ CGHS City, where the CGHS Card

is registered. There is provision in the online referral module used by GDMOs, to view all referrals issued to a beneficiary by CGHS Wellness Centres across the country, in the last 06 months, thereby avoiding duplication of referrals. GDMOs also have access to the NHA dashboard to search all the referrals issued to a beneficiary by any CGHS Wellness Centre in India.

- iv. However, in case of availing treatment / investigations in Mumbai City, the referral for any CGHS beneficiary is to be made from any CGHS Wellness Centre in Mumbai only as on date. Similarly, for treatment outside Mumbai, CGHS pensioner beneficiaries of Mumbai shall be referred by Medical Officers of other cities.
- v. Additional Directors, CGHS of all Cities / Zones shall circulate a copy of this Order to all CGHS Wellness Centres for strict compliance by Medical Officers.
- vi. Similarly, Additional Directors, CGHS of all Cities shall circulate a copy of this Order to all the HCOs empanelled in the city concerned and ensure that these orders are complied with.
- vii. A copy of this Order shall be displayed on the Notice Board of CGHS Wellness Centre.

Digitally signed by
Dr. Nikhilesh Chandra:
Approved by Director, CGHS 18-01-2022

OBITUARY

Sri C. L. Lingaiah, LM 1428, Retd. Chief Mail Agent, Bangalore City RMS, expired on 5-1-2022 at the age of 86 years

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

CGHS- Purchase of Medicines by Beneficiaries

Gol, Ministry of Health & Family Welfare, Directorate General of CGHS
OM No.Z 15026/12/2020/DIR/CGHS Dated the 13th January, 2022

Reimbursement of cost of OPD Medicines: Special Sanction in view of COVID-19- till 30th April 2022

In view of the Corona Virus Disease (COVID-19), all out efforts are made by the Government to contain its impact by instituting measures at community as well as at individual level.

2. In this regard the undersigned is directed to draw attention to the OM of even number dated 27.03.2020, 29.04.2020, 29.05.2020, 24th August 2020, 30th Sept. 2020, 29.12.2020, 15.04.2021 and 10-08-2021 vide which an option has been provided to CGHS beneficiaries getting medicines for Chronic Diseases, to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers/CGHS Specialists /other Govt. Specialists/ Specialist of empanelled hospital) till 31st October 2021, irrespective of Non-Availability certificate from CGHS or otherwise. However, several representations are received in the Ministry seeking extension of the period in view of the COVID-19 Pandemic and resurgence of active cases

3. The matter has been reviewed by the Ministry and it is now decided, in continuation of the earlier OM on the subject, that CGHS beneficiaries getting medicines for Chronic Diseases shall be permitted to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers/CGHS Specialists other Govt. Specialists/ Specialist of empanelled hospital) till 30th April, 2022 on the same conditions as per the earlier OM dated 27.03.2020. It is also clarified that the CGHS Wellness Centres are functional and CGHS beneficiaries also have the option to collect medicines through CGHS Wellness Centres as per normal practice, instead of purchasing from market.

This order is valid from the date of issue.

4. Issued with the approval of Integrated Finance Division, MoHFW vide CD No.2576 dated 13.01.2022.

Dr. Alka Ahuja, Addl Director(HQ), CGHS

Life Certificate

Gol, Ministry of Personnel Public Grievances and Pensions, Department of Pension and Pensioners' Welfare O M No. 18/1/2020-P&PW(H)-III-6786 Dated: 31-12-2021.

Extension of the time period of submission of life certificate for Central Government pensioners till 28th February 2022 in wake of current Covid-19 pandemic

The undersigned is directed to refer to this Department's OM of even number dated 1.12.2021 on the subject mentioned above, wherein the timeline for submission of Life Certificate by Central Government pensioners was extended till 31.12.2021.

2. In view of the on-going Covid-19 pandemic in various states and keeping in view of the vulnerability of elderly population to Corona Virus, it has now been decided to extend the existing timeline of 31.12.2021 for submission of Life Certificate for all age group of pensioners. **Now, all Central Government Pensioners may submit Life Certificate till 28.02.2022.** During this extended period, the pension will be continued to be paid by the Pension Disbursing Authorities (PDAs) uninterrupted.

3. The above measures are expected to avoid rush at branches and maintain covid-19 appropriate behaviour, while obtaining Life Certificates. PDAs shall also ensure proper arrangements and social distancing measures at the branches and prevent overcrowding.

4. All Pension Disbursing Authorities are requested to take note of this Office Memorandum for compliance and give wide publicity to the same amongst the pensioners.

5. This issues with the approval of the Competent Authority.

(Naresh Bhardwaj)
Deputy Secretary to the Government of India

Payment of Dearness Relief to the Pensioners

This office is processing the pension cases of Central Civil Pensioners, Freedom fighters (SSS Yojana), Justices of the Supreme Court, Members of Parliament, etc and issuing the Special Seal Authorities for implementation by the CPPCs of Authorized Banks. The Dearness relief on the pension payment is payable to the pensioners at the rates specified by the respective office from time to time. The necessary orders in this regard are issued by the concerned departments and are available on their websites. In this regard, it is intimated that Dearness Relief (DR) to Pensioners should be paid immediately by the CPPCs after downloading copies of govt. Orders issued by the Department of Pension and Pensioners' Welfare (DoPPW), Freedom Fighters & Rehabilitation (FFR) Division, Ministry of Home Affairs, Department of Justice, Ministry of Civil

Aviation & Tourism, Department of Public enterprises, etc by accessing their website. CPPCs should not wait for the Central Pension Accounting Office (CPAO) to reiterate the orders related to DR release issued by the concerned Ministries/Departments. The instructions in this regard have already been mentioned in the SSA issued by CPAO.

However, it has been seen that CPPCs of Banks are waiting for CPAO to reiterate the orders related to DR release and issue additional circulars in this regard. Therefore, it is again brought to the notice of the authorised banks that their CPPCs should immediately pay the revised Dearness Relief to pensioners after orders to this effect have been issued by the competent authority.

(Satish Kumar Garg)
Sr. Accounts Officer (IT & Tech)

RENEWAL OF SUBSCRIPTION FOR THE JOURNAL "PENSIONERS' CHAMPION" AT THE REVISED RATE OF Rs.180 p.a.

We earnestly request Members/Subscribers who have not yet renewed their subscription please to renew now. Amount of subscription may please be credited to the association's bank account details of which are furnished below

Transfer / Credit of amounts to the Association's Bank Account:

SUBSCRIPTION

Name of the Account Holder : **Karnataka P&T Pensioners' Association**
Bank: **State Bank of India (SBI)** Branch: NTI Layout Branch, Vidyananyapura, Bengaluru
Current Account No. **36418697411**
IFSC: **SBIN 0009045**

DONATION FOR THE BUILDING FUND

Name of the Account Holder: **Karnataka P&T Pensioners' Association**
Bank: **State Bank of India (SBI)** Branch: HMT Layout Branch, Vidyananyapura, Bengaluru
Current Account No. **64209078453**,
IFSC: **SBIN 0040659**

Please avoid remittance by MO as much as possible. After crediting the amount, please invariably inform us through a MESSAGE or phone call to Mobile
Nos. 9448477129 or 9483467750

New Secretary to the Department of Pension and Pensioners' Welfare

Shri. V Srinivas, IAS (RJ:1989), has assumed the charge of the Secretary, Department of Pension and Pensioners' Welfare. For the first time in the annals of the history of Pensioners' Associations, an interactive session with the representatives of the Pensioners' Associations was arranged by the Secretary on 5th January, 2022 at 2.30 P.M. through video conferencing. 10 Pensioners' Associations participated in the VC. During the meeting, the Representatives of the Pensioners' Associations spoke about their achievements with regard to assisting their pensioner members in resolution of their grievances and the efforts made by them in the cause of welfare of pensioners. Most of the associations gave an account of the work done by them in connection with submission of Life Certificate by the pensioners in October and November.

Minutes of the meeting circulated by DOPPW reproduced below

A meeting was held with the representatives of 10 Pensioners' Associations under the Chairmanship of Secretary (Pensions & Pensioners' Welfare) on 5th January, 2022 through Video Conferencing (VC) as an introduction briefing.

The meeting commenced with an introduction of Shri V. Srinivas, Secretary (Pensions and Pensioners Welfare) by the coordinator.

Shri. Sanjiv N Mathur, Joint Secretary (Pensions), welcomed Shri V. Srinivas, Secretary and Pensioners Associations. He informed that the Associations are an extended arm of the department and those participating in the present meeting are representing Jammu, Cuttack, Bangalore, Delhi, Balasore, Pudicherry, Pune and Noida. He underlined the supportive role of the Associations in important matters such as DLC generation and grievance resolution.

The Pensioners' Associations were invited, one at a time, to share their achievements and suggestions. The inputs given by each Association is as follows

1. Central Government Pensioners Welfare Association, Jammu

Mr. JK Vaid, informed that their association was formed in 1995 and was one of the first to be listed on the Pensioners' portal. The association was representative of pensioners from all cadres and had reached out to all pensioners in J&K. Subsequently a new association was formed, as their arm, in Srinagar in December, 2020. To increase their outreach, they have a dedicated website and they also handle calls from various parts of the country. He emphasized that the biggest problem is lack of awareness of pensioners. During the pandemic, and the floods, the association had donated liberally to PM Relief Fund and State Relief Fund. He suggested that services of IPPB be used extensively for Life Certificate submission.

2. All India Central Govt. Pensioners' Association, Cuttack

Mr. Abhimanyu Nayak informed that all the 7 grievances, received by them, have been satisfactorily resolved and Virtual Pension Adalats held have been attended by them. They have taken up with various agencies for settling claims of their member pensioners and needful has been done. Donations have been given to PM Relief Fund and to State funds for education of street children. Swachhta Pakhwada was held by three of their branches in November, 2021. Due publicity is given to various government orders through their WhatsApp group messages. A quarterly magazine is brought out in which OMs are transcribed in the regional language.

3. Karnataka Posts & Telecommunications Pensioners' Association, Bangalore

Mr. K.B Krishna Rao, informed that theirs is the biggest association in Karnataka with pensioners from all departments and they celebrated their Silver Jubilee in 2021. They publish a monthly magazine with all government pension related OMs and have also published a compendium on Pension and CGHS which has so far seen eight editions. They have built two buildings with their own funds; they encourage students for better performance with cash awards and honour teachers for work done. They are active in CPENGRAMS and almost all their grievances have been settled. They update OMs on their Website and have an active WhatsApp group for their members. They have donated to the PM Relief Fund and Karnataka Government State Relief Fund. During the pandemic, they held 15 DLC camps in different places such as Mysore, Bangalore & Chikkamaglore. They generated 1670 DLCs and through their 11 volunteers visited 329 houses and DLCs of 98 pensioners were generated in old age homes&hospitals. Their work and support has been much appreciated by Old Age homes.

4. Bharat Pensioners' Samaj, Jangpura

Mr. SC Maheshwari informed that their association was founded in 1955 and has members from various ministries, departments and disciplines.

They have a reach out of over 7 lakh pensioners/family pensioners and have 445 affiliated associations. They cover places pan India including the North East. They have got 720 grievances resolved. However, 395 are still pending, some for more than 2 years. Family pension has been got sanctioned in 50 cases to daughters and 30 are pending which have been referred to the department in September, 2021. DLCs have been collected from 395 houses. Information disbursement with regard to OMs/ Circulars is regularly done through monthly news magazines, Network of mobile SMS, WhatsApp, e-Mails etc to enable dissemination on real time basis. During COVID,

this network was used to provide information of hospitals, ambulance service etc. Their doctor members have provided free tele-consultations and an oxygen concentrator was purchased for use of pensioners. He informed that they would provide inputs of grievances in subsequent meetings and suggested following:

- (a) Department is requested to organize quarterly meetings with the Associations
- (b) Grant in Aid amount is too meagre and the matter should be revisited to make it adequate.

5. JIPMER Pensioners Association, Puducherry

Mr. Vishwanathan welcomed Secretary (Pensions & Pensions Welfare) and informed that JIPMER is the one of the biggest hospitals in South India dealing with 8 to 10 thousand patients. There are 1300+ Central Government pensioners from JIPMER. However, JIPMER was declared an autonomous body by Central Government on 13.1.2012 and though fully funded by the government, the retired JIPMER employees were not covered under CGHS after 13.1.2012 despite government assurance for the same. There are approximately 500 such pensioners. It was requested that they be covered under CGHS. Further, a fully established room be provided to JIPMER pensioners by the JIPMER authorities and a separate pharmacy be set up for these pensioners. It was also informed that LC submission is complete at their association.

6. Central Government Pensioners' Welfare Association, Ambarnath

Mr. Marcus P Viegas informed that this was their 15th year of service. While they could not carry out many functions during COVID, they contributed to PM Relief Fund and Maharashtra CM Relief Fund. During 2020-21 they registered 80 pensioners for CGHS and all grievances on CPENGRAMS have been resolved. They have generated 1054 DLCs. The SBI branch at Ambarnath has given a desk for DLCs and 378 have been generated there. They have forwarded grievances/ suggestions to DOPPW for resolution.

7. Central Government Pensioners' Welfare Association, Noida

Mr. Ashok Nauriyal informed that their association was formed in 1998 for welfare of pensioners and have members from various ministries. He expressed thanks to DOPPW for nominating them to SCOVA due to which several issues were resolved. With DOPPW assistance, an office was set up with desktop and internet to help pensioners. The DLC drive and Face Authentication utility by DOPPW is a big achievement and they could help pensioners aged 80+ and disabled pensioners at home or at nearby places at Noida, Greater Noida and Delhi to a large extent due to this. Pension grievance received have been responded and resolved. However, they receive many CGHS related grievances. While there are about 10000 CGHS beneficiaries, there are two Wellness Centres at Noida and 1 at Greater Noida. Since these areas are rapidly expanding, he requested that the number of Wellness Centers be increased. He suggested that if required he would send a proposal to DOPPW for further consideration by the Ministry of Health.

8. Disabled War Veterans' (India) Regd., New Delhi

Col. H N Handa (Retd) informed that their association was devoted to and is dealing with disabled pensioners and all retiring disabled/ Invalidated out pensioners join their association from various places. He appreciated the DLC utility which was widely used by the members in Karnataka, Gujarat and other places. He informed that as SCOVA members, they had been helped a great deal in putting up issues to MoD. However, since they were no longer members due to the rotation process, many issues pertaining to MoD stand unresolved, even those taken up 10-15 years ago. He informed that a mail has been sent to Sh. Harjit Singh, Sr. Consultant in this regard for perusal and assistance.

9. Ex-Defence Employees Welfare Association, Balasore

Mr. KC Mallik represented the

Association but could not respond due to a technical glitch at their end.

10. All India Central Govt. Pensioners' Association, Pune

Mr. HF Chaudhari informed that their association was formed on 10.8.1947 by P&T Pensioners and they had been SCOVA members till the year 2014. They have 34500 member pensioners, mostly in rural areas. They provide counselling to pensioners and hold a Mela annually on different matters. They issue a pensions progress bulletin which is bilingual explaining benefits of the OMs. Their emphasis is on meetings through Pension Adalats which are attended by them and given wide publicity. He informed that many grievances are thus resolved and gave examples of the same.

Presentation on DLC & Face Authentication Technology: A presentation was to be given but due to technical issues could not be done. JS (Pension) advised that the same be forwarded to the Associations.

Address by Secretary (Pension & Pensioners' Welfare)

Secretary (Pensions & Pensioners Welfare) thanked the representatives of all the associations for attending the meeting, informing that he had recently taken charge and although he was part of the Department of Administrative Reforms, he had not had much interaction with the Pensioners' Associations. He felt it was his bounden duty to interact and reach out to the associations to understand the challenges faced by the associations and the department in coordinating with such a large number of pensioners. He informed that while this interaction was with ten Pensioners' Associations, he would try to reach out to the remaining 36 in the month of January itself, so as to understand the scale and magnitude of work being done. He noted that on an average, the Associations had approximately 3000 members, there was a significant outreach to many more and the Pensioners Associations' secretaries reached out to individuals very quickly.

He informed that the Department of Pension & Pensioners' Welfare is interacting with pensioners and their associations through various platforms and WhatsApp group. However, if any issue required his intervention, the same may be texted or put in the group and he would be happy to respond. He informed that he was familiar with CPENGRAMS which he administered from 2018 till date and was aware of the exceptionally high grievances routed and resolved through

CPENGRAMS, and if any improvement is required for the same, it could be looked into. While updates pertaining to pension matters are made available through social media and in WhatsApp groups, if any area needs further publicity, needful will be done for the same. He was glad to note the work done by JIPMER and other Associations in coordinating for CGHS beneficiaries and holding camps for submission of Life Certificates, including use of Face Authentication App and for counselling pensioners, many of whom were not aware of their entitlements which is important. He also emphasized the importance of a high outreach.

He noted that Pension Adalat is held every year and same can be held in the later part of the year due to the on-going Pandemic and if not possible, the same can be held online. He also noted that SCOVA meetings are very important and the department would try to convene the same with the Hon'ble Minister attending it. He appreciated the work done by the Associations through various campaigns such as Swatchhta Campaigns and for contributing in a big way during the Pandemic.

He is keenly aware that the retired government servants deserve tremendous admiration, for the quantum of yeoman years of service rendered to the national causes, and he would be happy to reach out to each and every one of them if any issue merits his attention. His objective was to reinforce his deep sense of commitment and empathy as well as admiration for the sheer will power of the individual civil servants who have served the

nation with great determination for very long years. He assured that he was always available to each one of them, should there be any issue.

Taking cognizance of the suggestions given by the Associations, he informed that:

1. The publication of Pension magazines as Pension Samachar by the Department can be looked at, on semi yearly basis, if not quarterly, with contributions from the pensioners.
2. The suggestion regarding participation of Associations in Pension Adalats was a good one and what best can be done would be considered.
3. As regards the issue related to CGHS which needs resolution, the same would be viewed for further action.
4. The suggestion regarding issue of new laptops would also be considered.
5. The suggestions regarding increase in grant-in-aid and reimbursement of travelling allowances on outdoor visits would also be viewed and taken forward in consultation with IFD.
6. Regarding issues related to UC generation through PFMS, he informed he would get into the subject to provide some specific answer.

He concluded by noting that Sh Sanjiv Mathur, JS (Pensions) had a long and distinguished service in the Department and had brought out many new reforms. He was also well recognized by all the associations and would be of assistance in the reach out efforts and contribution towards better services.

The meeting concluded with a vote of thanks by Shri Ruchir Mittal, Director (PW), who thanked the Secretary and assured that under his guidance the work will be taken forward. He thanked JS (Pensions) for planning the program and the associations for their keen interest, interaction and contribution in all the pilot projects.

Dr. Charles Lobo, Former Member, Postal Services Board, New Delhi, former Chief Postmaster General, Karnataka Circle, becomes a member of Karnataka P&T Pensioners' Association. We extend a hearty welcome to him.

While holding the office of the CPMG, Karnataka Circle, Dr. Lobo's simplicity and his down to earth attitude marked him as an officer who is easily approachable and endeared him to the Postal Pensioners. He was pensioner friendly and attended the Annual, General Body meetings of KP&TPA. As the Chief Guest in the AGB held on 17-6-2017, he released the Ready Reckoner with 7th Central Pay Commission notional pay fixation tables, published by KP&TPA and was present on the occasion of unveiling of the Foundation Stone for the Annexe to Pensioners' Bhavan. And on 9-9-2018, he graced the occasion of the inauguration of the new Pensioners' Bhavan by his presence.

The demands of Postal Pensioners which were being pursued by KP&TPA regarding (1) receipt of SMS alerts on pension credit regularly (2) receipt of SMS with details of

Pension, DR, Arrears credited and deductions made etc. (Pension Slip) and (3) sending of messages by the Pension Disbursing HPOs to the Pensioners on successful acceptance of the Digital Life Certificate submitted by them through Jeevan Pramaan Portal, gained momentum after Dr. Charles Lobo assumed as Member (O) Postal Services Board and were settled to the satisfaction of pensioners with his personal intervention in the matter. Another important issue resolved due to his personal intervention was issue of interest certificates to all SB account holders, pensioners in particular, for the purpose of filing of Income tax returns.



KP&TPA is grateful to Dr. Charles Lobo and thanks him again.

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. 62nd 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: K.R.Anantha Ramu, No 1158, 7th Main, 7th Block, HMT Layout, Vidyanarayapura, Bangalore-560097 (Mob: 9448477129) **or**

Preferably, be directly 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 Phone 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 - 62nd List December 2021 - January 2022

Sl No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation
1537	S.M.Vittala Rao	48	5000	5062	2,03,000
1538	R.D.Shahane	780	2000	5061	6,230
1539	G.Suresh Shenoy	2773	2000	5054	
1540	K.P.Rangan	21	1200	5053	5,200

Subscription received for Pensioners' Champion During December 2021 - January 2022

Rs.180/- Smt./Sri	Rs.180/- Smt./Sri	Rs. 240/- Smt./Sri	Rs.500/- Smt./Sri
521 V L Devadas	2963 V.S.Ramamurthy	S-332 G. Kannan	608 Suguna Sampath
524 K.N.Bhagavan	S-352 S.G.Athalye Niranjana	S-356 J.S.Narayana Rao	Rs.540/- Smt./Sri
833 A. Hanumantha Rao	Rs.200/-Smt./Sri	1722 A.N.Bhat 270/-	571 Veerabhadraiah
988 N.L.Krishna	1533 V.Sivasubramanyam	Rs. 360/- Smt./Sri	1969 K.R.G.Durgaprasad Rao
1141 Mamatha Neela Gopal	1734 Surendra Murthy	1289 H.M.Manjunath 300/-	2774 R.Prakash Babu
1667 Chandrashekaraiyah	2412 K.S.Sampath	2045 B.V.Srinivasa	Rs.1000/- Smt./Sri
1731 E.Santhanam	2524 B.S.Latha Bai	2657 D.Kothandapani	1755 Rani Shantha
2613 K.V.Ramana	2780 P. Hussain	x x x T.R.Nand	
	2927 Parashurama		

We Welcome the Following Newly Enrolled Members

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	Sudhakar.N.Haldipur	Sub Postmaster, Sirsi Court Sub Post Office, Sirsi	LM 3129
2	Dr.Charles Lobo	Member, Postal Services Board, New Delhi	LM 3130
3	T.Shivanna	Technical Officer- C , LRDE, DRDO Ministry of Defence	ALM 3131
4	M.Chandran	HSG I, Head Sorting Assistant, Bangalore TD Sorting Office	LM 3132
5	Nagaratna Umesh Bhat	Sub Record Officer, Gadag, RMS HB Division	LM 3133

LM: Life Member

ALM: Associate Life Member

HOLIDAYS TO BE OBSERVED IN CENTRAL GOVT. OFFICES IN KARNATAKA DURING THE YEAR 2022

1.	Makarashankranthi	14/01/2022	Friday
2.	Republic Day	26/01/2022	Wednesday
3.	Maha Shivarathri	01/03/2022	Tuesday
4.	Mahavir Jayanthi	14/04/2022	Thursday
5.	Good Friday	15/04/2022	Friday
6.	Id-ul Fitr	03/05/2022	Tuesday
7.	Buddha Purnima	16/05/2022	Monday
8.	Id-ul-Zuha (Bakrid)	10/07/2022	Sunday
9.	Muharram	09/08/2022	Tuesday
10.	Independence Day	15/08/2022	Monday
11.	Ganesh Chaturthi	31/08/2022	Wednesday
12.	Mahatma Gandhi's Birthday	02/10/2022	Sunday
13.	Dussehra/ Vijayadashami	05/10/2022	Wednesday
14.	Prophet Mohammad's Birthday(Id-e-Milad)	09/10/2022	Sunday
15.	Diwali (Deepavali)	24/10/2022	Monday
16.	Guru Nanak 's Birthday	08/11/2022	Tuesday
17.	Christmas Day	25/12/2022	Sunday

For the attention of Pensioners drawing pension from POSB accounts

*Gol, Ministry of Communications, Department of Posts (Financial Services Division)
F.No. FS-09/1/2021-FS-DOP Dated: 13.01.2022*

SB Order No. 01 /2022

To,
All Head of Circles/Regions

Steps to be taken for smooth functioning of POSB operations and prevention of frauds in Post Offices.

Sir/Madam,

POSB related fraud cases have been noticed recently. Vigilance Division has desired to provide extra checks in the system to minimize/eliminate chances of misappropriation/fraud, particularly in respect of transactions carried out in single handed and double handed post offices.

2. It is reiterated that the linking of mobile number of account holder was made **MANDATORY** vide SB Order No. 17/2017 dated 23.10.2017 for opening of any new account. Steps to be taken for linking of mobile number in all existing account were also prescribed.

Circle should take necessary steps for linking of mobile number/PAN of all active accounts. For the purpose, a special drive should be launched and wide publicity may be made through print/electronic media/pamphlets, handbills etc. for the account holders to get their mobile numbers linked/seeded with their respective accounts.

3. Also, it is prescribed in Rule 6(b) of Government Savings Promotion General Rules 2018 that , *“if an individual does not submit the Permanent Account Number at the time of opening an account, he shall submit the same to the Accounts Office within a period of six months from the date of the opening of the account and if a depositor who has already opened an account prior to the date of this notification and has not already submitted his*

Permanent Account Number to the Accounts Office, he shall do so within a period of six months from the date of this notification and in the event of the failure of the Depositor to submit the Permanent Account Number within the specified period of six months, his account shall cease to be operational till the time he submits the Permanent Account Number to the Accounts Office”.

4. Many steps have already been taken to provide better facilities/services and reduce chances of any misappropriation/fraud i.e. GL Integration, Common long book, SMS alerts, eBanking/mBanking, IVR facility, CBS-CTS integration.

5. In order to secure the hard-earned money of the depositors, better control, smooth POSB operations, prevention of money laundering activities and as a preventive measure to curb fraud, the competent authority has decided to issue the following guidelines with immediate effect:

(A) Linking of mobile number/PAN for financial transaction carried out in all post offices.

(i) Henceforth, if any transaction (Deposit/Withdrawal/Loan Disbursement/ Loan Repayment/Closure of account (either premature or on maturity)) carried out in any CBS post office;

a) Rs. 20,000 and above, mobile number must be checked and if necessary, updated before initiating the transaction.

b) Rs. 50,000 and above, PAN must be checked and if necessary, updated before initiating the transaction.

(ii) For the purpose, before initiating any transaction of Rs. 20,000 and above, counter PA shall invoke menu CICD and check, whether mobile number/PAN are updated in respective account or not.

(iii) If mobile number/PAN are not updated/available in account, in which transaction is to be done, mobile number and PAN should be obtained by the counter PA on the voucher (1.e., SB-103/SB-77A/7B/7C) from the account holder/authorized person.

Note: - 1. If the account is not KYC compliant, the KYC document shall also be obtained from the account holder/guardian as prescribed in the rules.

2. If account holder does not have PAN number, Form 60/61 prescribed under Income Tax Act may be obtained.

(iv) Thereafter, counter PA shall ensure to update mobile number and PAN in the CIF of the customer by invoking CMRC menu and the same should be verified by the supervisor without fail.

(v) In case, mobile number of a Depositor is required to be changed, a separate written application may be obtained from such depositor. On verification of signature of the depositor, the mobile number shall be updated by invoking **CMRC** menu by the counter PA and verified by the supervisor. This application should be attached with the Account Opening Form (AOF) and KYC document of the respective account.

(vi) After updation of mobile number and PAN in Finacle for respective account, the transaction should be performed as per prescribed procedure.

(vii) Non-CBS post offices shall also obtain mobile number for transaction above

Rs. 20,000 and PAN number for transaction above Rs. 50,000 and the same shall also be written on voucher by the account holder.

Note: – At any time during visit/inspection, data analysing, public complaints etc, **if it is noticed that incorrect/wrong mobile number/PAN was updated or mobile number/PAN was not updated by the counter PA/Supervisor concerned as prescribed above, stern action should be taken against the erring official by the disciplinary authority concerned.**

(B). Collection of passbooks at the time of closure/premature closure of any TDA type accounts (RD/TD/MIS/SCSS/KVP_ & NSC) in single and double handed post offices.

(i) At the time of closure/premature closure of any TDA type of accounts (**RD/TD/MIS/SCSS/KVP and NSC**), all single and double handed post offices (including BOs) shall collect closed passbook from the account holders. The closure entry is to be noted after last transaction in the passbook by the post office concerned with date stamp.

(ii) After verification of closure of account in Finacle, supervisor shall generate and print **“account closure report”** by invoking HPR menu and handover to account holder as acknowledgement. If any Depositor demand account statement it may also be provided in lieu of passbook without any charges.

(iii) After closure of account, passbooks of closed TDA category accounts shall be attached with the Account Closure Form and sent in a manner as prescribed for dispatch of vouchers and Long Book Consolidation Journal.

(iv) The number of closed passbooks attached should be mentioned in the ‘Long Book Consolidation Report-BRN (Today)’ or consolidation journal by the Postmaster concerned.

(v) In SBCO, designated SBCO PA shall also tally the account number and amount in

the closed passbooks received with the closure voucher concerned from the single handed and double handed post office and will write "Received all closed passbooks for TDA type of accounts" on Long Book consolidation report-BRN received with voucher bundle

(vi) In case any discrepancy is noticed, In-charge, SBCO shall report the matter to the Divisional Head/Gazetted Postmaster concerned.

(C) Role of CEPT, Chennai.

(i) CEPT, Chennai will generate the following reports Circle-wise on weekly basis.

a) CIF merger report.

b) CIF modification report where name of account holder and mobile number changed.

c) SMS failure report i.e., invalid mobile number.

d) Transaction done during the week with Rs. 20,000 and more but mobile number not updated, likewise transaction done during the week with Rs.50,000 and more but PAN not updated.

(ii) CEPT, Chennai will share above weekly reports to CPC (CBS) of the Circles.

(D) Role of CPC (CBS)

(i) After receipt of above reports/link from

CEPT, In-charge, CPC (CBS) shall bifurcate above reports Division wise for their Circle.

(ii) In-charge, CPC (CBS) will share above reports to respective Divisional Head through official email id.

(E) Role of Divisional Office

(i) Divisional Head will provide list of single and double handed post offices under a HO to SBCO concerned.

(ii) Prompt action should be taken as and when any report is received from Postmaster or Incharge, SBCO.

(iii) At Divisional level, after receipt of reports as specified in para (C) (1) above, these reports should be examined.

(iv) In case of any discrepancy, suspicious activity noticed after examining above reports, necessary action should be taken immediately to avoid any chances of misappropriation/fraud.

6. It is requested to circulate it to all concerned for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area.

7. This is issued with the approval of the Director General Postal Services.

Yours Sincerely
(Devendra Sharma)
Assistant Director (SB-ID)

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 21	121.7*	121.7x2.88= 350	4115	342.91	31.17	31% from July 2021
Nov 21	125.7	125.7x2.88= 362	4197	349.75	33.79	

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

* DR Expected w.e.f. 1-1-2022 : 34%

<p>BSNL IDA</p> <p>IDA From 1-10-2021 : 179.3 % (5.5% increase from July 21 rate of 173.8%)</p> <p>IDA From 1-01-2022 : 184.2 % (4.9% increase from Oct. 21 rate of 179.3%)</p>
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Licensed to post without pre-payment License No.PMG BG /WPP-392/2021-2023

**To the attention of members who have credited subscription amount
to the bank accounts of the association**

(Amount kept in suspense account for want of details of the remitters)

The following amounts received for renewal of subscriptions for the journal could not be identified with the membership numbers. Particulars as they appear in Association's Bank Account are furnished below.

1. 05/05/21 UPI/CR/112520215524/VELDAMA/UBIN/Veldamarin/Subscri Rs.150/-
2. 30/06/21 UPI/CR/118115835256/Seetha G/SBIN/seethagiri Rs.180/-
3. 09/07/21 ICICOSF002*156525682*C Muralikrishna*NEFT Rs.540/-
4. 12/07/21 UPI/CR/119320377326/Vaijayan/HDFC/Vaijayanth/UPI Rs.325/-
5. 16/07/21 INB renewal of pension magazine Sivaraman Subrama Rs.360/-
6. 16/07/21 Cash deposit Rs.360/-
7. 02/08/21 UPI/CR/121412833556/VASUDEVA/SBIN/Vasudevara/Sub Rs.360/-
8. 13/08/21 UBIN0921441*000242334118*SC SHARMA/URGENT Rs.200/-
9. 17/08/21 UPI/CR/22940044390/SRI KRIS/ICIC/b srikrish/B kes Rs.450/-
10. 24/08/21 IMPS123611356175/000000/xx4256/Renewal fee Rs.450/-
11. 05/10/21 DBSSOIN08110P1005705988'Ghouse" Rs.180/-
12. 23/10/21 ICICOSF0002'238340709 'SRINIVAS PUSHPALA' LM 149 Rs.180/-
13. 29/10/21 HDFC0000001'N302211691255450'ARUN B G' Rs.120/-
14. 19/11/21 UPI/CR/132320582488/Venkatesh/SBIN/akki@1300@UPI Rs.150/-
15. 01/12/21 IMPS/P2A/UAO438221708/xxxx411/SBIN Monica Prakash BAB Rs.540/-
16. 03/12/21 UPI/CR/133725627629/Jayaprak/CNRB/jayaprakas/Mrs.C Rs.180/-
17. 03/12/21 UPI/CR/133721468233/Radha v/SBIN/v radha706@UPI Rs.540/-

Members/Subscribers who have credited the above amounts are requested to furnish details to the Treasurer Sri Anantha Ramu on Mobile 9448477129.

Regd. Journal

If undelivered, please return to:

**Karnataka Posts and
Telecommunications
Pensioners' Association (R)
165, 4th Main, 3rd Block, 3rd Stage,
Basaveshwaranagar,
Bengaluru-560 079.**

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