

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

Registered Office: Pensioners' Bhavan, Telecom Layout, Sriramapura Phase II Bengaluru-560064 Working Office: # 165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bengaluru-560 079 Phone: 23230545

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25TH ANNUAL GENERAL BODY MEETING Through Video Conferencing

Saturday the 19th December, 2020 at 10-30 a.m.

Chief Guest: Shri K. Ragavendran, Former Secretary General

National Federation of Postal Employees (NFPE), General Secretary,

All India Postal and RMS Pensioners Association, CHQ & Dy. GS., NCCCPA

Formal Notice of the AGB & Agenda: Page -2 Draft Annual Report 2019-20 : Pages 3-8 Audited Annual Accounts 2019-20: pages 9-13

All the Life Members, Associate Life Members of the Association and Subscribers and Well Wishers are requested to join the virtual meeting at 10-15 a.m. Link to join the meeting will be provided on 18th December, 2020 to all those members whose mobile phone numbers are available with the Association.

For any other information and link to join the meeting please contact:

Secretary: 9483467750 or Joint Secretary: 8197918085 or Treasurer: 9448477129

We request our members who have not yet provided their mobile phone numbers please to share their mobile phone number / email i.d, which are essential to send them the LINK to join the virtual meeting. We have mobile numbers of only 1200 while we post 1800 journals every month.

We request members to download Zoom App & join the meeting at 10.15 a.m. on Saturday the 19th, December

NOTICE OF THE ANNUAL GENERAL BODY MEETING

Notice is hereby given that the Annual General Body Meeting of Karnataka Posts and Telecommunications Pensioners' Association, Bangalore will be held on Saturday the 19th December, 2020 through Video Conferencing at 10-30 a.m. on Zoom Platform.

AGENDA

Morning Session - 10-30 a.m.

- 1. Welcome
- Confirmation of the minutes of the AGB Meeting held on 13th July,2019. Minutes have been circulated through the association's journal Pensioners' Champion July 2019 issue pages 3-6
- 3. Presentation and adoption of the Annual Report for 2019-2020 published in this issue of the journal
- 4. Presentation and adoption of the Audited Statement of Accounts for 2019-2020 published in this journal
- 5. Appointment of Chartered Accountant for the year 2020-2021

Open Session-11-00 a.m.

- 6. Welcome Speech and introduction of the Chief Guest
- 7. Inauguration of the Open Session by the Chief Guest Shri K.Ragavendran, former Secretary General, National Federations of Postal Employees (NFPE) General Secretary, All India Postal and RMS Pensioners Association, CHQ & Dy. GS., NCCCPA
- 8. Address by the President of the Association Sri G.Babu
- 9. Vote of Thanks

Afternoon Session - 12-00 p.m.

- 10. Discussion on 7th CPC
- 11. Grant of notional increment for pensionery benefits
- 12. CGHS, CS (MA) Rules and FMA matters
- 13. Any other subject with the permission of the President
- 14. Concluding remarks by the Secretary and the President
- 15. Vote of thanks / National Anthem

Bangalore

K.B. Krishna Rao

27.11.2020 Secretary, Karnataka P&T Pensioners' Association

Draft Annual Report for the year 2019-20 of Karnataka Posts and Telecommunications Pensioners' Association, Bengaluru

The Executive Committee of Karnataka Posts and Telecommunications Pensioners' Association is pleased to place the draft Annual Report for the year 2019-2020 for approval before the 25th Annual General Body Meeting, being held on 19-12-2020 through video conferencing for the first time in the 25 years of history of the association. This report covers some of the events of April 2020 onwards also.

1. The Under mentioned members, unanimously elected as Executive Committee Members in the AGB held on 13.7.2019 for the period 2019-2022, functioned as Office Bearers of the Association during the year under report:

President : Shri G.Babu

Vice President : Shri M.N.Gopinath

Secretary : Shri K.B.Krishna Rao

Joint Secretary : Shri V.Gopal

Treasurer : Shri K.R.Anantha Ramu Shri S.M.Vittal Rao continued to be the Internal Auditor.

The Executive Committee Members, also elected unanimously on 13.7.2019 are:

Shri V.Murugan, Shri Chandrashekhara Karanth, Shri Rangegowda, Shri B.S.Ramachandra, Shri N.Ramaiah, Shri M.Muniyappa, Smt. N.Nagalakshmi, Shri B.Nagraju and Shri C.Ramakrishna Reddy.

2. We are proud to announce that this year our Association is completing 25 years. It was started in 1994 by a handful of pensioners retired from Railway Mail Service (a wing of the Department of Posts) under the leadership of Shri N.Bhaskaran, Founder Secretary, a veteran leader of P&T Trade union movement in Karnataka, and Shri B.Sadashiva Rao, IPoS(Retd), Founder President and was named 'RMS Pensioners' Association' Karnataka'. In 1996, it was renamed as 'Karnataka Posts and Telecommunications Pensioners' Association'. The membership was open to all pensioners

retired from the Department of Posts and Telecommunications. It was decided to admit pensioners of any other department of the government of India as associate members. Since then, it has grown into one of the largest Central Government Pensioners Associations in India with more than 3000 members and as the largest P&T Pensioners' Association in Karnataka. The associations actively involved itself in all movements that are in the interest of ensuring welfare of pensioners. The association was nominated to the Standing Committee of Voluntary Agencies (SCOVA) by the Govt. of India, Department of Pension and Pensioners' Welfare for 3 terms and is one of the pensioners' associations in the country identified by the Department of Pension and PW under the National E-Governance Plan(NGeP) for being associated with the implementation of Web-based Pensioners' Portal. The year 2020 is the 'Silver Jubilee Year' of the Association.

3. As all of us are aware, the country is going through an awful period. A pandemic, caused by New Corona Virus, named as Covid-19, which was detected in the beginning of the year, has spread very fast throughout the world, infecting millions and taking the lives of lakhs of people. In our country, at the time of going to the press, around 90 lakhs are affected and nearly 1.5 lakh people have lost their lives. A glitter of hope in these stressful days is that, the recovery rate is steadily increasing and has attained 94% and the fatality rate is steadily declining by the day and remains at the lowest percentage globally. Like many other countries, India was under complete lockdown in March, April and May 2020. The unlocking, started in June, is still being implemented gradually, depending on the affected areas. It has caused unprecedented misery. The economy is stressed beyond imagination. It is still not known when the world is going to be free of

this pandemic. For the same reason, the AGB meeting of the Association could not be held till now. In fact, preparations were already underway for AGB meeting, fixed to be held on 14th June 2020. But, everything had to be postponed indefinitely. Now, the Karnataka Government has ordered that General Body Meeting could be held before 25.12.2020, but only virtually. We are complying with the orders. All these years, AGB meeting was not just a formality. It was more a festivity, where members in hundreds assembled, met their former colleagues, exchanged pleasantries and participated in the celebrations, which included felicitation of senior members of 75 years & above. Inspiring speeches by the guests, prize distribution to school children, useful discussions on the affairs of the Association and welfare of the pensioners were the other essential parts of the annual event. Members would always look forward to the meeting. And it is doubly unfortunate that the association is forced to hold the AGB through video conferencing sans all the festivities associated with it and that it should happen this year, the Silver Jubilee year of the Association.

Homage: KP&TPA pays its respectful homage to Shri Pranab Mukherjee, former President of India, Shri Ramvilas Paswam, Central Minister, Shri Suresh Angadi, MoS. for Railways, MP, Lokasabha, Belagum Constituency, Shri Girish Karnad, Jnanapitha Awardee play wright and Shri S.P.Balasubramanyam, noted playback singer. The Association deeply mourns the death of the victims of the unprecedented devastating floods in Karnataka during the years 2019 and 2020. The Association expresses its deepest sadness on the death of over a million people throughout the world because of the infectious pandemic Covid-19 and the Covid Wariors who last there lifes in the service of Covid patients

4. Condolence: The under mentioned members of the Association passed away during the year.

Smt.P.Rajalakshmi, Smt.Pushpawathi Jawale,

Smt. Elizabeth Prema, Smt. R. Seethalakshmi, Ex. GS., AIPEU, Postmen & MTS.

S/Shri R.S.Prakash Rao, B.H.Gopala Swamy, K.Parthasarathi, V.S.Mulgund, A.N.Srinivasa Murthy, N.Lakshmana, G.K.Rukmangada, Syed Habibulla, S.Ethiraj, R.T.Ramaiah, A.T.Kulkarni, G.S.Gundu Rao, Anantharama Shastry, V.R.Sambukumar, A.S. Fazlur Rahman, T.G. Kuppuswamy, M.Balakrishna, Y.Krishnaiah, N.C.Joga Rao, R.Gopalakrishna, S.Krishnan, B.S. Gopala Krishna Setty, V.Prahlada Rao, S.R.Nagaraj, S.R.Joshi, Vinaykumar Hoysal, S.Krishnan, B.Shivaswamy, B.N.Rao, M.S.Raghavan, K.H.Jagadisha, T.R.Gundappa, V.B.Ravindranathan, H.V.Dasan, S.A.Fayaz Ahmed, K.GopalakrishnaRau, V.Sathyanarayanachar, C.Subba Rao, S.D.Sahane. S.K. Gopalakrishna, M.Siddeshappa, K.Gopalakrishnan, Renukaradhya, Ramanathan, K Basappa, Shankarkumar C S, H P Kumararaja Urs, Paul Wilson, M R Venugopalan, B.Narasimharaju, V.S.Mahesh Sharma, Sadashivaraju.

The Executive Committee conveys its heartfelt condolences to the bereaved families.

5. Activities

5.1.Annual General Body 2019:

The last AGB Meeting was held on 13.7.2019 at the venue of NGO Hall, Cubbon Park, Bangalore. Shri D Balasubramanian, General Secretary, All India Federation of Pensioners' Association, Chennai was the Chief Guest. Dr. Kishore Kumar C S, Additional Director CGHS, Bangalore was the Guest of Honour. Dr. Prabhakar Ophthalmologist, OSD CGHS was also present. The Permanent Advisors to the Association, Shri N.Bhaskaran, Founder Secretary was present.

Shri K.K.Gangadhara, Kannada writer, the special invitee, was felicitated by the Association in recognition of his contribution to the Kannada literature by translating several

(4)

books in Malayalam to Kannada during the past 4 decades. He was honoured by Shri D.Balasubramanian, the Chief Guest

A cash prize of Rs.1000/- each was presented to 10 meritorious students of the Government Higher Primary School, Yelahanka, Bengaluru. 40 members of the Association, who had attained 75 years and above, were honoured on the occasion.

Arrangements were made at the AGB to register pensioners with Jeevan Pramaan Portal for submission of Digital Life Certificate to facilitate submission of certificate in November. The AGB was attended by more than 450 members. The minutes of the AGB were published in July 2019 issue of *Pensioners' Champion*.

6.1. BSNL

- **6.1.1.** The Dept. of Telecommunications, Karnataka Circle launched "Centralized Pension Monitoring System" (CPMS), linking of mobile phone number, email ID and Pan of CDA pensioners and BSNL IDA pensioners.
- 6.1.2. Revision of pension: AIBSNLPWA office bearers met Shri Prahlad Joshi and Shri Dhotre, Central Ministers on 1.7.2019 and handed over a letter of demand of BSNL Pensioners, one of which is to delink pension revision from pay revision to facilitate revision of pension in terms of 7th CPC recommendations. They again met Shri Ravi Shankar Prasad, Minister of Communications on 9.12,2019. But the Minister was non-committal. BSNL introduced VRS in November 2019 to be implemented in January 2020. More than 7,000 employees opted for the scheme. KP&TPA published a detailed calculation of benefits that would accrue out of the above scheme in the journal for February, 2020.

7. Charitable works

7.1. Encouragement to Students

Like every year, the Association arranged a function in Govt. Higher Primary School, Yelahana, Bengaluru this year also on 6.2.2020 where cakes, fruits, exercise books

and pencils were distributed among the students. The children gave a performance of dance, song and skits. A report and photos appeared in the February 2020 issue of *Pensioners' Champion*. We thank Shri S.M.Vittal Rao, Internal Auditor, for meeting the expenditure in connection with the said function this year.

- **7.2.** Lunch was served to the cancer patients at Kidwai Memorial Institute of Oncology, Bengaluru on 17.12.2019 from the donation made by the Association to the Institute.
- **7.3**. KP&TPA collected donations of Rs.1,25,432 from its members for the Karnataka CMs Relief Fund and remitted Rs. 1,50,000 in December 2019, after adding the association's contribution of Rs.24,568 from its own funds. In 2020, another Rs.1,20,000 was donated towards Karnataka CMs Covid- 19 Relief Fund after adding Rs. 8,899 as assciation contribution

8. Other activities

8.1. Executive Committee Meetings

The Executive Committee of the Association met on 2nd Saturday of every month during the year in Pensioners' Bhavan, the Association's own building. Agenda was fixed, items were discussed and minutes recorded duly. However, due to nation-wide lockdown, no meeting could be held in April and May 2020. From June 2020 onwards, however, virtual EC meetings, through video conferencing are being held regularly.

8.2. Pensioners' Day

'Pensioners Day' was observed on 17.12.2019 jointly by our Association with the Coordination Committee of Central Government Pensioners' Associations, Karnataka at Udayabhanu Kala Sangha, Kempegowdanagar, Bengaluru 560019. Dr.N.G.Raghumohan, Scientist and Retired Head, ICAR, was the Chief Guest. He gave a lecture demonstration on 'Modern Problems and Ancient Solutions'. An interaction session was also held with 2 Officers of SBI on pension matters. In this

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connection, *Pensioners' Champion*, November 2019 issue carried an article on 'Pensioners' Day'. Report on Pensioners' Day celebrations by various other affiliated Associations were also published in *Pensioners' Champion*.

9. Pensioners' Welfare Activities

9.1. Against Freezing of Dearness Allowance/Relief: The Government of India vide its order dated 23-4-2020 announced Freezing of the Dearness Allowance/Relief for 18 months from January 2020 to June 2021, citing the reason as economic uncertainty caused by Covid-19 pandemic. KP&TPA immediately wrote to the Finance Ministry, requesting cancellation of the order, explaining in detail the problem of the pensioners. Later, CCCGPA also wrote a letter. NCCPA included it in its agenda for JCM meeting. An Email was sent to the Prime Minister also. The charter of demands for 26th November 2020 general strike includes this.

9.2. Digital Life Certificate:

The Government issued an order that senior citizens past 80 years can submit life certificates in October itself. KP&TPA team of volunteers which included the representatives of Coffee Board Pensioners association lead by Shri T V Suryaprakash, held special camps and visited homes of many members in Bengaluru and Mysuru in order to generate Digital Certificate with the aid of tablets with in-built iris scanner supplied by DoP&PW in 2018. About 670 pensioners availed this facility, including members of other Associations, State Govt and EPF pensioners. It was planned to arrange more camps in 2020, but unfortunately, due to the pandemic, it is not considered advisable. CCCGPA, Karnataka, however, wrote a letter, asking for extension of time limit for submission upto 31.3.2021. The Govt. which initially extended last date of submission upto 31.12.2020, subsequently extended it upto 28.2.2021. The Government of Tamil Nadu has totally exempted its pensioners from submission of Life Certificate for this year. So, CCCGPA wrote again requesting for total exemption from submission of life certificate for 2020. However, the team of volunteers, continuing with their service to the pensioner community, has conducted 5 DLC camps so far. They have also visited many homes of the infirm pensioners in spite of the risk involved, to generate DLCs. On the initiative of Shri T V Suryaprakash, Secretary, Coffee Board Pensioners' Association, a free digital life certificate camp with the coordination of Udaya Bhanu Kalasangha, Bengaluru was conducted in 22-11-2020.

DoPPW, in its new initiative, has provided another facility for submission of life certificate through face recognition access by using mobile phones. KP&TPA has recommended 16 members for registration as DLC Operators with Jeevan Pramaan. The Department of Posts - IPPB has also introduced a new facility of submission of DLC at the doorstep of pensioners. This service will be provided by the Postmen and Gramin Dak Sevaks for a fee of Rs.70.

9.3. Grievances of some of our members were taken up and some family pensioners were also assisted in settling the pension cases. We are happy to say that members always appreciate our efforts by writing to us.

9.4. Grant of increment to employees who retire a day before their due date of increment:

6th CPC recommended uniform date of increment as on 1st July. 7th CPC has prescribed 2 dates for increment viz.1st January and 1st July. Pensioners who retired /retire on 30th June or 31st Dec after rendering one year service from the date of drawal of their last increment are denied the increment due to them on 1st July/1st January, which they would have earned but for retirement. Applications filed by some pensioners before CAT praying or grant of increment for pensionery benefits have been allowed. High Courts have dismissed the writ petitions filed by the government against the CAT orders. Supreme Court has also dismissed the SLP filed by the govt. But, the

Government has clarified that the judgments are applicable to the applicants only and that issuance of a general order extending the benefit of notional increment to all similarly placed pensioners is not under consideration. Hence, KP&TPA has proposed an amendment to increment rules providing for grant of increment on the last working day if the employee had completed one year service from the date of getting his last increment. NCCPA has also taken up the issue. As there is no response, CCCGPA is examining the question of seeking judicial intervention in the matter.

9.5. The Association is affiliated to Bharath Pensioners Samaj, New Delhi, All India Federation of Pensioners Associations, Chennai, NCCCPA, Delhi and Co-ordination Committee of Central Government Pensioners Associations, Karnataka. CCCGPA held its AGB on 3.8.2019. Shri K.B.Krishna Rao, Secretary, KP&TPA is also the Chairman, CCCGPA. EC members of the Association attended the meeting. Shri V.Murugan represented the Association in the AGB of AIFPA, Chennai on 20.7.2019. He also attended AGB of Bharat Pensioners Samaj at New Jalpaiguri on 21.11.2019 along with Shri N.R.Anantha, member.

10. CGHS matters

Due to Covid-19 pandemic, CGHS has made several relaxations in the rule in 2020. All the orders are regularly published in Pensioners' Champion.

KP&TPA has been persistently demanding opening of CGHS Wellness Centres at Mysuru, Hubballi and Dharwad. It had notified a subject for inclusion in the Agenda for the 30th meeting of SCOVA. CGHS Directorate vide letter dated 8-8-2019 has 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. KP&TPA coordinated with CCCGPA in collecting the information that was

sent to the Additional Director CGHS, Bangalore for furnishing the particulars to the CGHS Directorate. There is justification for opening of 2 CGHS Wellness Centres in Mysuru

CCCGPA, Karnataka submitted a Memorandum on 31-8-2019 to Shri Pralhad Joshi, Hon'ble Minister of Parliamentary Affairs, Coal and Mines who represents Dhrawad Lok Sabha constituency in the Parliament to use his good offices with the Ministry of Health and FW to impress upon the Ministry about the need to open a CGHS WC at Hubballi-Dhrwad. There is justification for opening one WC extending medical facilities to about 1000 employees and 2000 pensioners.

11. Our role in connection with "Pensioners" Portal"

KP&TPA is one of the 3 associations in Karnataka identified by DoPPW under National e-Governance Plan (NeGP). The association gets an annual grant of Rs.75,000/ 11.1. The Association registered a few grievances of our members online with Pensioners' Portal making use of the CPENGRAMS-the grievance redress and monitoring system. All the grievances were redressed by the Departments concerned. One grievance was addressed within 3 days of its registration.

12. Our Website

The Association has its own website www.kptpa.org. It has been maintained for the last 8 years now. The journal *Pensioners' Champion* and other important orders are being uploaded every month. From September 2020, the website is being maintained by the Association itself with the help extended by the President Shri G Babu.We request the members to visit the site regularly and suggest improvements. Request members to join the WhatsApp group 'kptpa' by contacting Shri K.B.Krishna Rao.

13. Our Publications

The Association's monthly journal titled

PENSIONERS' CHAMPION

Pensioners' Champion is also very popular. Matters relating to central government pensioners find a place there, like report on SCOVA meetings, report on functions, health tips etc. Besides, information about Autonomous body pensioners, BSNL, CGHS, Obituaries and the feedback from readers in the column 'Our Readers Write', list of holidays and Consumer Price Index are some of the regular columns. Names of the new members are also published every month. About 1800 copies are mailed, which includes about 170 non-member subscribers. Many Pensioners from other states have also been subscribing for the journal regularly for years.

14. Membership and Finance.

- **14.1.** It is a matter of pride that our membership is increasing and has now exceeded 3000.
- **14.2.** We are receiving a good amount of donations from the members and well-wishers regularly. A portion of the 'Pensioners' Bhavan' is let out. The rents from it, the interest from the fixed deposits and liberal donations have enabled the Associations to manage its financial position. We are glad to say that members are continuing to donate for the building fund. We sincerely thank all these individuals. But the lift in the new building is not yet installed for want of funds. So, any donation is always welcome.
- **14.3**. As per the decision taken by the Executive Committee, all fixed deposits in Cooperative Banks were withdrawn and long term fixed deposits were made with the State Bank of India, Vidyaranyapura, Bengaluru.
- **14.4.** Audited Statement of Accounts and Balance Sheet for the year 2019-20 are appended to this Annual Report for the perusal of the members.

15. Our thanks

i. Shri B.Sadashiva Rao, Shri N.Bhakaran, Shri M.Ramaiah and Shri H.S.Manjunatha, Advisors to the Association and T.V. Suryaprakash, Joint GS., CCCGPA for their guidance and support to the

- Executive Committee in all matters.
- ii. The Chief Postmaster General, Karnataka and all the officers in the administrative offices, Head Postmasters and Sub postmasters, for their positive response to our requests on several issues. And staff of Bangalore PSO and postmen who inspite of the lockdown ensured disposal/ delivery of our journal.
- iii. The General Manager, Postal Accounts and Finance, Karnataka, the Controller of Communication Accounts, DoT and all their staff for their helpful attitude in redressing the grievances of the pensioners including family pensioners and issue of revised PPOs as per 7th CPC.
- iv. The Additional Director, CGHS, CMOs of all Wellness Centres and the staff for their sympathetic approach to the pensioners' problems
- v. The Management Committee of CCCGPA, Karnataka, Bharath Pensioners Samaj, New Delhi and AIFPA, Chennai, to which the Association is affiliated, for their cooperation.
- vi. Shri A.Rajagopal, Partner, GRSM Associates for auditing our accounts promptly and for giving financial advice.
- vii. Shri Achyuta and Smt. Rama and the staff of Omkar Hi-Prints for printing of journal.
- viii. All the members and well-wishers of the Association for the co-operation extended in our every venture.

We once again thank all the members, subscribers and well-wishers for the trust they have reposed in us and for their full support. We earnestly request all of you to take extra care by frequent hand washing, wearing mask and maintaining social distancing, when you go out. Hopefully, we can all meet in the next year's meeting when the pandemic Covid-19 is expected to end.

Bengaluru Thank you,

Date: 27th November, 2020

K.B. KRISHNA RAO,

Secretary

On behalf of the Executive Committee, Karnataka P&T Pensioners' Association

Reg.Off: Pensioners' Bhavan, Telecom Layout, Sriramapura Phase II Bengaluru

Balance Sheet as at 31st March 2020

Previous Year (2018-19)	LIABILITIES		nt Year 9-20)	Previous Year (2018-19)	ASSETS	Current Ye (2019-20	
	Corpus Fund			8,95,755	Land (Old)		8,95,755
46,61,035	Opening Balance	44,66,064		7,86,934	Land (New)		7,86,934
	Add: Excess of income over						
	expenditure	13,710			Computer		
1,94,971	Less: Excess of Expenditure over						
	Income	-		491	Opening Balance	295	
44,66,064			44,79,774	196	Less: Depreciation @ 40%	118	
				295			177
	Life Membership Fund				Furniture		
11,71,043	Opening Balance	12,56,043		1,45,853	Opening Balance	1,31,268	
85,000	Add: Receipts during the year	93,500		14,585	Less: Depreciation @ 10%	13,127	
12,56,043			13,49,543	1,31,268			1,18,141
	Security Deposits of Rent			23,64,687	Building	21,28,218	
1,23,000	Opening Balance	1,35,000		-	Add: Additions	64,51,481	
6,32,000	Add: Receipts during the year	20,000				85,79,699	
7,55,000		1,55,000	1,55,000	2,36,469	Less: Depreciation @ 10%	2,12,822	83,66,877
6,20,000	Less: Refund	-		21,28,218		_,,_	
1,35,000				62,89,747	Building WIP		
	Building Fund				Current Assets		
41,85,084	Opening Balance	64,36,251			TDS		-
22,51,167	Add: Receipts during the year	6,95,072	71,31,323	17,924	FY 2017-18		17,924
64,36,251				28,027	FY 2018-19		28,027
-	Less: Refund				FY 2019-20		11,034
-	Professional Charges Payable		12,980	17,41,622	Fixed Deposits		26,11,827
				18,540	Accrued interest		1,67,482
				2 55,028	Cash at Bank		1,24,442
1,22,93,358	TOTAL		1,31,28,620	1,22,93,358	TOTAL		1,31,28,620

Vide our report attached For GRSM & ASSOCIATES Chartered Accountants F.,R., No: 00863S A.Rajgopal (Partner) M No: 205296

Place: Bangalore Date: 17-11-2020 G.Babu (President) K . B Krishna Rao (Secretary) K .R Anantha Ramu (Treasurer)

Reg.Off: Pensioners' Bhavan, Telecom Layout, Sriramapura Phase II Bengaluru

Receipts And Payments Account For The Period Ended 31st March 2020

Previous Year (2018-19)	RECEIPTS		nt Year .9-20)	Previous Year (2018-19)	PAYMENTS	Current Year (2019-20)
	To Opening Balance			-	By Donations	
8,75,795	Cash at Bank		2,55,028	12,000	Others-CCGPA	2,000
	To Subscriptions				By Printing Charges of Journals	
1,91,921	Pensioner's Champion	2,03,991		1,70,927	Pensioners Champion	2,04,695
730	Compendium	14,500	2,18,491	6,20,000	By Refund: Rent Advance	-
	To Donations			-	By Refund of Subscription to PC	450
22,51,167	Building Fund	6,95,072		15,626	By Water Charges	20,568
12,000	Association	34,701		24,731	By Electricity expenses	5 <i>,</i> 575
	CM Distress Relief Fund	1,35,432	8,65,205		By Donation to CM Distress Relief Fund	1,50,000
	To Bank Interest			10,467	By Postage & Telephone	5,318
-	on S.B Account	-		21,806	By Printing & Stationery	17,193
4,60,953	on F.D Account	1,04,701	1,04,701	10,620	By Professional Fees	11,800
36,43,589	To Fixed Deposits Matured		19,49,350	13,310	By Charitable function at Govt school	15,000
6,32,000	To Security Deposits/rent in advance		20,000	922	By Subscription to Periodicals	1,463
1,700	To Admission Fees		1,860	2,560	By TA DA & Delegation Fees	8,765
3,28,806	To Rent		3,23,500	19,77,914	By Fixed Deposits	28,19,555
85,000	To Life Membership Fund		93,500	-	By Delegation fees	1,115
	To Advertisement charges		3,750	6,213	By Websites Charges	16,264
	To TA Received for Generating Digital			25,640	By Building Maintenance	16,085
6,320	Life certificate		-	2,675	By Renewal of Registration of Association	2,400
				2,01,000	By Annual General Body Meeting	1,67,424
				25,437	By Executive Committee Meeting	15,775
				1,230	By Affiliation Fees	915
				3,414	By Bank & MO Charges	2,043
				34,333	By Conveyance	21,856
				52,000	By Remuneration & Wages	42,950
84,89,981	To C/F		38,35,385	32,32,825	Ву С/F	35,49,209

Reg.Off: Pensioners' Bhavan, Telecom Layout, Sriramapura Phase II Bengaluru

Receipts And Payments Account For The Period Ended 31st March 2020

Previous Year (2018 -19)	RECEIPTS	Current Year (2019-20)	Previous Year (2018-19)	PAYMENTS	Current Year (2019-20)
84,89,981	To B/F	38,35,385	32,32,825	By B/F	35,49,209
04,03,301	10 5/1	30,33,303	50,01,687 441	By Building Construction Expenses By Portal Expenses	1,61,734
			2,55,028	By Closing Balance Cash at Bank	1,24,442
84,89,981	TOTAL	38,35,385	84,89,981	TOTAL	38,35,385

Vide our report attached For GRSM & ASSOCIATES

Chartered Accountants

F.,R., No: 00863S

G.Babu (President) K . B Krishna Rao (Secretary)

A.Rajgopal (Partner)

M No: 205296

K .R Anantha Ramu (Treasurer)

Place: Bangalore Date: 17-11-2020

Reg.Off: Pensioners' Bhavan, Telecom Layout, Sriramapura Phase II Bengaluru

Income And Expenditure Account For The Period Ended 31st March 2020

Previous Year (2018-19)	EXPENDITURE	Current Year (2019-20)	Previous Year (2018-19)	INCOME	Current Year (2019-20)
2,01,000	To Annual General Body	1,67,424	1,700	By Admission Fees	1,860
25,437	To EC Meeting	15,775		By Donations	_,-,-
1,230	To Affiliation Fees	915	12,000	Others-CCGPA	34,701
,	To Donation - CM Distress Relief Fund	1,50,000	,	CM Distress Relief Fund	1,35,432
3,414	To Bank & MO Charges	2,043		By Subscription to Pensioners	, ,
34,333	To Conveyance	21,856	1,91,921	Champion	2,03,541
12,000	To Donations - CCGPA	2,000	730	By Sale of Compendium	14,500
6,213	To Websites Charges	16,264		By Bank Interest	
10,467	To Postage & Telephone	5,318	-	on S.B Account	-
21,806	To Printing & Stationery	17,193	1,39,534	on F.D Account	2,64,677
·	To Printing Charges of Journals	·	3,28,806	By Rent	3,23,500
1,70,927	Pensioners Champion	2,04,695		By TA Received for Generating Digital	
	To Professional Fees	24,780	6,320	Life Certificates	-
922	To Subscriptions to Periodicals	1,463		By Advertisement charges	3,750
	To Charitable Functions Held				
13,310	at Govt School	15,000			
2,560	To TA DA & Delegation Fees	9,880			
25,640	To Building Maintanence	16,085			
5,29,259	To C/f	6,70,691	6,81,011	By C/f	9,81,961

Reg.Off: Pensioners' Bhavan, Telecom Layout, Sriramapura Phase II Bengaluru

Income And Expenditure Account For The Period Ended 31st March 2020

Previous Year (2018-19)	EXPENDITURE	Current Year (2019-20)	Previous Year (2018-19)	INCOME	Current Year (2019-20)
5,29,259 15,626 - 24,731 441 2,675 2,51,250 52,000	To B/F To Water Charges To SB interest Reversed To Electricity Charges To Portal Expenses To Renewai of Registration of Association To Depreciation To Remuneration & Wages To Excess of Income over Expenditure	6,70,691 20,568 - 5,575 - 2,400 2,26,067 42,950	6,81,011 1,94,971	By B/F By Excess of Expenditure over Income	9,81,961
8,75,982	TOTAL	9,81,961	8,75,982	TOTAL	9,81,961

Vide our report attached For GRSM & ASSOCIATES

Chartered Accountants F., R., No: 00863S

G.Babu (President) K . B Krishna Rao (Secretary)

A.Rajgopal (Partner)

M No: 205296

K .R Anantha Ramu (Treasurer)

Place: Bangalore Date: 17-11-2020

Independent Auditor's Report

To the Members of M/s Karnataka Posts and Telecommunications Pensioners' Association (Reg).

Opinion

We have audited the financial statements of M/s Karnataka Posts and Telecommunications Pensioners' Association (Reg).(the entity), which comprise the Balance Sheet as at March 31, 2020, and the Income and Expenditure Account and Receipts and Payments Account for the year then ended.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at March 31, 2020, and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of the financial statements in accordance with The Karnataka Societies Registration Act, 1960 and for such internal control as management determines is

necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material mis statement when it exists. Mis statements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

* Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not

PENSIONERS' CHAMPION

(14)

detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

* Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

For GRSM & Associates Chartered Accountants FRN:000863S

CA Rajgopal A, Partner

M.No. 205296

UDIN:20205296AAAACX7926 Date: November 17, 2020

Place: Bangalore

Freezing of Dearness Allowance

BSNL

Gol, Ministry of Heavy Industries & Public Enterprises, Department of Public Enterprises OM No. W-02/0039/2017-DPE(WC)- GL-XVI/20, dated 19th November, 2020

Freezing of Dearness Allowance to Employees of Central Public Sector Enterprises (CPSEs) drawing pay as per 2017, 2007, 1997, 1992 & 1987 IDA pay revision guidelines at current rates till 30 June, 2021-reg

The undersigned is directed to say that in view of the crisis arising out of COVID-19, it has been decided that additional instalments of Dearness Allowance payable to Employees of Central Public Sector Enterprises (CPSEs) drawing pay as per 2017, 2007, 1997, 1992 & 1987 IDA pay revision guidelines, due from 01.10.2020 shall not be paid. The additional instalments of Dearness Allowances due from 01.01.2021 & 01.04.2021, shall also not be paid. However, Dearness Allowance at current rates (w.e.f. 01.07.2020) will continue to be paid.

2. As and when the decision to release the future instalment of Dearness Allowance due from 01.07.2021 is taken by the Govt. the rates of Dearness Allowance as effective from

- 01.10.2020, 01.01.2021 & 01.04.2021 will be restored prospectively and will be subsumed in the cumulative revised rate effective from 01.07.2021. No arrears for the period from 01.10.2020 till 30.06.2021 shall be paid.
- 3. The above guidelines shall be applicable in case of Executives and Non-Unionised Supervisors of CPSEs drawing 2017, 2007, 1997, 1992 & 1987 IDA pay scales. The DA rates in case of CPSE employees drawing CDA pay scales has already been frozen vide DPE's OM No. W-02/0038/2017-DPE(WC)-GL-IX/20 dated 28.04.2020 in line with the Department of Expenditure's OM No. 1/1/2020- E.1(B) dated 23.04.2020 in this regard.
- 4. All administrative Ministries/Departments of Government of India are requested to bring the foregoing to the notice of the CPSEs under their administrative control for necessary action at their end.

P K Saha, Director

PENSIONERS' CHAMPION

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LIFE CETIFICATE: Time limit extended up to 28-02-2021

All Pensioners are required to submit their Life Certificate to the Pension Disbursing Authority every year in the month of November. Pensioners aged 80 and above can submit life certificate in October and November

CCCGPA, Karnataka requested the Secretary, DoP&PW to extend the time limit for submission of Life Certificate by pensioners/family pensioner in the year 2020 till 31-3-2021 in view of the Pandemic-Covid-19 situation in the country

Gol, Ministry of Personnel, Public Grievances & Pension, Department of Pension & Pensioners' Welfare vide O.M Dated 11th September, 2020 extended the period from October 2020 till December 2020.

CCCGPA, Karnataka vide its email dated 11-10-2020 requested Dr.Jitendra Singh, Hon'ble Minister of state (Personnel, Public grievances & Pensions, and Dr. Harsh Vardhan, Hon'ble Union Minister of Health & Family Welfare to totally exempt all Central government pensioners/family pensioners, who are drawing pension in terms of CCS (Pension) Rules, 1972, from submitting the life certificate during this year 2020, as has been done by the Tamil Nadu Government in respect of their pensioners.

Department of Pension and Pensioners' Welfare vide OM dated 23-11-2020 has extended the time up to 28-02-2021

Pensioners have the following facilities for submission of life certificate

- a) The life certificate can be submitted manually or digitally as per the convenience of the pensioner
- b) Pensioners can submit Life Certificate online from home through Jeevan Pramaan Portal or go to the nearest bank branch/Post Office

- Life Certificate can be recorded by Pension Disbursing Authorities (PDAs), if the pensioner physically appears before the PDA.
- d) Personal appearance of a pension will not be required, if the pensioner submits the life certificate form signed by any designated officer.
- e) Department of Posts & India Post Payments Bank (IPPB) have established a National Network of more than 1,36,000 accesss points in post offices in the countryand more than 1,89,000 Postmen & Gramin Dak Sevaks with smart phones and biometric devices to facilitate submission of Digital Life Certificates by pensioners by utilising the services at their doorstep provided by the postmen. For utilising this service at the doorstep, the pensioner may request the Post master of the nearest post office or the postman or by downloading th"Postinfo" App from Google Play store on their mobile phones.

d) And the latest

The Department of Pensioner and Pensioners' Welfare, in yet another pensioners' friendly initiative, has provided for submission of Digital Life Certificate through face recognition limited access. Volunteers nominated by the Pensioners Associations have been registered as "DLC Operators". Life Certificate of pensioners can be generated by the operators from their mobile phones registered with Pension Department. K P&T PA has nominated 16 members to be registered as DLC Operators.

With so many options available to pensioners for submission of life certificate now, pensioners can avail any one of the facility that is convenient for them.

Central Government Holiday in DECEMBER 2020

1. Christmas: 25th December, Friday

CGHS

CGHS Additional Director's office acts post-haste to restore CGHS Card of a beneficiary

Karnataka P&T Pensioners' Association is glad to place on record the alacrity with which the office of the Additional Director, CGHS, Bengaluru acted in resolution of the grievance of a beneficiary whose CGHS card got deleted by mistake.

The CGHS card of Sri Sdarshan registered with Wellness Centre No.1, got deleted erroneously. Therefore, the beneficiary, who needed frequent consultations with the Doctors and supply of essential medicines, could not avail the medical facilities.

He was in an extremely urgent need of the card as he had to visit a private hospital empanelled under CGHS for consultation with the specialist.

The matter was brought to the notice of Dr.Maruthi Ramana, CMO, O/o the Additional Director, by the association by email. Responding to the email immediately, the CMO assured that the matter, though cannot be directly settled by the ADs office itself, it will be taken up with the authority concerned immediately to find a solution to the problem.

We are extremely glad to note that the issue was settled within the shortest time possible to the satisfaction of the beneficiary and he was given a temporary CGHS card.

Dr. Vijayalakshmi, CMO I/c, Wellness Centre No.1, Shivajinagar, was very sympathetic and extended all possible help and assistance to the beneficiary.

FOR THE ATTENTION OF RMS & MMS Pensioners. Bengaluru

"ಮದುರ ಮಿಲನ"

Annual Get-Together of RMS and MMS Pensioners which was being held on the 1st Sunday of every year, is not in being held in 2021 due to the pandemic Covid-19 situation in Bengaluru city.

- K.K. Gangadhara

	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
Dec 19		330	3809	317.41	21,42	21% from Jan 2020 (Frozen)
Sep 20	118 (linking factor for obtaining the index numbers on the base year 2001=2.88	118x2.88 340	3972	331	26.61	24% from July 2020 (Frozen)

DA/DR wef 1-7-2020 : 24% - FROZEN Vide MoF, DoE, OM dated 23-4-2020

Accumulated percentage DA/DR expected to be released on 1-7-2021: from 1-7-2020: 7% From 1-8-2020: 9% and from 1-9-2020: 9% (DA/DR now being paid: at 17% wef. 1.7.2019)

BSNL IDA

All India Consumer price Index for August 2020 :338 points, Increase by 2 points from 336 in July 2020. IDA From 1-10-2020 :165.4% (5.5% increase from July 2020 rate of 159.9 %) **FROZEN** vide DPE OM dated 19-11-2020-order in page-15.

PENSIONERS' CHAMPION



CGHS -Advisory Committee

Volunteers to work as "Pensioners' Representatives" in the CGHS Advisory Committees in Wellness Centres and in Polyclinic for the two-year term from January 2021 to December 2022.

The Coordination Committee of Central Government Pensioners' Associations, Karnataka has addressed its Affiliate Associations connected with CGHS to call for volunteers from among their Members to work as" Pensioners' Representative" in the Advisory Committees in CGHS Wellness Centres and Polyclinic for the two-year term from January 2021 to December 2022. Applications in this connection from Members of Karnataka P&T Pensioners' Association are also invited. Members volunteering to work in the post are requested to furnish the under mentioned particulars in their applications:(1) Name of the volunteer (2) Office from which retired (3) Wellness Centre in which he desires to work (4) Address (5) Landline/mobile phone No. (6) Email ID. The Member should be a Beneficiary of the respective Wellness Centre (except Polyclinic) in which he /she desires to be a Member of the Advisory Committee. The application should reach the Secretary, K P&T P A, No.165, 4th main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bangalore 560079 **before 15-12-2020.**

For the attention of our Members / Subscribers Renewal of Subscription for the Journal. Please Renew your Subscription for the Journal

Please avoid remitting the amount by M.O. or Cheque.Credit the amount directly to the association's bank account.

Association's bank account details.

Name: Karnataka P&T Pensioners' Association
Bank: State Bank of India Branch: NTI Layout branch, Vidyaranyapura, Bangalore
Current Account No.36418697411 - IFSC:SBIN 0009045

Please do invariably inform us of the details of credit to enable us to acknowledge receipt of the amount and to renew your subscription.

OBITUARY

Sri M R Venugopalan, ALM1100, Retd. Foreman (Gaz), SQAEL Mini of Defence Bangalore expired on 17-10-2020 at the age of 82 years. He is survived by his wife and daughter

Sri Paul Wilson, LM 1841 Retd. Deputy Postmaster, Basavanagudi HPO, Bangalore expired on 23-8-2020 at the age of 74 years. He is survived by his wife and daughter

Sri H P Kumara Raja Urs, LM 2089, retd Sorting Assistant, SRO RMS 'Q'Dn. Arasikere, expired on 2-10-2020 at the age of 68 years. He is survived by his wife, 2 sons and a daughter

Sri K Basappa, LM 249 Retd. LSG SA Bangalore City RMS, expired on 06.11.2020 at the age of 90 years.

Sri Shanka Kumar C.S, ALM 1516, retd. Director, Indian Institute of Handloom Tech, Selam, expired 3-11-2020 at the age of 89 years. He leaves behind his 2 sons.

Sri P.T. Rangamani LM 2835, retd. JAO, O/o GM, Postal Accounts and Finance, Bangalore expired on 16-10-2020, at the age of 85 years. He leaves behind his wife, a son and 2 daughters

Sri V Ramanathan, LM 335 retd. LSG Supervisor Accounts, Bangalore GPO, expired on 26-10-2020 at the age of 84years. He is survived by his wife and daughter.

The Executive Committee, KP&TPA conveys its heartfelt condolences to the bereaved families.

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. 48th 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.Anantha Ramu, No 1158, 7th Main, 7th Block, HMT Layout, Vidyaranyapura, Bangalolre-560097. (Mob: 9448477129) **OR**

Most preferably be directly credited to the Association's Bank account: Name: Karnataka P&T Pensioners' Association

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

Please do invariably inform us of the details of credit to enable us to acknowledge the receipt of the amount and to send you a receipt.

	Donation for the Building Fund - 48th List						
SI	Name	Membership		Receipt	Progressive Total of donation		
No.	Sri/Smt.	No.	Rs.	No.	Total of donation		
1442	R.Krishnan	502	20000	4699	95000		
1450	S.K.Joshi	2572	10000	4735			
1451	Shantha Venugopalan	796	2000	4722	10000		
1452	Savitri Haridas(FP)	1362	2000	4737	7000		
1453	B.G.Mehta	2459	1000	4702	3000		
1454	P.Chandran	3029	1000	4731			
1455	P.Shekharappa P.Shekharappa	2721	500	4727			
1456	D.M.R. Panthalu	2133	500				
1457	Syed Altaf Hussain	S-334	500	4733			
1458	XXX	XXX	5000	4732			

We Welcome the Following Newly Enrolled Members

SI.No.	Name (Smt./Sri) Designation & Office in which last worked		Туре	& No.
1	G.Shivakumar	BCR Postal Assistant, Basaweshwaranagar PO, Bangalore	LM	3023
2	Badrinarayan.N.Tadkod	Head Sorting Assistant, HRO RMS HB Division, Hubli	LM	3024
3	T.V.Suryaprakash	PS to Chairman, Gr.B, Coffee Board, Bangalore	ALM	3025
4	T.R.Sasikala	TBOP Sortiing Assistant, Bangalore PSO, Bangalore	LM	3026
5	A.Nagesh Rao	Head Mail Guard, Bangalore City RMS, Bangalore	LM	3027
6	H.C.Nirmala	LSG Supervisor, Bangalore City RMS, Bangalore	LM	3028
7	P.Chandran	Dy. General Manager, BSNL, Mandya	LM	3029
8	C.Kumar	MTS, Bangalore City RMS, Bangalore	LM	3030
9	L.Sudha	Pharmacist, Grade I, CGHS Head Office, Bangalore	ALM	3031
10	Sri M Javarayi Gowda	Retd. Postmaster HSG-I, HAL 2nd Stage, HPO, Bangalore	LM	3032

LM: Life Member ALM: Associate Life Member

PENSIONERS DAY AND ANNUAL GENERAL BODY MEETING

CCCPA will be observing 'Pensioners Day' on 17-12-2020 and the Annual General Body Meeting will also be held simultaneously on the same date through video conferencing

Com VAN Namboodiri

Veteran P&T Trade Union Leader, Ex-President, BSNL Employees Union, the Chief Guest, will address the pensioners

PENSIONERS' CHAMPION



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/446/2018-20 - Total No. of Pages: 20

Subscription received for Pensioners' Champion During October-November 2020

· · · · · · · · · · · · · · · · · · ·		Tober-November 2020
Rs.150/- Smt./Sri Rs.150/- Smt./Sri	Rs.300/- Smt./Sri	Rs.400/- Smt./Sri
676 H.C.Keshava Murthy 694 Chandra Seshachalam 802 Mrs.Ethiraj J 1804 K.S.Janardhanachari (Aug-20) 2033 M.A.Setty 2150 M.S.Bagewadi 2203 M.N.Nagabhushana 2213 G.P. Shivanna 2215 N.Subramanian (Aug-20) 2427 N Ganesh Babu 2445 B.V.Shankaraiah 2479 G.M.Halvadia 2499 R.Krishna Murthy 2515 S.N.Hiremani (Kuly-20) 2549 Babu Rao 2577 Sesha Sastry 2597 R E Krishna Murthy 2610 M.Chokkalingam 2618 M Srinivas Upadhyaya 2698 N P Sanmugham 2650 M.N.Srikantaiah 2695 Narayanappa 2702 H.Lokeshwar	845 N.P.Albert Raphel 897 Revathi Mohan 988 N.L. Krishna 1225 G.V.Advani 1326 K Parimala 1362 Savitri Haridas(FP) 1365 Y.Subramanyam (Aug-20) 1672 A.C.Shekar 2283 V. Lakshminarayana 2342 C.J. Madhwamani 2416 Dr N G Raghu Mohan 2422 A.P. Nagaraj 2447 P. Ramadeva Holla 2523 V.R.Joshi 2582 G.S.Raghunathan 2600 J.L.N.Sharma 1600 J.L.N.Sharma 1700 J.L.N.Sharma 1800 J.L.N.Sharma	3029 P.Chandran(Rs.340) 461 C.S.Sathyamurthy Rs.450/- Smt./Sri 301 Jayalakshmi P.N. 750 D.V. Ramachandran 1398 Dr.Venkataramai P S 1561 K.G.Bhuvanendra (Aug-20) 2428 C.Aswathanarayana 2464 B.K. Lakshman 2521 H.V.Nagaraju 2598 S.Prabhakara Rs.500/- Smt./Sri 129 T V SrinivasaMurthy 686 K.S.Panchapakeshan 1684 S.V.Iyer 2193 Narayan T Gange 2620 K.Ramesh Babu Rs.600/- Smt./Sri 1328 Venkatesha Murthy.H.V. Rs.750/- Smt./Sri 2716 Malathi.R.Pai Rs.900/- Smt./Sri 3 M. Ramiah

Regd. Journal

If undelivered, please return to:

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