

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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VOLUME XXII		ISSUE 6		JUNE 2021

Annual Subscription: Members- Rs. 180/- Others - Rs. 240/- Single Copy - Rs. 20/-

CGHS Wellness Centre to Mysuru

Two decade old demand accepted by the Government
A dream come true for the Pensioners of Mysuru city and towns nearby
The background, the organisations and the individuals who strived hard over the past 20 years or more to make the dream a reality.

It was the Karnataka Posts and Telecommunications Pensioners Association, then a member of the Standing Committee of Voluntary Agencies (SCOVA) and headed by Sri B.Sadashiva Rao IPS (Retd.) as its President and the Veteran P&T Trade Union leader Com N.Bhaskaran as its Secretary, both of whom also headed the Coordination Committee of Central Government Pensioners' Associations Karnataka (CCCGPA) as its Chairman and General Secretary respectively, responding to the consistent demand from the Central Government Pensioners Association, Mysuru, also an affiliate of CCCGPA, notified a subject for inclusion in the Agenda items

for discussions in the meeting of SCOVA in January 2006 regarding opening of CGHS Wellness Centre in Mysuru city.

All India Central Confederation of Pensioners' Association, New Delhi had written a letter on 19-8-2002 to the Ministry of Health and FW, furnishing the required statistical data requesting opening of CGHS Dispensary in Mysuru stating that there was full justification.

(Source: page 8 of Pensioners Champion January 2006 issue)

Dr. T. S. Sathyanarayana Rao, President of Central Government Pensioners' Association, Mysuru a strong votary for

Association's Bank Account for crediting Subscription: SBI, NTI Layout Branch, Vidyaranyapura, Bengaluru, Account Holder: Karnataka P&T Pensioners' Association, Current Account No. 36418697411 - IFSC: SBIN 0009045

establishment of CGHS WC in the city, had moved heaven and earth, made many trips to New Delhi, met the concerned authorities in the Ministry of Health and Family Welfare and had strongly pleaded with all concerned to open a Wellness Centre in Mysuru. Dr. Rao, who used to attend the meetings of the CCCGPA, had never forgotten to invariably remind the Management Committee to pursue the matter with the government.

In the 'Pensioners Day'observed on 3-1-2010 in Mysuru in which Sri Vijayashankar Ex-Member of Parliament, Loksabha was the Chief Guest, Dr. Sathyanarayana Rao, President CGPA, Mysuru was honoured in recognition of his service in the cause of pensioners. Efforts made during the last 2 decades by CGPA Mysore in getting CGHS facility to the City were traced in the meeting.

(Source: Journal Pensioners Champion January 2010 issue)

Before the 7th Central Pay Commission

The pay commission had accepted the request for oral hearing made by the Coordination Committee of Central Government Pensioners Associations Karnataka (CCCGPA) and their representatives met the Pav Commission in Bengaluru on 24-8-2014. The demand for opening CGHS Wellness Centre in Mysuru was also one of the many other issues like grant of Interim relief, merger of DR with pension, complete parity in pension, reduction in age for grant of additional pension, increase in the quantum of pension and family pension. extension of 7th CPC benefits to BSNL pensioners etc. which were placed before the Pay Commission by the President/ Secretaries of the affiliates of CCCGPA who attended the meeting.S/s. S. Radhakrishna, Chairman, CCCGPA, N Bhaskaran, General Secretary CCCGPA, S.S. Ramanatha Rao, President Karnataka Central Govt. Pensioners' Association, A. Balaram, President, Coffee Pensioners' Board Association,

Dr. Sathyanarayana Rao President, CGPA, Mysuru, P. Gangadhara Rao, President All India BSNL Pensioners' Welfare Association and K.B. Kishna Rao, Secretary, Karnataka P&T Pensioners' Association presented the demands on which they had been asked to speak by CCCGPA. Dr. Sathyanarayana Rao brought to the notice of the Pay Commission the long pending demand regarding CGHS facility to Mysuru stating that though the issue had been taken up by Members of Parliament and raised by them in Lok Sabha and Rajya Sabha, CGHS to Mysuru City was yet to become a reality.

(Source : Page -2-5 of the Journal Pensioners' Champion August, 2014)

Karnataka Posts and Telecommunication Pensioners' Association (KP&TPA) had been pursuing this issue since 2018 and had notified a subject for inclusion in the Agenda items for discussions in the 30th meeting of the Standing committee of voluntary agencies (SCOVA) held on 23-3-2018 requesting for opening of CGHS WCs in Mysuru, Mangaluru and Hubballi-Dharwad. (page 9 of Pensioners' Champion February 2018 issue). This item was again included in the issues proposed by KP&TPA for the 31st meeting of SCOVA held on 5-9-2019. (page 4 of Pensioners' Champion February 2019 issue). But the item was not included in the Agenda by DoP&PW. This issue was discussed in the Annual General Body meeting of CCCGPA heldon 3-8-19 and it was decided to submit memorandums to Members of Parliament of the respective Constituencies named above.

Pursuing the matter further, CCCGPA submitted memorandum to Shri Pralhad Joshi, Hon'ble Minister of Parliamentary Affairs on 31-8-2019 in Hubballli.(Pages - 8&9 of Pensioners' Champion September 2019), Sri S. Radhakrishna, GS, CCCGPA and Sri T.V. Suryaprakash, Jt.General Secretary met Sri Sadananda Gowda Hon'ble Minister of

JUNE 2021

Chemicals and Fertilisers in Bengaluru on 19-2-2021 and submitted a memorandum to him regarding (1)Opening of Allopathic Central Government Health Scheme (CGHS) Dispensaries/ Wellness Centres in Mysuru, Mangaluru and Hubballi (2) Empanelment of at least one Private Hospital in each District headquarter of the state under CGHS (3) Health care facilities to the Pensioners of Autonomous/ Statutory Bodies of Central Government (Pages-10 &11 of Pensioners' Champion February 2021). Shri P M Parameshwaraiah, Secretary, CGPA Mysuru submitted memorandum to Shri Pratap Simha Member of Parliament, LokSabha, Mysuru on 1-10-2019 requesting him to take up the issue with the Health Ministry.

Shri Pratap Simha Member of Parliament, Lok Sabha, Mysuru along with Shri Tejasvi Surya, Member of Parliament, Bengaluru South Lok Sabha, met Dr. Harsh Vardhan Hon'ble Union Minister for Health & Family Welfare in December 2019, handed over the memorandum and requested the Minister to establish a CGHS W C in Mysuru.

CGHS Directorate vide letter dated 8-8-2019 had called for information about the likely number of Central government employees and pensioners that would be the beneficiaries to examine the request for opening of a CGHS Wellness Centre at Mysuru. Additional Director, CGHS Bengaluru had asked KP&TPA to give the inputs needed in this regard.

In response to the request by the Additional Director, CGHS Bengaluru, K P&T PA furnished the number of employees and pensioners of the Department of Posts, Dept. of Telecom and BSNL residing in Mysuru city and towns near the city, which could be ascertained through its efforts. Since the pensioners are eligible for CGHS benefits irrespective of their place of residence, the number of pensioners residing in the cities/towns which are very near to the city of Mysore Viz: Srirangapatna at a distance of 18 KMs; Nanjanagudu at 23 KMs; and Mandya at 46

KMs were also included in the statistical data as there is every possibility of the pensioners of those towns also opting for CGHS benefits.

CCCGPA, Karnataka in coordination with the Confederation of Central Government Employees and Workers Karnataka State, furnished the number of employees and pensioners in respect of other Central Govt. Departments residing in Mysuru City and other places mentioned above.

Number of Central Employees and Pensioners							
	Employees in Mysuru	Pensioners in Mysuru, Mandya, Nanjanagudu & Srirangapatna					
Postal, DoT and BSNL	466	2705	Inputs by KP&TPA				
Other Central Departments	1447	1750	Inputs by COC				
Total	1913	4455					
Total Employed and Pensioner		No. of beneficiaries Employees: 1913X4=7652 Pensioners: 4455X2=8910 Total likely beneficiaries = 16562					
There is justific	ation for openi	ng of 2 CGHS Well	ness Centres				

(Page-4 of the Journal Pensioners Champion August, 2019)

Subsequently, the Hon'ble Minister of Health and FW wrote a personal letter on 11-2-2021 to the Hon'ble Minister of Finance requesting that the proposal for opening of CGHS WCs in 16 cities (List of 16 included Mysuru also) in the country may be positively considered. Further on 12-3-2021, Shri Ashwini Kumar Choubey, Hon'ble Minister of State, Ministry of Health & FW, in reply to a question by Sri Prajwal Revanna, Member of Parliament, Hassan Lok Sabha Constituency replied in the Parliament that "there is a proposal for opening of CGHS Wellness Centre in Mysuru and the likely number of beneficiaries would be around 20,000."

in Mysuru

And finally, the Ministry of Health &FW vide its order dated 10-6-2021, (reproduced elsewhere in this journal) not only approved establishment of CGHS Wellness Centres in the 16 cities mentioned therein including **Mysuru**, but also simultaneously, sanctioned the posts of Medical Officers, Para Medical Staff and others which is sure to pave the way for early opening of the WCs and make them functional as quickly as possible.

Thus, with the issuance of the OM dated 10-6-2021, the dream of the Central Govt. pensioners residing in Mysuru and other cities nearer, to get the medical facilities available under the CGHS at last, has become a reality after nearly 2 decades of dreaming.

The Coordination Committee of Central Government Pensioners' Associations Karnataka and its affiliates Karnataka P&T Pensioners' Association, Bengaluru, IA & AD Pensioners Association, Bengaluru and Central Govt. Pensioners' Association, Mysuru are glad that their efforts have now borne fruit.

In conclusion, the achievement is

as a result of the joint efforts of the pensioners' organisations supported by Central Ministers, Members of Parliament, Officers of the Health Ministry and CGHS Doctors.

The support extended by Dr. Harsha Vardhan Hon'ble Union Minister for Health & Family Welfare, Sri Sadananda Gowda, Hon'ble Minister of Chemicals and Fertilisers, Shri Pratap Simha Member of Parliament, Lok Sabha, Mysuru, Shri Prajwal Revanna, Member of Parliament, Lok Sabha, Hassan, Shri Tejasvi Surya, Member of Parliament, Bengaluru South, Dr.Kishore Kumar C.S, former Additional Director CGHS, Bengaluru, Dr. M. Revathy, Additional Director CGHS and Dr.Ravindra Y. Asangi, CPIO - HQ, CGHS shall always be remembered and greatly appreciated.

KP&TPA in coordination with CCCGPA, Karnataka will continue to pursue with the Ministry of Health Family Welfare the demand for opening of CGHS Wellness Centers in Mangalore and Huballi-Dharwad.

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

We are glad to note that there has been a very good response to our appeal for renewal of the subscription at the rate of Rs.180 per year and to bring all renewals to the month of July uniformly from 2021.

While some have paid the difference in the amount of subscription between the old and new rates, others have renewed it for one year at the revised rate. We thank them all.

List with details of renewals made up to 23.6.2021 is published elsewhere in this journal

Renewel of subscription hereafter will be from July to June irrespective of the month in which the amount is paid.

We earnestly request all others 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 in page 1–IN BOX. (List of the membership Nos.published in page-14.)

CGHS

The following private hospitals empanelled under CGHS have been removed from the list of empanelled private hospitals under CGHS Bengaluru from 7-6-2021 vide Additional Director, CGHS Bengaluru order dated 7-6-2021.

- 1. Mallya Hospital No.2, Vittal Malya Road, Bengaluru-560001
- 2. D.r M.C. Modi Eye Hospital, Dr. M.C. Modi Road, Mahalakshmipuram, Bengaluru 560086
- 3. Narayana Nethralaya Unit-3, relocated to Indiranagar, Bengaluru

CGHS - OPENING OF WELLNESS CENTRE IN MYSURU

Gol, Ministry of Health and Family Welfare, Department of Health and Family Welfare, File No Z15025/49/2019/DIR/CGHS/EHSS Dated 10th June 2021

Creation of 64 Posts for New Allopathic CGHS Wellness Centres

Sanction of the competent authority is hereby accorded to the creation of 64 posts for 16 New Allopathic wellness centres as per details given hereunder:-

SI. No	Name of the postand pay level	No. of posts sanctioned
1	Medical Officer (MO) level 10	16(One post for each new wellness centre)
2	Pharmacist level 5	16(One post for each new wellness centre)
3	Clerk Level 2	16(One post for each new wellness centre)
4	Staff Nurse Level 7	16(One post for each new wellness centre)
	Total	64

- 2. The 16 new Allopathic Wellness Centres shall be located at Gahziabad region (2), Narela (1), Chandigarh(1), Panchakula(1), Nasik(1), Aurangabad(1), Mysuru(1), Coimbatore(1) and Chandrapur(1) and regularization of CGHS units temporarily functioning at Gwalior(1), Kannur(1), Kozhikode(1), Sonipat(1), Wadi, in Nagpur (1) and Ichhapuri, in Kolkata.(1)
- 3. Director, CGHS shall separately issue necessary instructions to the concerned Additional Director (s) for taking necessary steps for opening of the New Allopathic wellness centres(s) and for encaderment of the newly created posts.
- 4. The expenditure on this account in the current financial year 2021-22 shall be met from existing budget allocation.
- 5. This issues with the approval of Department of Expenditure, Ministry of Finance vide their I.D.note No.1627250/E.Coord.1/2021 dated 05.04.2021 and concurrence of IFD, MoH&FW vide C.D No 448 dated 09.06.2021

Digitally signed by Sandeep Kumar, Under Secretary to the Govt of India

OBITUARY

Smt. Talat Unnisa LM 2832 Retd. Sorting Asstt., Bg. City RMS Expired 13-05-2021 at the age of 66 years

Shri K.V. Bylappa LM 1412, Retd. HSG-II HSA, Bangalore City RMS expired on 27-5-2021 at the age of 78 years.

Shri R. Vaikunta Raju, LM 409, Retd. HSG-II HSA, Bangalore City RMS expired on 1-6-2021 at the age of 83 years.

Sri Y. Venkateshwarlu, LM 2349 Retd. Postmaster HSG-I, Pulivendula A.P. expired on 2-6-2021 at the age of 79 years.

Smt Krishnaveni Gundu Rao, LM 775 Retd. Supdt. Trunk Exchange, BSNL Bangalore expired on 6-6-2021 at the age of 82 years.

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

CGHS- Plastic Cards- Email from the Additional Director, CGHS is reproduced below. Beneficiaries who are still using paper cards are requested to submit application for plastic card immediately

(An appeal was made in page 7 of April issue of the journal also)

Sir,

It is to inform you that wef 01.06.2021, the reference for treatment of CGHS pensioner beneficiaries to empaneled Hospitals for cashless treatment shall be online.ie the same hard copy reference that is issued to the patient by the WC doctor can be accessed by the hospital online. For availing treatment the patient 's authenticity is verified with beneficiary ID and Mobile number.

Request you to instruct all your members to convert their paper card (the pink, blue or green) which have only card number to plastic card if they have not done already so. The A4 sheet paper card issued by CGHS with photos till plastic card is received from the printing agency is valid as it has the Beneficiary ID.

Also there is a provision for the beneficiary to update his mobile number by himself. So Pensioners may be instructed to check and update it.(One may have a single phone number for all members in the card).

Most importantly Patient should carry his CGHS card (plastic) when he visits the empaneled Hospital.

Regards Dr M. Revathy, Additional Director, CGHS Bengaluru.

Pension Slip

Gol, Ministry of Personnel, Public Grievances and Pensions,
 Department of Pension and Pensioners Welfare
 OM No. 1(4)/2021-P&PW(H)-7223 Dated 22nd June, 2021.

Issue of Pension Slip by Pension Disbursing Banks on monthly basis

In order to ensure "Ease of Living" of the Pensioners, a meeting was held with the CPPCs of Pension Disbursing Banks on 15.6.2021, wherein the issue of providing the breakup of monthly pension to the pensioners was discussed. The banks were impressed upon to undertake this welfare measure, as this information is required by pensioners in connection with Income Tax, Dearness Relief payment, DR arrears etc. The banks welcomed the idea and expressed their willingness to provide the information.

2. Accordingly, the undersigned is directed to request all Pension Disbursing Banks to issue

pension slip to pensioners after credit of pension in their registered mobile numbers through SMS and email (wherever available) also. The pension slip should provide complete details of monthly pension paid along with break-up of the amount credited and tax deductions etc. if any.

3. The CPPCs of Pension Disbursing Banks are requested to ensure compliance of the above instructions for improving the "Ease of Living" for pensioners.

(Naresh Bhardwaj) Dy.Secretary to Gol Pension Dept. Order Gol, Ministry of Personnel, Public Grievances and Pensions Department of Pension and Pensioners' Welfare No.3(8)/2021-P&PW(H)-7246 Dated: 16th June, 2021.

To,

The CMDs /CPPCs of all Pension Disbursing Banks

Expeditious settlement of family pension cases by banks

Sir.

I am directed to say that instances have been brought to the notice of this Department where, on death of a pensioner, the spouse/family members of the deceased pensioner are asked by the Pension Disbursing Banks to submit details and documents, which are otherwise not required for commencement of family pension. This amounts to harassment of the spouse and family members and often leads to avoidable delay in commencement of family pension by the Banks.

2. The spouse/family member, whose name is included in the PPO issued to the deceased pensioner, is required to submit only the following details/documents for commencement of family pension to him/her:

I. In cases where the deceased pensioner and spouse were holding a joint account:

- * A simple letter/application for commencement of family pension
- * Death certificate in respect of the deceased pensioner
- Copy of PPO issued to the pensioner, if available
- * Proof of age/date of birth of the applicant

The spouse/family members are not required to submit the details in Form 14 to the Bank for commencement of family pension

II. In cases where the spouse did not have the joint account with the deceased pensioner:

- Application in Form 14 bearing the signatures of two witnesses
- Death certificate in respect of the deceased pensioner
- Copy of PPO issued to the pensioner, if available
- * Proof of age/date of birth of the applicant

Form 14 is not required to be attested by a Gazetted officer, etc. The paying bank will identify the spouse/family member based on the information given in the PPO and its own "know Your Customer" procedures.

III. In cases where, on death of the pensioner and spouse, family pension has to pass over to another family member:

- * If the other family member has been coauthorized for family pension in the PPO, the same procedure as in sub-para II above shall be followed.
- * If the name of the other family member is not included in the PPO, he/she may be advised to approach the office which the Government Servant/Pensioner last served, for issue of a fresh PPO.
- 3. You are requested to issue suitable instructions to the CPPC(s) and the pension paying branches of your Bank to obtain only the minimum essential details/documents, as mentioned above, from the claimants of family pension, and to ensure that they are not subjected to any harassment by seeking unnecessary details and documents. The details of family members, other than the Applicant, are not relevant for commencement of family pension by the bank and the same should not, therefore, be sought from the Applicant under any circumstances.
- 4. A half-yearly statement on the progress of sanction of family pension may be submitted to this Department latest by 15th of October and 15th of April, in the enclosed format.
- 5. This may be treated as MOST URGENT.

(Naresh Bhardwaj)

Deputy Secretary to the Government of India

Payment of CGHS Subscription online through Bharatkosh – Clarification on Issue of CGHS Card on the basis of a provisional receipt received from NTRP

CGHS

Govt. of India, Min. of Health & Family Welfare,
Directorate General of CGHS, 1-030/2020/CGHS/AD(HQ)/027 Dated the May, 2021

OFFICE ORDER

Clarification regarding payment of CGHS Subscription through Bharatkosh

With reference to the above subject attention is drawn to OM of even Number dated 21st July 2020 vide which guidelines were issued for payment of CGHS subscription online through Bharatkosh and to state that this Directorate is in receipt of the difficulties faced by central government pensioners in obtaining CGHS Cards.

The matter has been taken up with the Office of Chief Controller of Accounts, Min. of the Health & Family Welfare and on the basis of clarifications received, it is now decided to issue the following clarification which may be read in continuation of the OM dated 21.07.2020 to provide hassle free services to beneficiaries:

Issue of CGHS Card on the basis of a provisional receipt received from NTRP:

GAR 6 / GAR 7 Receipt can be accepted for consideration of issue of CGHS Card. Provisional receipt is not acceptable.

It is clarified that in NTRP two kinds of receipts generated GAR 6 and GAR 7.

GAR 6 – when transaction on NTRP is successful and the amount is successfully received through payment gateway. It gets generated the moment transaction is successful. GAR 6 may be accepted if a successful online transaction made by the user through Credit Card, Debit Card, Net Banking or UPI.

GAR 7 (Challan) – Amount received by the NTRP payment gateway has been accounted for in PAOs accounts & deposited in Consolidated funds of India (CFI). It gets generated the moment Scroll is received and CFI is credited (Transaction +2 days as per CAM). Copy of Challan (GAR 7) Receipt is considered for providing service for transactions through NEFT/ RTGS mode.

Provisional receipt is generated only in case of payment made through NEFT/RTGS mode. However, the accuracy of the UTR entered is only verified once the scroll is received from RBI & consumed and the challan (GAR7) is generated.

Hence, for transactions through NEFT/RTGS mode, copy of challan (GAR 7) receipt is considered for providing service.

ii. User remits the CGHS subscription towards incorrect PAO inadvertently

It is clarified that NTRP receipts paid to other CGHS unit /DDO can be accepted by the Additional Director, CGHS for issue of CGHS Cards to beneficiaries and take up the matter with PAO and on the receipts of details from CGHS, same can be adjusted between the PAOs. This will reduce the hassles to beneficiaries.

Sd/-(Dr Sanjay Jain) Director, CGHS

	ALL INDIA CONSUMER PRICE INDEX									
Month	CPI Base 2016=100	CPI base 2001=100	12 Months total	Monthly average	7th CPC % increase over 261.42	DR due				
June 19		316	3673	306.08	17.08	17% from July 2019 Being Paid				
Dec 19		330	3809	317.41	21.42	21% from Jan. 2020 (Frozen)				
June 20		332	3919	326.58	24.92	24% from July 2020 (Frozen)				
Dec 20	118.8*	118.8x2.88= 342	4020	335	28.15	28% from Jan 2021 (Frozen)				
April 21	120.1*	120.1x2.88= 346	4080	340	30.05					

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

DA/DR wef 1-1-2021 : 28% - FROZEN Vide MoF, DoE, OM dated 23-4-2020 Accumulated percentage DA/DR expected to be released on 1-7-2021: Due from 1-1-2020 : (17+4) from 1-7-20 (17+7) and from 1-1-2021 (17+11)

[increase will be restored prospectively from 1-7-2021 & No arrears will be paid for the period from 1-1-2020 to 30-6-2021 (18 months) as per MoF, DoE OM dated 23-4-2020.

We are receiving many phone calls from our members enquiring whether there is any information about release of the frozen DR. News items both in the print and electronic media, during the past 2 weeks perhaps have prompted such inquiries.

Some of our members and a few Pensioners associations have forwarded such news items to our association.

Hence, this note on the issue.

It is hoped that the note below will indicate the position as of now.

NOTE ON DA/DR

Minister of State for finance, Shri Anurag Thakur, in reply to a question by Naranbhai J Rathwa M P, had stated in the Rajya Sabha on 9.3.21 that -

"As and when the decision to release the future instalments of DA due from1.7.21 is taken, the rates of DA as effective from 1.1.2020, 1.7.20, & 1.1.21 will be restored prospectively and will be subsumed in the cumulative revised rates effective from 1.7.2021.

So, release of accumulated percentage of DA/DR is linked to release of DA/ DR due from 1.7.2021.

It may also mean that unless the DA due w.e.f 1.7.21 is released, the DA/D R frozen vide OM dated 23.4.2020 may not be released.

Percentage of DA/DR frozen were (details above)

(1) 21 % from 1.1.2020, (2) 24% from 1.7.2020 (3) 28% from 1.1.2021 and (4) from 1.7.2021, it is expected to increase at lease by 3% and remain pegged at 31%.

(DA/ DR due from April 2021 is 30%. And in all probability, it will increase at least by 1% more during the months of May and June and is likely to be pegged at 31%)

All India Consumer Price Index points (Industrial workers- base 2016) for the month of June, 2021 required for computation of DA/ DR due from 1st July, 2021 will be published by the Labour Ministry only on 30th July, 2021.

So, any decision on the DA/DR due from 1st July, 2021 is possible to be taken by the government only after 30.7.2021.

Therefore, the news that is being circulated either through print or electronic media or through WhatsApp messages now, about the possible release of DA/ DR in July 2021, can only be termed as speculative.

However, Shri Shiva Gopal Mishra, Secretary, Staff Side, National Council of JCM has stated that "Official meeting between the officials of the Department of Expenditure at the Ministry of Finance, Department of Personnel & Training (DoPT) and the representatives of JCM is going to take place on 26th June 2021 and the scheduled meeting will be chaired by the cabinet secretary" in which the DA/ DR issue will be discussed

Department of Personnel & Training (DoPT) vide its letter dated 16-6-2021 has furnished the list of Agenda items for discussion in 48th meeting of NCJCM to be held on 26-6-2021. "Withdrawal of orders of DA / DR Freeze" has been included in the Agenda at SI No.11.

AND THEREFORE, WE MAY HAVE TO WAIT TILL THEN.

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. 55th list of donations is published in this issue.

Amount may please be remitted by *crossed cheque* payable to "Karnataka P&T Pensioners' Association". Cheques may please be sent to: K.R.AnanthaRamu, No 1158,7th Main, 7th Block, HMT Layout, Vidyaranyapura, Bangalolre-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, Vidyaranyapura, 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 assesse 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 - 55th List May/June 2021							
SI No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation			
1490	Vishwanatha Rao	3070	10,000	4895	26,000			
1491	R Venugopal Rao	1859	5,000	4897				
1492	N D Kulkarni	S-161	5,000	4901	8,200			
1493	K Devanathan	2179	1,300	4893	7,380			
1494	H.G. Mate	2781	500		2,000			

List of Donors for the building fund with details of donations received up to 31-12-2020 is uploaded to "kptpa.org", the website of the association. Donors are requested please to visit the website and see whether their names and the amount have been correctly indicated. Difference, if any, may be reported to the Secretary on Mob:9483467750.

BSNL IDA

I D A From 1-1-2021 : 171.5 % (6.1% increase from Oct 2020 rate of 165.4 %) FROZEN vide DPE OM dated 19-11-2020

I D A .From 1-4-2021 : 170.5 % (1% decrease from January 21 rate of 171.5%) FROZEN vide DPE OM dated 19-11-2020

Our Readers Write

Kudos to Shri K B Krishna Rao for the excellent write up in two parts in April-May 2021 issues of *Pensioners' Champion*. I have not so far come across any write up in any of the All India journals of such a high standard. My congratulations to him.

N Bhaskaran LM 35

I fully endorse Shri N Bhaskaran's views. Kudos to KBK about his analytic and factual report

M Ramiah LM 3

The editorial write up by the secretary Shri KBK Rao in the monthly journal for May 2021 being the concluding part of his presentation on Efficacy of SCOVA & Pensioners' Portal on 25.03.2021 is quite elaborate. He has discussed the functioning of portal and the limited role of DOP&PW, and successful settlement of large number of grievances registered online. A few failures have also been pointed out with concrete examples which require strengthening of System.

On need to frame Recognition Rules for Pensioners' Associations,he has strongly suggested not exactly on par with Service Associations (RSA) Rules1993 but after thorough consultations with coordination committees and Pensioners' Associations/Federations before seeking to frame Recognition Rules to Government in the best interest and Welfare of pensioner community.

The Secretary deserves appreciation for his efforts in analysing things with deep study and presentation .Kudos to Shri K B K Rao.

M.N. Gopinath, LM 1085

I fully endorse the comments of M N Gopinath on the editorial by Shri KBK Rao

B.Sadashiva Rao LM 4

This refers to the significant and valuable paper presented by Shri.K.B.KrishnaRao, Secretary, Karnataka P&T Pensioners' Association, Bangalore, in the Webinar organised by All India Postal and RMS Pensioners' Association, CHQ. The topic was: "Efficacy of Standing Committee of Voluntary Agencies (SCOVA), Pensioners' Portal and the urgent need to frame Recognition Rules for Pensioners' Associations by the Government". This was published consecutively in April and May 2021 issues of *Pensioners' Champion*.

Although the IV and V Central Pay Commissions drew much substance from SCOVA, they did not recommend its official recognition, nor the Department of Pensions & Pensioners' Welfare (DoP&PW) accord it a status like JCM. Shri K.B.K Rao has put up strong argument to correct the situation so that the interest of pensioners would be protected.

It is to be remembered that not every benefit which has reached the employees in service or after retirement came out of the pure milk of human kindness from the employer (read Government). We, as an organisation "knocked the door" many times and for many years and got the benefits one after the other. In the process, lots of sacrifices were made by our senior trade union leaders and the followers over a period of time. All this lies deep in the history of our collective bargaining power through unions/associations.

Shri.K.B.K. Rao's presentation reflects the harmony of sentiments of all pensioners. Let us be optimistic about things happening in the best possible way. However our struggle will go on until we reach the goal.

R.Soundararajan (LM 710) Nagapattinam, Mobile: 9566436643

Our Readers Write

Subscription to Pensioner's Association: The strength of the membership of our association is increasing fast and now I think it has crossed 3000 and it is a good sign. However the workload on the Treasurer is increasing proportionately. As he is doing this job on honourary basis, we shouldn't load him beyond a certain point. I had made a suggestion sometime back to collect a lump sum amount at the time of admission of the members itself. If desired by the new member an option may be given to pay in monthly instalments also.

At the present rate, it may be sufficient if you collect Rs. 2500/- in five instalments of Rs. 500/- per month to meet your requirements. As this lump sum amount is not refundable, this will remain in your corpus fund meant for printing and publishing the magazine even if the subscriber ceases to be a member due to death or any other reason.

Corpus Fund: You may consider creating a corpus fund solely for the purpose of printing and publishing of the journal. Every member may be requested to contribute as much as possible in addition to the normal subscription to the magazine. We should be able to collect about Rs, 30 to 40 lakhs in 4 or 5 years.

There is a need to reduce expenditure. The practice of honouring members aged 75 and 75+ in the AGB, which I have opposed earlier also, needs to be discontinued to contain AGB expenditure. Ageing is a normal phenomenon and in my opinion, it does not require any special recognition and celebration. The amount that we are able to save thus must go the corpus fund.

B.A. Shetty LM-1621

We invite comments / suggestions from other members on the above 2 suggestions from Shri B A Shetty: Editor

Renewal of Subscription

Credit particulars required for the subscription amount directly credited to the Association's bank account by Members/Subscribers - Amount kept in suspense account for want of details. The name and membership number of the members/Subscribers who had credited the under mentioned amounts to the association's bank account for renewal of subscription for the journal could not be identified. Such cases are furnished below with the information as it appears in the bank account statement. Members concerned are requested please to furnish the credit particulars to the Treasurer Shri K.R. AnanthaRamu - Mob:09448477129

- 1. 05/05/2021 UPI/CR/112520215524/VELDAMA/UBIN/Veldamarin/Subscri Rs.150/-
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REQUEST: Whenever amount is directly credited to the association's bank account, please invariably inform us of the details of credit through message or phone call on Phone No. 9448477129 or 9483467750 to enable us to acknowledge receipt of the amount and to renew your subscription.

Central Government Holiday in JULY 2021

1. Id-UI-Zuha (Bakrid): 21st July, Wednesday

ದಮನಿತರ, ದಲಿತರ ಧ್ವನಿಯಾಗಿದ್ದ ಕವಿ ಸಿದ್ಧಲಿಂಗಯ್ಯ

ದೊಡ್ಡಗೌಡರ ಬಾಗಿಲಿಗೆ ನಮ್ಮ ಮೂಳೆಯ ತೋರಣ ನಮ್ಮ ಜನಗಳ ಕಾಲು ಕೈ ಕಂಬ ಅವರ ಹಟ್ಟಿಗೆ ತೋರಣ

ದಿನಾಂಕ 11.6.2021 ರಂದು ನಿಧನರಾದ ಕನ್ನಡದ ಕವಿ, ದಲಿತಕವಿಯೆನಿಸಿದ್ದ ಸಿದ್ಧಲಿಂಗಯ್ಯ ಅವರ ಈ ಸಾಲುಗಳು ಇಡೀ ಶೋಷಿತ ಸಮಾಜವನ್ನು ಬಡಿದೆಬ್ಬಿಸುವ ಕವನ. ಚಿಕ್ಕ ಮೂರ್ತಿ ಆದರೂ ಶೋಷಣೆ ವಿರುದ್ಧ ಜ್ವಾಲಾಮುಖಿಯನ್ನೇ ಹೃದಯದಲ್ಲಿ ತುಂಬಿದ್ದವರು. ಅವರ ಕವನಗಳು ಎಲ್ಲರ ಬಾಯಿಗೂ ನಿಲುಕುವಂತಿತ್ತು. ಕಷ್ಟದ ಶಬ್ದಗಳು ಅವರ ಕವನಗಳಲ್ಲಿ ನುಸುಳುತ್ತಿರಲಿಲ್ಲ.

ಸಿದ್ಧಲಿಂಗಯ್ಯನವರು 1954 ಫೆಬ್ರವರಿ 3 ರಂದು ಮಾಗಡಿ ತಾಲ್ಲೂಕಿನ ಮಂಚನಬೆಲೆ ಯಲ್ಲಿ ಜನಿಸಿದರು. 1976ರಲ್ಲಿ ಬೆಂಗಳೂರು ವಿಶ್ವವಿದ್ಯಾ-ನಿಲಯದಿಂದ ಸ್ವರ್ಣಪದಕದೊಂದಿಗೆ ಎಂ.ಎ. ಪದವಿಯನ್ನು ಗಳಿಸಿದರು. ದಿವಂಗತ ಪ್ರೊ॥ ಜಿ.ಎಸ್. ಶಿವರುದ್ರಪ್ಪನವರ(ಜಿ.ಎಸ್.ಎಸ್.) ಮಾರ್ಗದರ್ಶನದಲ್ಲಿ 'ಗ್ರಾಮದೇವತೆಗಳು' ಎಂಬ ಪ್ರೌಢಪ್ರಬಂಧಕ್ಕೆ 1989ರಲ್ಲಿ ಪಿ.ಎಚ್.ಡಿ ಪದವಿಯನ್ನು ಪಡೆದಿದ್ದರು. ಬೆಂಗಳೂರು ವಿ.ವಿ.ಯ ಪ್ರಾಧ್ಯಾಪಕರಾಗಿ, ಕನ್ನಡ ಅಧ್ಯಯನ ಕೇಂದ್ರದ ನಿರ್ದೇಶಕರಾಗಿಯೂ ಅಂದು ಕಾರ್ಯನಿರ್ವಹಿಸಿದ್ದರು.

ಶ್ರವಣ ಬೆಳಗೊಳದಲ್ಲಿ ನಡೆದ 81ನೆಯ ಅಖಿಲಭಾರತ ಕನ್ನಡ ಸಾಹಿತ್ಯ ಸಮ್ಮೇಳನದ ಅಧ್ಯಕ್ಷರಾಗಿ ವಿಧಾನಪರಿಷತ್ತಿನ ಸದಸ್ಯರಾಗಿ (ಎರಡು ಸಲ) ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ ಮತ್ತು ಮಸ್ತಕ ಪ್ರಾಧಿಕಾರದ ಅಧ್ಯಕ್ಷರಾಗಿಯೂ ಅವರು ಸೇವೆ ಸಲ್ಲಿಸಿದ್ದರು.

ಊರು–ಕೇರಿ (ಎರಡು ಭಾಗಗಳು) ಅವರ ಆತ್ಮಕಥನ. ಇದು ಇಂಗ್ಲೀಷ್ ಮತ್ತು ಇತರೆ ಭಾರತೀಯ ಭಾಷೆಗಳಿಗೂ ಅನುವಾದಗೊಂಡಿದೆ.

ಹೊಲೆಮಾದಿಗರ ಹಾಡು, ಸಾವಿರಾರು ನದಿಗಳು, ಕಪ್ಪುಕಾಡಿನ ಹಾಡು, ಅಲ್ಲೆ ಕುಂತವರು, ನನ್ನ ಜನಗಳು, ಮೆರವಣಿಗೆ ಮುಂತಾದವು ಅವರ ಪ್ರಮುಖ ಕೃತಿಗಳು. ಪಂಚಮ, ನೆಲಸಮ, ಏಕಲವ್ಯ ಅವರ ನಾಟಕಗಳು. ರಸಘಗಳಿಗೆಗಳು, ಎಡಬಲ, ಹಕ್ಕಿನೋಟ, ಜನಸಂಸ್ಕೃತಿ, ಉರಿಬಂಡಾಯ ಮುಂತಾದವು ಅವರ ಲೇಖನ ಸಂಗ್ರಹಗಳು. "ಸದನದಲ್ಲಿ ಸಿದ್ದಲಿಂಗಯ್ಯ" ಭಾಗ– 1, 2 ಸೇರಿದಂತೆ ವಿವಿಧ ಕೃತಿಗಳು ಪ್ರಕಟಗೊಂಡಿವೆ. ಮಟ್ಟಣ್ಣ ನಿರ್ದೇಶನದಲ್ಲಿ ತೆರೆಕಂಡ



ಪ್ರಕಟಗೊಂಡಿವೆ. ಪುಟ್ಟಣ್ಣ ಕಣಗಾಲ್ ರವರ ನಿರ್ದೇಶನದಲ್ಲಿ ತೆರೆಕಂಡ "ಧರಣಿ ಮಂಡಲ ಮಧ್ಯದೊಳಗೆ" ಚಿತ್ರಕ್ಕೆ ಬರೆದ ಗೀತೆಗೆ ಅವರಿಗೆ ರಾಜ್ಯ ಪ್ರಶಸ್ತಿ ಬಂದಿತ್ತು.

ಅವರಿಗೆ ಸಂದ ಪ್ರಶಸ್ತಿಗಳು ಅನೇಕ.

ನೃಪತುಂಗ ಪ್ರಶಸ್ತಿ, ಪಂಪ ಪ್ರಶಸ್ತಿ, ರಾಜ್ಯೋತ್ಸವ ಪ್ರಶಸ್ತಿ, ಡಾ. ಅಂಬೇಡ್ಕರ್ ಶತಮಾನೋತ್ಸವ ಪ್ರಶಸ್ತಿ. ಕರ್ನಾಟಕ ಸಾಹಿತ್ಯ ಅಕಾಡೆಮಿ ಪ್ರಶಸ್ತಿ, ಜಾನಪದ ತಜ್ಞ ಪ್ರಶಸ್ತಿ, ನಾಡೋಜ ಗೌರವ, ಸತ್ಯಕಾಮ ಪ್ರತಿಷ್ಠಾನ ಪ್ರಶಸ್ತಿ, ಬಾಬು ಜಗಜೀವನರಾಂ ಪ್ರಶಸ್ತಿ ಮುಂತಾದವುಗಳು ಅವರ ಮುಡಿಗೇರಿದ್ದವು.

1973ರಲ್ಲಿ ಮೈಸೂರಿನಲ್ಲಿ ನಡೆದ ಜಾತಿ ವಿನಾಶ ಸಮ್ಮೇಳನ ಮತ್ತು 1974ರಲ್ಲಿ ಬರಹಗಾರ ಮತ್ತು ಕಲಾವಿದರ ಒಕ್ಕೂಟದ ಸಮ್ಮೇಳನಗಳ ಪ್ರಭಾವದಿಂದ ಸ್ಫೂರ್ತಿ ಪಡೆದ ಸಿದ್ಧಲಿಂಗಯ್ಯ 1975ರಲ್ಲಿ ಹೊಲೆಮಾದಿಗರ ಹಾಡನ್ನು ಪ್ರಕಟಿಸಿದರು. ಅದೇ ಅವರ ಪ್ರಥಮ ಕವನ ಸಂಕಲನ. ಆಗ ಅವರಿಗೆ ಕೇವಲ 21 ವರ್ಷ ವಯಸ್ಸು.

'ಹೊಲೆಮಾದಿಗರ ಹಾಡು' ಕನ್ನಡ ಸಾರಸ್ವತ ಲೋಕದಲ್ಲಿ ಹೊಸ ಸಂಚಲವನ್ನೇ ಸೃಷ್ಟಿಸಿತು. ಪ್ರಖರ ಚಿಂತನೆ ಮತ್ತು ವಿಡಂಬನೆಯನ್ನು ಒಂದಾಗಿಸಿ ಕೊಂಡಿದ್ದ ಕೃತಿಯದು.

ಕರ್ನಾಟಕದ ಬೇರೆ ಬೇರೆ ಸೈದ್ದಾಂತಿಕ ಹಿನ್ನೆಲೆಯ ಜನಪರ ಚಳುವಳಿಗಳು ಸಿದ್ದಲಿಂಗಯ್ಯ ಅವರ ಕ್ರಾಂತಿಗೀತೆಗಳನ್ನೇ ಪ್ರಾರ್ಥನಾ ಗೀತೆಗಳನ್ನಾಗಿ ಹಾಡುತ್ತಿದ್ದರು. ಅವರ ಕಾವ್ಯ ಎಷ್ಟು ಗಂಭೀರವೋ ಅವರ ಭಾಷಣಗಳು ಅಷ್ಟೇ ನವಿರು ಹಾಸ್ಯದಿಂದ ಕೂಡಿರುತ್ತಿದ್ದವು. ಬಂಡಾಯವೆಂದರೆ ಗಾಂಭೀರ್ಯದ ಮುಸುಕಿನಲ್ಲಿ ಚಲಿಸುವಂತಹುದೆಂಬ ಪರಿಕಲ್ಪನೆಯನ್ನು ಅವರು ತೊಡೆದು ಹಾಕಿದ್ದರು.

ಸಿದ್ಧಲಿಂಗಯ್ಯನವರು ಸ್ವಲ್ಪ ಕಾಲ ಬೆಂಗಳೂರಿನ ಶ್ರೀರಾಮಪುರಂ ನಿವಾಸಿಯಾಗಿದ್ದರು. ಅವರ ನಿವಾಸದ ಸಮೀಪವೇ ಹರಿಶ್ಚಂದ್ರ ಘಾಟ್ (ರುದ್ರಭೂಮಿ) ಇತ್ತು. ಅಲ್ಲಿರುವ ತಣ್ಣನೆಯ ಗೋರಿಗಳ ಮೇಲೆ ನಿರಾಳವಾಗಿ ಕುಳಿತು ಅವರ ಓದು ಬರಹ ಸಾಗುತ್ತಿದ್ದವು. ಸಿದ್ದಲಿಂಗಯ್ಯನವರನ್ನು ಕಾರ್ಯನಿಮಿತ್ತ ಭೇಟಿ ಮಾಡಲು ಹೋಗುವವರು ಹರಿಶ್ಚಂದ್ರ ಘಾಟ್ಗೇ ಹೊಗಬೇಕಿತ್ತಂತೆ.

ಒಮ್ಮೆ ಈ ಲೇಖಕ (ಆಗಿನ್ನು ಅಪರಿಚಿತ) ಅವರನ್ನು ಈ ಕುರಿತು ಪ್ರಶ್ನಿಸಿದಾಗ ಅವರ ಉತ್ತರ ಹೀಗಿತ್ತು. "ಇಲ್ಲಿರುವವರು ಯಾರೂ ಎದ್ದು ಬಂದು ನನಗೆ ಡಿಸ್ಟರ್ಬ್ ಮಾಡಲಾರರು. ಅವರ ಪಾಡಿಗೆ ಅವರಿರ್ತಾರೆ. ನನ್ನ ಪಾಡಿಗೆ ನಾನು ಓದು ಬರಹ ಮಾಡ್ತಿರ್ತೀನಿ". ಅವರೇ ಹೇಳಿದಂತೆ, ಈ ರುದ್ರಭೂಮಿಯ 'ಸುಂದರ' ಗೋರಿಗಳ ಮೇಲೆ ಕುಳಿತಾಗಲೇ ಅವರ ಬಹುತೇಕ ಮೊದಲ ಕೃತಿಗಳು ಸೃಷ್ಟಿಯಾಗಿದ್ದು.

ಕನ್ನಡ ಕಾವ್ಯಲೋಕಕ್ಕೆ ಹೊಸ ಹೊಳಹನ್ನು ತಂದು ಕೊಟ್ಟ ಸಿದ್ದಲಿಂಗಯ್ಯನವರಿಗೆ ಪತ್ನಿ, ಮತ್ರಿ, ಮತ್ರರಿದ್ದಾರೆ.

ಅವರ ಅಕಾಲಿಕ ನಿಧನಕ್ಕೆ ಕರ್ನಾಟಕ ಅಂಚೆ ಮತ್ತು ದೂರಸಂಪರ್ಕ ಪಿಂಚಣಿದಾರರ ಸಂಘವು ಅತ್ಯಂತ ಶೋಕವನ್ನು ವ್ಯಕ್ತಪಡಿಸುತ್ತ ತನ್ನ ಹೃತ್ಪೂರ್ವಕ ಶ್ರದ್ಧಾಂಜಲಿಯನ್ನು ಅರ್ಪಿಸುತ್ತದೆ.

- ಕೆ.ಕೆ. ಗಂಗಾಧರ

	SUBSCRIPTIONS DUE FOR RENEWAL IN THE YEAR-2020										
	Members with the following Membership numers are requested to renew their subscription at the revised rate of Rs.180/-p.a.										
	are re	equestea	to renew	tneir sui	oscriptic	n at the	e revis	ed rate	OTRS	.180/-p).a.
179	732	1077	1259	1616	1992	2167	2235	2406	2520	2681	2733
229	846	1082	1336	1690	2029	2170	2281	2411	2532	2701	2735
358	850	1084	1383	1694	2061	2173	2284	2435	2571	2724	2737
409	910	1092	1456	1721	2068	2195	2301	2457	2587	2726	2738
524	914	1121	1493	1755	2085	2198	2309	2472	2596	2727	2742
529	971	1137	1518	1757	2088	2205	2350	2495	2655	2730	
658	1064	1250	1580	1987	2111	2228	2392	2502	2664	2732	

Transfer / Credit of Subscription/ Donation amounts directly 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, Vidyaranyapura, 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, Vidyaranyapura, Bengaluru

Current Account No. 64209078453,

IFSC: SBIN 0040659

(14

Subscription received for Pensioners' Champion During May-June 2021

Less	than Rs.150/- Smt./Sr	i	Rs	s.180/- S	mt./Sri	Rs.	180/-	Smt./Sri	Rs	s.180/-	Smt./Sri
4	B.Sadashiva Rao	30	1419	Chennakes	hava	2515	S.N.Hi	remani	3007		navathy
2109	M.Nanjunde Gowda	30		Murthy G		2516	M.Krish	nnappa	3011	B.Subra	manya Bhat
2311	J.Elumalai	30	1427	K.Rangasw	amy	2562	M.A.Pa	arthasarathy	3032	Javaray	J
2946	S.Amala	30	1444	B.Venugopa	ala Setty	2569	Vasuno	dara Devi	3033	Vasude	va Chathra
2187	Vishnumurthy Myrpadi	60	1450	D.S.Venkate	esh	2610	M.Cho	ckalingam	3037	Krishna	veni.S.Karanth
2589	Channabasappa	60	1527	T.Mani		2628	H.R.Bh	nagyalakshmi	3053		asa Murthy
2665	V.S.Naik	60	1575	R.Nagaraju		2629	V.Jayal	lakshmi	S-272		hyanarayana
599	G.Shanmuga Vadivelu	75	1619	M N Rama	chandra Rao	2641	R.S.Tai	nkasali	xxx	B.Prem	/E.K.Chandrika
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Date of Publication 27th of Every Month. Posted between 27th and 31st at Bangalore PSO, Bangalore-560 026. RNI Regn. No. KAR BIL/2000/1576 Postal Regn. No. RNP/KA/BGS/446/2021-2023- Total No. of Pages: 16

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Edited, Printed and Published by **Sri N. Bhaskaran** for and on behalf of **Karnataka P & T Pensioners' Association,** 1397, 23rd Main, Banashankari II Stage, Bangalore-560 070 and Printed at: **Omkar Hi-Prints,** No. 24, I Cross, I Main, Tata Silk Farm, Basavanagudi, Bangalore-4. Ph.: 9480184985