

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

1397, 23rd Main, Banashankari 2nd Stage, Bangalore-560 070. Phone: 26716198

Our R.T. Nagar Office above R.T. Nagar H.P.O. functions from 10.30 Hrs. to 12.30 Hrs. on Mondays, Wednesdays and Fridays except P.O. holidays. Ph.: 40905766

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VOLUME XIII

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JULY 2012

1) Annual Subscription For members- Rs. 100/-2) Annual Subscription For others -

Rs.120/-

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OUR WEBSITE www.kptpa.org

With the launching of our Website by Justice Sri Santosh N Hegde on 24th June, 2012, our Association joined the select group of Pensioners' Associations in the Country who have their own Websites. It was on this day that our longing for a building of our own was also fulfilled. A huge gathering of members of the Association and others witnessed the memorable event. 24th June is, therefore, a momentous day in the history of our Association, which now has 2000 members.

Our Website is registered with the Webhosting Company 'GODADDY', which is one of the top ten Web- hosting sites of the World. Technical expertise in selecting the Web-hosting provider and in creation of the Website was rendered to us by Sri L.V.Sudarshan, Head-Product Development, Mindcom Consulting Services Pvt., Ltd., .son Sri L.N.Vaidyanath, one of the members of our

By - K.B. Krishna Rao Member, Executive Committee, KP&T PA

Association. The Website has been designed to contain all the information that a pensioner needs, be it regarding retirement benefits or medical facilities. By clicking on the Link "Publications" provided in the Website, one can access information on pension, family pension, dearness relief, commutation of pension, Central pay scales from III CPC to VI CPC, BSNL pay scales, medical facilities under CGHS, BSNL medical reimbursement scheme, income tax and several other information required by a Central Government pensioner or a retiring Central Government employee. The website is useful for serving Central Government employees also, since the 7th Edition of the "Compendium on Pension, CGHS and Medical Facilities for Central Government and BSNL Pensioners" published

by our Association, which has been uploaded in the Website, serves as a "Guide" or a "Reference Book" for pay scales, D.A., D.R., CGHS, retirement benefits etc.

- 3. Forms required for submission of application for pension, family pension, CGHS card, reimbursement of medical charges etc., have been neatly typed and uploaded in the website. The required form can be downloaded and submitted for sanction.
- 4. "Pensioners' Champion", our monthly journal, which carries write-ups on topics concerning pensioners, extracts of Government Orders, CGHS Orders, Court Orders etc., is also available for viewing. Journals for the months of April, May and June 2012 have since been hosted on the Website.
- 5. To facilitate easy access to other important Government Websites, LINKS have been provided to (1) Pensioners' Portal of the Department of Pension and Pensioners Welfare (2) Central Pension Accounting Office (CPAO)
- (3) Ministry of Labour and (4) CGHS Bangalore.

- 6. Separate links have been provided for accessing information on the formation of the Association in1996, it's new building, Executive Committee Members for the years 2010-2013 and whom to contact. The link Photo Gallery has the photographs taken on the occasion of the inception of the Association, photos of previous and present Committee Members, photos of some of the Annual General Body Meetings, in which Officers of the Department of Posts, Telecom and CGHS were Chief Guests. photos of foundationstone laying ceremony and inauguration of the new building of our Association can also be seen.
- 7. Latest Orders are posted under the link "What is New". The Association requests it's members and others to visit the Website as frequently as required.
- 8. Efforts are on to upload information on topics of interest to pensioners and senior citizens on health matters like preventive, curative and palliative, calculation of Income Tax and filing of connected returns, WILL-writing. Our object is to provide a 'Single Window Information System' useful to pensioners .

JULY 2012

Application form for becoming member of our Association can be got down loaded from "Forms Slot" of our Website. Instructions are available in the form for filling up same.

Our Building - Pensioners' Bhavan

After completing some minor items of work (which are to be attended to) by the end of August 2012, the Building may become ready for occupation. The first floor with the small room in the ground floor, as already published (through an advertisement in the Website of our Association reproduced elsewhere in this journal) will be rented out for a period of two years, The two guest rooms in the ground floor, office room and mini-conference hall will be retained for our use.

The structure of the building can carry a load of another floor, i.e, 2nd floor, in which, as originally planned, we can have an Auditorium with lift facility depending upon our ability to mobilize funds for construction at a later date.

The complete list of 'Elite Donors' (members who had paid donation of Rs. 10, 000/- and above) will be published in the next issue of Pensioners' Champion for purpose of cross-checking by members before exhibiting on a Board in the premises of the building. Members may point out any mistake in the spelling and other particulars.

Members who desire to become 'Elite Donors' by paying the difference in the total amount of Rs. 10,000/- paid so far as donation, can still do so, latest by the end of August 2012. The donation so far paid can be ascertained from the Treasure (Ph: 28463468) or Vice President Sri M. Ramiah (Ph: 26717090).

Our immediate requirement: A Computer and Printer for office, one big TV for Mini Hall and two small TVs for the Guest Rooms. Members/their children/grand children can come forward and donate.

Implementation of recommendations contained in Para 61 of 44th Report of Parliamentary Standig Committee on Home Affairs - following a time schedule for disbursement of pension - regarding

(O.M. No. 38/64/98-P&PW(F) dated 1.5.2012 of DoP&PW)

- In Para 61 of the 44th Report of Paliamentary Standing Committee on Ministry of Home Affairs, the Committee observed that timely payment of pension and retirement dues is not being made to the retiring employees of the Union Government. The Committee drew attention to the employees Provident Fund Scheme and the Notification issued by the Ministry of Labour on 27.10.1997 amending the Employees Pension Scheme. 1995. In terms fo provisions under Emplyees Provident Fund and Misc. Provisions Act, 1952, The Ministry of Labour inserted a new provision 17 'A Payment of Pension' which interalia says that in case the Commissioner fails without sufficient cause to settle a claim complete in all respects within 30 days, the Commissioner shall be liable for the delay beyond the said period and penal interest at the rate of 12% per annum may be charged on the benefit amount and the same may be deducted from the salary of the Commissioner". On the same analogy the Committee recommended that similar provisions may be formulated and enforced to ensure timely payment of Pension and retirement dues to the retiring employees of Union Government.
- 2. Rule 68 CCS (Pension) Rules. 1972 provides for payment of interest on delayed payment of gratuity and recovery of interest so paid from the Officers responsible for such delay. The recommendations of the Committee on delayed payment of retirement dues was examined in this Department in consultation with Department of Personnel and Training and Department of Expenditure, Ministry of Finance and it was decided to implement the recommendations as below:-
 - All pensioners' dues are to be settled by strictly following the procedure laid down in Rules 56 to 76 of CCS (Pension) Rules, 1972
 - ii) Wherever delays are anticipated, provisional pension should be sanctioned immediately
 - iii) Any delay in processing of pension resulting in pension not being

- authorized on the last working day of retirement of the Government servant, should be reported by the Head of Office to the next higher authority who would watch the settlement of delayed cases.
- iv) In respect of delayed payment of gratuity wherever it results in payment of penal interest at the rate applicable to GPF deposits under Rule 68 of CCS (Pension) Rules 1972, Secretary of the Administrative Ministry or Department would initiate action to fix responsibility at all levels to recover the amount from the concerned Dealing Official, Supervisor and Head of Office in proportion to their salary by following the prescribed procedure for the purpose and should be strictly enforced.
- v) Once it has been decided to pay gratuity, the amount should be paid immediately pending a decision regarding payment of interest. This would reduce the interest liability if any on payment of delayed gratuity.
- vi) In the matter of delayed payment of leave encashment the Department of Personnel & Training in their Note dated 2.8.1999 had clarified that there was no provision under CCS (Leave) Rules for payment of interest or for fixing responsibility. Moreover, encashment of leave is a benefit granted under Leave Rules and not a pensionary benefit.
- vii) In the matter of CGEGIS, the Department of Expenditure, Ministry of Finance in their UO No. 709/EV/1999 dated 6.8.1999 had clarified that payment under CGEGIS cannot be termed as terminal benefit. As payment under this Scheme are made in accordance with the Table of Benefit which takes into account of delayed

payments under the scheme. They had also clarified that CGEGIS payment cannot be withheld and no Government dues can be recovered from the accumulation except the amount claimed by the financial institution as due from the employee on account of loans taken for house building purpose.

3. The above recommendations were circulated among all Ministries/Departments vide the Department's O.M No. 38/64/98-P&PW(F) dated 5th October 1999. However, it is noticed that all Ministries/Departments are not strictly following the above instructions. The above instructions provide that wherever delays are anticipated, provisional pension should be sanctioned immediately. Thus, in case where regular pension is not authorized at the time of retirement,

provisional pension should invariably be sanctioned. Inspite of these instructions, there have been instances where payment of pension (regular or provisional) is not authorized at the time of retirement. In some cases, the administrative departments have been directed by the Central Administrative Tribunal/Court to pay interest of delayed pensionary benefits is being forwarded to Department of Pension and Pensioners Welfare. Therefore, it s reiterated that all the Ministries/Departments shoule strictly follow the above recommendations communicated vide this Department's O.M dated 5.10.1999.

4. The Ministries/Departments may circulate this O.M among the concerned attached/subordinate/ field organizations under the administrative control of the respective Ministry/Departments for strict compliance.

CGHS Matter

1. Three additional doctors posted to CGHS Bangalore over and above the total sanctioned strength as per SIU formula: CCCGPA, Karnataka, in a letter dated 4th May 2012, to Sri L.C.Goyal, Additional Secretary & Director General (CGHS), Ministry of Health & Family Welfare, Govt. of India, had represented about the difficulties faced

by the CGHS beneficiaries in Bangalore on account of shortage of doctors. The letter has been reproduced on page No. 13 of "Pensioners' Champion" May 2012 issue. Though no official communication has been received in the form of a reply, our representation appears to have been favourably considered. It is not known whether action for revision of SLU formula and opening of a another Polyclinic are under consideration. Sri L.C. Goyal has since been shifted from the post.

- 2. **Issue of Plastic Cards for CGHS beneficiaries in Bangalore:** The process has started. Pensioners who are already having cards, there being no change including change in address, need not produce any further document, while submitting application for plastic cards. Supporting-documents need be produced, if changes are required in the particulars already available in existing card.
- 3. Vacancy in the Advisory Committee: Sri V.M.Laksminarayana, a pensioner-nominee of CGHS Advisory Committee, Wellness Centre No.1, Shivajinagar, had tendered his resignation from the post citing adverse health condition of himself and of his wife. CCCGPA desires to fill up the post with another pensioner. Volunteers, who are members of any Affiliate-Association of CCCGPA and having CGHS Card attached to CGHS Wellness Centre No.1, may send their application for consideration furnishing address, telephone No. both landline and mobile- and also their membership No. of the concerned Association.
- 4. Meeting of the Pensioner-nominees of all CGHS Wellness Centres with Addl. Director CGHS: Under the auspices of CCCGPA, a meeting has been arranged on 24th August 2012. CCCGPA has already addressed all Pensioner-nominees to furnish before 10th August 2012 to CCCGPA, subjects, if any, for discussion in the meeting. Beneficiaries may contact the nominees of respective Wellness Centres and convey to them grievances, if any, of a general nature for inclusion in the list of subjects being forwarded by them to CCCGPA, which is consolidating the subjects for discussion in the proposed meeting. Telephone contact Nos. of Pensioner-nominees are available on the Notice Board in the respective Wellness Centres.

Clarification on Revision of Pension of Pre-2006 Pensioners/Family Pensioners with reference to Department of Pension & Pensioners Welfare OMs No. 38/37/08-P&PW(A)pt.1 dated 14.10.2008 & their OM of even number dated 11.2.2009 regarding implementation of Government's Decision on the recommendations of 6th CPC and representation form JTS Group A pre-2006 Pensioners thereon respectively

(O.M. No. 45-25/2011-Pension dated 9th July 2012 from ADG (Pension) of Department of Posts)

I am directed to invite the kind attention of all concerned to this Department's Circular Letters No. 4-6/2008-Pension dated 17.10.2008 and No. 4-6/2008 Pension dated 13.3.2009 circulating the above cited Department of Pension & PW O.Ms dated 14.10.2008 and 11.2.2009 respectively on the above subject.

- 2. The Department has received Grievance Petitions from the JTS Group "A" Pre-2006 Pensioners that at the instance of General Managers (Finance) / Directors of Accounts (P) of certain Circles, the benefit of revision of pension of pre-2006 pensioners / Family Pensioners with reference to the VI CPC / Revised Scale of 15600-39100 (PB-3) as envisaged at SI. No. 17 of the Concordance Table Annexed to the Department of Pension & PW as O.M dated 14.10.2008, has been denied or otherwise resorted to effect reduction / recovery retrospectively in respect of Pre-2006 Postal Pensioners who retired from the JTS Group 'A' Grade with the corresponding pre-revised / V CPC Pay Scale of 8000-275-13500 or for that matter with the Pre-Revised / IV CPC Pav Scale of 2200-75-2800-100-4000.
- 3. The matter has been examined in consultation with the Pay Commission Cell of the Department of Posts and the matter was further referred to the Nodal Authority, the Department of Pension & PW alongwith their opinion that taking into consideration of the intent and purport as contained vide para 2.2.19(x) of the CPC Report as accepted by the Government, from which it is clear that scale of Rs 8000-13500 for entry grade for the Group 'A' posts for which Running Band of PB-3 is recommended and also of the Item No. 9 of Deptt. of Posts Memo No. 4-4/08-PCC dated 3-4-2009 prescribing the pay scale of Rs 15600-39100 (PB-3) for JTS, among others, the denial of the benefit by certain Circles as explained in para 2 above, is not porper as the replacement scale of Rs. 15600-39100 (PB 3) as given at Sl.No. 17 of the Concordance Table annexed to DoP & PW O.M dated 14.10.2008 shall only apply in respect fo Pre-2006 Pensioners

which being the corresponding revised VI CPC Pay Structure to the JTS Group 'A' Pre-2006 Retirees who retired with the pre-revised V CPC Pay Scale of 8000-275-13500 or for that matter with the Pre-Revised / IV CPC Pav Scale of 2200-75-2800-100-4000. The question of applying the replacement scale of 9300-34800 (PB2) as envisaged at SI.No. 16 of the Concordance Table ibid does not arise for the purpose of Revision of Pension of Pre-2006 JTS Group 'A' retirees, as the same is prescribed in respect of Group 'B' Posts Non-Functional Selection Grade. The Department of Pension & PW (Desk A), vide their ID No. 38/6/12-P&PW(A) dated 28.6.2012 as recorded in Department of Posts File No. 45-25/2011-Pension, have opined that though two Corresponding Pay Bands that is, Rs. 9300-34800 (PB-2) and Rs. 15600-39100 (PB-3) are given at the Concordance Table annexed to their O.M dated 14.10.2008, both are normal corresponding pay-bands and not upgraded pay-bands and it is for the concerned Administrative Department to decide as to which pay-band will be applicable to the pre-revised pay scale of Rs. 8000-13500 in that particular Department.

- 4. Accordingly, on the basis of opinion tendered by the Pay Commission Cell of the Dept. of Posts and the Dept. of Pension & PW, as delineated at para 3 above, it is clarified to all concerned in this regard, that in so far as it relates to revision of Pension / family pension, as envisaged in the Department of Pension & PW O.M dated 14.10.2008, for being applicable to the JTS Group 'A' Pre-2006 Retirees of the Department of Posts is concerned, the corresponding replacement scale of Rs. 15600-39100 in PB-3 (not being an upgraded scale) as given at SI.No. 17 of the Concordance Table annexed to their O.M dated 14.10.2008 ibid shall only apply.
- 5. This may be brought to the notice of all concerned for strict compliance and pending cases/of grievance of JTS (Group A) Pre-2006 Postal Retirees may be disposed of accordingly by initiating appropriate corrective action forthwith.

Legal Matter

- **1. Writ petition (C) No. 1535/2012- (Union of India –vs- CGSAG.S-29 Pensioners) pending in Delhi High Court:** Regarding extension of the benefit of "50% of the minimum of the Pay in the Pay Band + Grade Pay to all pre-2006 pensioners"- as ordered by Principal Bench of CAT, Delhi.--Hearing adjourned to **29th November, 2012.**
- 2. SLP (C) 10109-21/2010 regarding Extension of CGHS facilities to P&T pensioners who were not beneficiaries of CGHS while in service: Last came up for disposal in the Supreme Court on 9-7-2012. Notices have not yet been served to all the Respondents, i.e., P&T Pensioners affected-- Next-hearing date not fixed.
- 3. WPs: 20158/ 2004 (S-CAT), 18210/2005 (S-CAT), 18211/2005 (S-CAT) relating to claim for medical reimbursement of S/Sri D.R.Joshi, P. Narayana Madivala and Babu Nairy respectively: Dismissed on 8-3-2012. Our Advocate applied for their restoration on 26-4-2012. Came up for disposal on 2-7-2012, but posted to N/W (i.e Next Week) -- came up on 25.7.2012. Ordered for restoration.
- 4. **JAG PB-3 / PB-4 Muddle Case:** Secretary General, AICCPA informs that in view of a reply received from the Government on the issue, the Application to be filed is being modified suitably and will, at any rate, be filed by the end of this month.

Advertisement inserted in our website www.kptpa.org

First floor of an independent twostoried building in a serene ambience with a big compound, sufficient space for carsparking and a garden in the open space in front of the building, is available for rent. IDEAL FOR A COMPANY GUEST HOUSE.

Accommodation for rent available in the first floor: Three rooms with attached bath, dining-cum -drawing room, balcony at the entrance, kitchen and work area, Also wardrobes and Solar water-heater have been provided. Servant's quarters in the ground floor with a big sump for water storage also available. Rent Rs. 30,0000/-. For address and location map of the building please click the link "contact us" of our website www.kptpa.org. Interested COMPANIES may contact Sri M.S.Krishnamurthy on mobile No. 9449882108.

ALL INDIA CONSUMER PRICE INDEX						
Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76		
Dec 11	197	2298	191.5	65.3		
May 12	206	2,376	1981	71.04		

By. K.B. Krishna Rao

B. Sadashiva Rao, President, K P&T PA and Chairman, CCCGPA. Karnataka

OBITUARY

Sri U.K.Wariyar (ALM 725), Retd. from Film Division, Ministry of Information and Broadcasting, Gol, expired on 1-6-2012 at the age of 83 years. He is survived by his wife and two sons.

Sri B. Mohan Rao (LM 292), Sr. Supr., CTO, Bangalore expired on 26-6-2012 at the age of 85 years. He is survived by his wife.

Sri T.S.Raghavachari (LM 1012), Retd. Asst. Director General, Telecom, Sanchar Bhavan, New Delhi, expired on 2-7-2012 at the age of 84 years. He is survived by his two sons.

Sri D.Ramu (LM 146), Retd. LSG Supervisor, RMS, Bangalore Stg. Air, expired on 10-7-2012 at the age 85 years. He is survived by his wife and three sons.

Sri C.Srinivas (LM 1669), Retd. Senior Accounts Officer, Office of GM, BSNL, Kolar, expired on 20-7-2012 at the age 67 years. He is survived by his wife and two daughters.

We convey our heartfelt condolences to the bereaved.

An acknowledgement from the Secretary of K P&T PA in connection with the Team Work rendered in completing construction of "Pensioners' Bhavan"

The monumental work completed by our Association is receiving appreciation and compliments from various guarters from all over the country and from unexpected guarters like media including TV channels. A couple of such compliments from two different vernacular newspapers are reproduced elsewhere in this journal. No other Pensioner-Association including all-India Federation in the country has been able to undertake a project of this type. The completion of this gigantic project was possible on account of the sincerity and devotion exhibited by all the Office-bearers and Members of the Executive and Building Committees including our two dynamic Advisors, and on certain occasions, with the cooperation by their family members also. At a particular stage, members of the Executive Committee had gone on 'Padayathra' to the houses of our members, which they did unhesitatingly for mobilizing funds to the extent of Rs. 40 lakhs, the amount involved in construction. The Treasurer's job is commendable, as there has been no case of non-accounting of amount donated and non- acknowledgment of amounts received, in spite of the comparatively huge amount involved in the transactions. Thanks to the unstinted co-operation extended by all members, some in the form of unexpected liberal contributions, humbling us in the process! Thanks once again also to the Telecom Employees Cooperative Housing Society Ltd. for providing the site at an extremely low concessional rate and also to the Ministry of Communications Employees Cooperative Housing Society Ltd. for providing a substantial donation as initial 'seedmoney'. The credit for completing this Herculean task is due not to any individual alone, but for the entire Office-Bearers and Members of the Executive and Building Committees and finally to our members at large and our well-wisher-donors.

Pensioners' Bhavan

Members of Executive and Building Committees during the Construction

Office Bearers

President Sri B. Sadashiva Rao

Vice President Sri M. Ramiah
Secretary Sri N. Bhaskaran
Joint Secretary Sri B.K. Gundu Rao
Treausrer Sri S.M. Vittal Rao
Internal Auditor Sri A. Poobalan

Members of the Executive Committee

Sri K. Arumugham
Sri S. Paramasivan
Sri B.L. Channappa
Sri M.R.S. Prakasa Rao
Sri M.N. Gopinath
Sri V.S. Shanmugham
Sri M.S. Krishna Murthy
Sri M.S. Venkataramaiah

Sri K.B. Krishna Rao

Members of Building Sub-Committee

Sri B. Sadashiva Rao Sri B.K. Gundu Rao Sri M. Ramiah Sri M.S. Venkataramaiah

Sri N. Bhasakaran Sri L.V. Narayana Sri S.M. Vittal Rao Sri A. Kanagamani

Advisors

H.S. Prabhakara Sri G. Babu

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OFFICE BEARERS AND MEMBERS OF THE EXECUTIVE AND BUILDING COMMITTEES

Rao, Sadashiva œ. Bhaskaran, Sri Sri N. Gundu Rao, Sri B.K. Sitting from left to right : Sri M. Ramiah, Sri S.M. Vittal Rao **Standing from left to right**: Sri V.S. Shanmugham, Sri B.L. Channappa, Sri K. Arumugham, Sri A. Poobalan, Sri M.S. Venkataramaiah, Sri M.N. Gopinath, Sri K.B. Krishna Rao, Sri L.V. Narayana, Sri M.S. Krishnamurthy, Sri A. Kanagamani

Sri H.S. Prabhakara and Sri G. Babu, Advisors in the Building Committee, could not attend the photo session and Sri M.R.S. Prakasa Rao, Member of Executive Committee was abroad

HANDS OF KINDNESS

Karnataka P&T Pensioners' Association and its first Secretary Sri N.Bhaskaran

(Gist of the write-up by Mrs. A.V. Bindu, journalist of Mathrubhoomi. which appeared in Mathrubhoomi Malayalam paper, Bangalore edition dated 21st July 2012, (portion of photocopied below), published after an interview with Sri N. Bhaskaran and translated into English by Sri B.K.Gundu Rao, Joint Secretary, K P&T PA).

Sri N. Bhaskaran, now 80+age, dedicates his services for the welfare of pensioners extending his helping hand particularly for the people in the evening of their life, when they face difficulties in getting pensions/family pensions settled, and during mental stress caused by family problems and physical disability as a result of advancing age. He functions as the Secretary of the Karnataka P&T Pensioners' Association for the last 18 years since its establishment. After his retirement in 1990, he joined the group of pensioners retired from Railway Service of P&T department, who were having a 'Get-together' on the first day of January every year, started the RMS Pensioners' Association in 1992, the name of which was changed after two years to Karnataka P&T Pensioners' Association (KPTPA). The Association has now 2,000 members and enrols members retired from BSNL Railway Civilian Defence Depts. other Central Government Departments as Associate Members, including Officers from IAS, IPS, IFS Cadre and Judges of High Courts.

2. Hailing from Kerala from an interior village in Palakkad District with a qualification in the old Intermediate (present PUC), he joined RMS in Vijayawada in 1951 and was transferred to Bangalore in 1952. He got involved in the trade union movement and worked in various positions in the organization and held the post of first Circle Secretary, RMS Union, Karnataka Circle from 1960 to 1972. For having led the one-day historic Strike on 19th September 1968 of Central Government employees in Karnataka, he had to undergo suspension for a period of 14 months. He had the distinction of getting the 'Best Officer' (Dak Seva Award) in his cadre as HSG1 from his Department in 1986 and retired from service as Head Record Officer In 1990.

3. KPTPA enrols members as Life Time Members on payment of Rs. 500/-. Spouses of members acquire automatically Life Membership after the death of the members without any extra payment. Sri Bhaskaran states that, in some cases, even pensioners, who held high positions while in service, are not conversant with Rules on grant of pension and Central Government Health Schemes and they approach him for help. Similar is the case of widows and he helps them. The Association felicitates every year their members, who cross 75 years of age. The Association conducted a meeting of representatives of all Pensioners' Associations in India on 26th October 2006. got a draft of the "Common memorandum on behalf of Pensioners for VI CPC" prepared and a draft of Byelaws for formation of an Apex Body (Bharat Central Pensioners Confederation) for pensioners had both been adopted. Subsequently, the Association had an Oral Hearing from the Chairman of VI CPC with Members of VI CPC, a rare privilege. One of the important achievements in connection with the Memorandum is getting the demand for sanction of age-related additional pension starting



from increase of 20% at 80 years and reaching 100% increase on attaining 100 years of age. The Association was having its meetings initially by rotation in the residents of its Executive Committee Members. The registered office of the Association is the residence of Sri Bhaskaran. Smt. Meera Datta, the then CPMG, gave an accommodation in R.T.Nagar Head Post Office in 2005 at a nominal rent for Association to function. The Association has now built its own two-storied building (with provision for six guest rooms to be rented out at a nominal rent to pensioners visiting Bangalore, for short visit, a dining-cumdrawing hall, kitchen, a mini conference room and an office room) at a cost of Rs. 40 lakhs by raising donations chiefly from its members. The foundation stone for the building was laid by Justice Sri M.N. Venkatachalaiah, Retd. Chief Justice of Supreme Court. The building was opened by Justice Sri Santosh N Hegde, Retd. Judge of Supreme Court, and former Lokayukta of Karnataka, on 24th June 2012. The Website of the Association, www.kptpa.org, was also launched by him on the same date. The Association also publishes a monthly journal titled as "Pensioners' Champion" and periodically publishes an updated version of its publication "Compendium" on pension CGHS and Medical Facilities for Central Govt. and BSNL Pensioners'

- 4. Sri N.Bhaskaran is also the founder General Secretary of the Coordination Committee of Central Government Pensioners' Associations, Karnataka with 20 Pensioners' Associations affiliated to it.
- 5. A piece from Memory: "Recently, one day, a lady from Hyderabad contacted and represented to him stating that she was unable to get her family pension-payment from BSNL continued because of non-receipt of 'Police Report' treating him as dead in the case of her missing-husband. Even after submission of the required documents and repeated representations, she was unable to get the suspended family pension restored during the last four years. On the intervention of the Association, payment of family pension was restored".

Renewal of Annual Subscription (Rs. 100/-) for Pensioners' Champion for the period July 2012 to June 2013.

As per the decision taken in the Executive Committee Meeting, subscription of all members, except of those who paid during the period January 2012 to June 2012 and those joined the Association during the same period, (i.e. upto Membership No. 1931) expired in June 2012. Therefore, in order that such members are to get journal without interruption, they are advised to renew subscription by remitting Rs. 100/- by MO / sending crossed local cheque/DD drawn in favour of Karnataka P&T Pensioners' Association before 15th August 2012 positively. To ensure proper accounting, members should furnish membership No. after their name in MO form and on the reverse of the cheque/DD (as the case may be) their membership No. and name. In spite of repeated instructions through journal, the Secretary continues to get donation/renewal of subscription to his address at Banashankari 2nd Stage, sometimes writing treasurer's name. MO/Cheque/DD should be sent only to the Treasurer at his Yelahanka address as furnished below:

Sri S.M.Vittal Rao, Treaurer, K P&T PA,

114/707, 2nd Main Road, Yelahanka Satellite Town, Bangalore- 560 106 (Ph: 28463468).

- 2. It is reiterated that Life Membership (LM or ALM) does not imply life subscription. to our monthly journal. Subscription to "Pensioners' Champion" is separate.
- 3. In spite of publishing in the last two issues of our journal not to send any amount by MO/bv cheque/DD to the Secretary by way of donation to Building Fund or renewal of subscription for Pensioners' Champion, the Secretary continues to get the same from members. Some members write the name of the Treasurer, but write the address of the Secretary. Members are once again requested not to resort to such procedures. We are very much burdened on account of the wrong procedure adopted. Also the membership No. is also not being mentioned in the address portion of the remitter in the MO form. If such things continue to be practised, we are left with no alternative but to keep the amount received in suspense account resulting in a situation of the member not getting copies of Pensioners' Champion. Members will understand that we do not have any staff to rectify such mistakes. Everyone in the organization is rendering voluntary service and they cannot be taxed with additional burden on account of the minor act of omission by members.

It is reiterated that renewal of Annual Subscription for members is for the period July to next June. Members who have not so far renewed their subscription for the period July 2012 – June 2013 may not receive Pensioners' Champion commencing from August 2012 issue onwards.

Subscribers to note: Some subscribers remit only Rs. 100/- as annual subscription instead of Rs. 120/-. Subscription of Rs. 100/- is applicable only to life members of the Association. Short receipt of annual subscription will only lead to non-compliance with the request for becoming subscribers and non-receipt of Pensioners' Champion. The Association is subjected to unnecessary burden in corresponding. Old subscribers should furnish in their address portion, as remitter, their subscription No. New subscribers should follow-up the remittance with a letter for enrollment as subscriber. Pensioners residing in Karnataka have to become members of our Association to get copies of our journal. Members of affiliate Associations of CCCGPA and pensioners outside Karnataka can only become subscribers to our journal.

- 1. Photos of members 75 + age felicitated in the AGB Meeting on 24th June 2012 are available in R.T. Nagar Office and can be picked up by either the member or his representative from there during working hours of that office. We are unable to send the same by post as we are not in a position to identify the person with the photo
- Photos taken (about 200 Nos.) in AGB Meeting are available in a C.D. in R.T. Nagar Office.
 Members may contact the Manager on any working day of the office for getting copies of print
 out.

LM/ALM Name (Smt./Sri)		LM/ALM Name (Smt./Sri)			LM/ALM Name (Smt./Sri)		
3	M. Ramiah	627	D.J. Monisse	938	K. Vijayasekharan		
4	B. Sadashiva Rao	639	T.V. Rau	942	M.R. Deshpande (200)		
27	G.R. Henry	665	V.R. Singarachari	944	K.R. Siddheswar		
35	N. Bhaskaran	686	K.S. Panchapakesan	953	C. Narasimhaiah		
48	S.M. Vittal Rao	721	S. Vedagiri	959	N.N. Ramesh		
72	S. Ramakrishna	723	N.C. Joga Rao	962	A.V.S. Edward		
83	V.S. Mulgund	726	P. Ramaswamy	963	B.S. Srivatsan		
98	R. Subramanyam	736	C. Sithapathi Rao	979	M. Dhanpal (300)		
114	P. Sadshiva Chadaga	751	R.N. Prahlada Rao	989	T.A. Gopalakrishna (200)		
135	M.S. Krishnamurthy	762	A. Sadananda	990	A.C. Gnanasekharan		
138	T.S. Srikantaiah	763	H.S. Keshavamurthy	1003	K.S. Rajanna		
152	K. Santhoji Rao	790	B.S.N.Rao (200)	1046	R. Jayaraman		
173	L.V. Narayana	798	R. Vanitha (200)	1016	K.L. Venkata Subbaiah (200)		
177	T.G. Kuppuswamy	801	G.V. Prabhakara	1019	S.C. Narayanaswamy		
265	L. Dangroji Rao	808	Bhaskara Bhatt (200)	1068	R.S. Krishnamurthy		
268	Y.L. Vasudeva Rao	813	A.S. Ramachandraiah	1069	R. Srinivasan		
292	P. Mohan Rao (200)	815	V.S. Pai	1085	M.N. Gopinath		
298	Nagarathna	816	C.S. Parthasarathy (200)	1100	M.R. Venugopalan		
299	K.O. Chacko	822	P. Harishchandra Rao	1101	V.P. Panduranga Naidu		
309	C. Mohanakrishna	831	S.K. Radhakrishna	1109	K. Sanjiva Shetty		
335	V. Ramanathan	838	B.L. Channappa	1111	S. Srinivasan		
351	K. Adiseshan (200)	848	K.V. Sathyanarayana	1115	K.V.L. Iyer		
375	M.N. Shenvi	849	M. Siddeshappa (200)	1127	M. Pushparaj		
401	H.V. Shivaswamy	862	S.P. Venkatesha Jois	1131	K.B. Krishna Rao		
405	S.N. Sundaram	865	N. Krishnaswamy (200)	1141	Mamatha Neela Gopal (200)		
409	R. Vaikuntaraju (200)	869	P. Ravindranathan	1159	D. Madhava Murthy (200)		
442	M.S. Venkatarammaiah	877	Renukaradhya (200)	1163	M.P. Ramamohan		
448	K. Prabhakara Rao	899	K.M. Lakshminarayana	1182	G.S. Desikachar		
507	C.K.N. Murthy	908	K. Sridhar Bhat	1192	G.P. Venkatachalam		
523	G.S. Gangadhara Rao (300)	911	K.N. Ramprasad	1210	A.R. Venugopal (200)		
544	B.N. Rao	917	A.R.K. Sharma	1224	M.B. Kulkarni		
557	B.Y. Ramaswamy (120)	920	A. Kanagamani	1233	Sadananda		
577	S.H. Vyasa Rao	925	T.A. Rao (500)	1240	Saraswathi Padmanabhan		
581	K.K.V. Ranganatha Swamy	928	B. Basavaih	1247	M.S. Sehsadri		
598	V.S. Shanmugam (200)	929	K.V. Lakshminarayana	1253	A.H. Ramesh		

Subscription of Rs. 100/- for Pensioners' Champion						
LM/A	LM Name (Smt./Sri) LM/ALM	Name (Smt./S	ri) LM/ALM Name (Smt./Sri)			
	H.M. Madhavachar (200)		K.F. Nazareth (200)			
1292	V. Ranganatha Rao		Y. Seshadri			
1293			C.S.V. Jois (300)			
1294	S. Paramasivam		S.N. Somashekar			
1332	K. Vasudevan		V. Gopal (200)			
1343	B.S. Jaiparameshwar		K.N. Dharmarathnam			
1348	K.R. Rajendran	.,	B.S. Rathna			
1356	S. Navaneetam		Aruna KRV Reddy			
1361	N.S. Suryanarayana Iyer (200)	1722	A.N. Bhat			
1369	H.S. Sreekantaiah	1731	E. Santhanam			
1382	M.P. Parameshwara Sharma (200)	1741	Poornima Kumaraswamy			
1400	V.R. Subramanyam		R. Sundaram			
1418	J.D.R. Delhi	1762	A.O. Cyrus			
1419	C. Chennakesavamurthy	1772	Ashok Kumar Gupta			
1420	P.K. Prabhu	1788	D.N. Dwarakanath			
1423	L. Subramanya Bhat	1794	V. Sathyanarayanachar			
1424	N. Sivasankaran	1803	K.V. Srinivasamurthy (200)			
1429	M. Janardhanan (200)	1814	C. Shanmugam			
1445	Kamal Chandra Sharma	1853	V.R.K. Iyengar (200)			
1471	K.R. Sreekanta	1868	M.S. Radhakrishna			
1492	V. Chandrashekara (230)	1901	N.J. Chacko (200)			
1555	M.N. Rajeev	1917	A.N. Ashwathanarayana Swamy			
1559	S.B. Nagaraja Rao	1923	N.G. Mahabalaiah			
1561	K.G. Bhuvanendra (200)	1930	S.R. Nagaraj (220)			

	Newly-Enrolled Members						
	(Smt/Sri) Designation & Office in which last worked						
1.	V. Chandrappa	S.G. Driver, Mail Motor Service, Bg.	LM 1994				
2.	R.J. Chakrapani	HSG I, HSA, BG TD STG, Bg.	LM 1995				
3.	M. Jagadeesh	Section Supervisor, O/o. CPMG, Bg.	LM 1996				
4.	D.N. Jagadeesh	Postal Assistant, Hospet, HPO	LM 1997				
5.	H. Ramachar	LSG/SPM, Huvinahadagalli P.O.	LM 1998				
6.	B.S. Narayanaswamy	D.E., BSNL, Vijayanagar, Bg.	LM 1999				
7.	H.B. Dattatri	SPM, Yantrapura, Harihar	LM 2000				

LM: Life Member ALM: Associate Life Member

COORDINATION COMMITTEE OF CENTRAL GOVERNMENT PENSIONERS' ASSOCIATIONS, KARNATAKA (R)

AFFILIATES

- * Karnataka P&T Pensioners' Assn., Bg.
- * Railway Pensioners' Assn., Bg.
- * Retired Railway Officers' Assn., Bg.
- * Welfare Association of Retired Officers of Income Tax Dept., Bg
- Central Excise & Customs Pensioners' Assn., Bq.
- * Kendriya Vidyalaya Sangathan Retired Employees' Assn., Bg.
- Indian Institute of Science Pensioners' Assn., Bg.
- Coffee Board Pensioners' Assn., Bg.
- * Karnataka Central Govt. Pensioners' Assn., Bg.
- Survey of India Pensioners' Assn., Bg.
- Karnataka Khadi & Village Ind. Commission Pensioners' Association, Bg.
- * Karnataka IA & AD Pensioners' Association, Bg.
- BSNL Pensioners Welfare Assn. Karnataka Telecom Circle, Bg.
- * Central Govt. Pensioners' Assn., Mysore.
- * The Dakshina Kannada P&T Pensioners' Assn., Mangalore.
- * Udupi Dist. P&T Pensioners' Assn., Udupi.
- * All India Central Govt. Pensioners' Assn., Bijapur.
- * All India Central Govt. Pensioners' Assn., Dharwad.
- * BSNL Retired Employees Association, Hubli
- * Chickmagalur Dist. P&T, BSNL Pensioners' Association

Draft Annual Report of CCCGPA, Karnataka, for the year 2011-12 for adoption in the AGB meeting of CCCGPA to be held in "Pensioners' Bhavan" on 14th August, 2012

(Note: Admission to the AGB meeting of CCCGPA is restricted to three nominees from the marginaly-noted Affiliates including the Office Bearers of the Management Committee of CCCGPA, Karnataka, and is not open to all)

The Secretariat of CCCGPA, Karnataka has great pleasure in presenting the Annual Report for the year 2011-12.

2. The same team of office-bearers who were elected in the AGB Meeting on 4th July 2010 continued to hold their respective offices. The number of affiliates to CCCGPA continues to be 20. The last AGB Meeting was held on 3rd July 2011 in R.T.Nagar Office of Karnataka P&T Pensioners' Association. A meeting of the Management Committee along with observance of Pensioners' Day was held on 17th December 2011 in R.T.Nagar Office of Karnataka P&T Pensioners' Association.

Activities

- 3. All the Affiliates responded to the call of Bharat Central Pensioners' Confederation to conduct 'Signature Campaign' in connection with demand for scrapping of PFRDA Bill. The 'March to Parliament' jointly with Confederation of C.G. Employees and Workers and BCPC took place on 25th November 2011. CCCGPA was represented by representatives of Karnataka IA & AD Pensioners' Association. In spite of the assurances held out by the Prime Minister in the meeting that followed the 'March to Parliament', the Government went ahead. The passage of the Bill, however, got stalled in Parliament on account of opposition from Trinamool Congress, a constituent of UPA.
- 4. Some pensioners are yet to get Revised Pension Payment Authority under VI CPC (RPPA), in spite of earnest attempts in the form of directives from DoP & PW (the latest being on 15th November 2011) to the Ministries/Departments for time-bound action and periodical monitoring of the work by the DoP & PW. The DoP & PW issued an advertisement in the leading dailies in September 2011 containing a model form for submission of application for getting RPPA and many pensioners got benefitted.
- 5. Order on pension-revision effective in BSNL from 1-1-2007 has been got almost complied with in Karnataka. In spite of joint effort by Pensioners' Associations and Serving Employees Unions, the anomaly in pension refixation of those who retired within ten months of their absorption in BSNL with effect from 1-10-2000 continues and efforts to get relief did not succeed.
- 6. The forum provided by DoP & PW for filing on-line grievances through CPENGRAMS under the NeG plan of the Government has been made use of by both Pensioners' Associations and individual pensioners with satisfactory results, though the concerned departments are not promptly responding. An Awareness-cum-Training Programme in this connection was conducted on 17th March 2012 hosted by DoP & PW with the active support of Karnataka P&T Pensioners' Association, one of our affiliates, and all the affiliates participated in the same and got benefitted. Pensioners' Portal promptly inserts the O.Ms issued by DoP & PW and this helps pensioners at large and Associations of Pensioners to download the same and circulate for information through their periodicals for the benefit of those who are not computer-savvy.
- 7. A meeting of SCOVA was held on 21st September 2011. Representatives of KCGPA, one of our Affiliates belonging to the 'Rotating Group" of non official members, attended the meeting. Some improvements in the functioning of SCOVA are perceptible. Minutes of SCOVA Meetings and Action-Taken-Report are promptly circulated through Pensioners' Portal. There is increase in periodicity of the meetings, though the time allotted for discussion is insufficient.

- 8. The demand for grant of one increment in the Pre-revised Scale on 1-1-2006 for those whose increments fell between 1-2-2006 and 30-6-2006 taken up in the meetings of the National Anomaly Committee and SCOVA has been conceded by the Government follow-up order has been issued by Government on 19-3-2012.
- Periodical Pension Adalaths are yet to be conducted in some of the departments, in spite of specific instructions on the plea of lack of clarity on certain issues.

Medical Facilities

- 10. The basic issue of increase in the quantum of FMA to Rs. 1,200 remains unsolved in spite of repeated representations. Follow-up action in the form of tossing of files among the DoP & PW MoH & FW and Ministry of Finance continues.
- 11. Coffee Board Pensioners' Association, whose pensioners were getting only Rs. 100 as FMA, was able to get the uniform FMA of Rs. 300 applicable to other Central Government pensioners, through repeated efforts. They are yet to get the assurance of payment of arrears implemented from the same date as has been made applicable to other Central Government pensioners.
- 12. Some irksome issues connected with the implementation of RELHS have been solved with the issue of Railway Board's letter No. 2011/H/28/1/RELHS/Court Cases dated 31-5-2012 as a result of intervention of the courts. For Pre-2009 Retirees, the RELHS-97 will remain open-ended. For March 2009 and onwards-retirees, it will remain open for a period of another one year from the date of issue of the letter to all those who had not joined the scheme for one reason or the other. Henceforth, joining RELHS has been made mandatory without any exit clause whatsoever for future retirees. However, the condition of 'lock-in-period of six months' (relaxation permissible in 'Emergency) for referral outside Railway Hospitals continues to haunt the beneficiaries.
- 13. While CGHS benefits have been extended PSU/AB absorbees, KVS Retirees have not been extended the facility. We had filed a case in local CAT and had got a favourable decision. The Government's appeal against the same has been dismissed by Karnataka High Court. As of now, we cannot be sure whether the Government will drag the pensioner to the Supreme Court, as they are wont.
- 14. The appeal of the Government in regard to 'Denial of CGHS benefits to P&T Pensioners not-participating in CGHS at the time of retirement' is pending in Supreme Court. However, the appellate court has not granted 'any stay' against the favourable decision of CAT and all P&T pensioners in Karnataka who apply for CGHS cards are getting the facility for a period of one year on each occasion of renewal of CGHS card.
- 15. CGHS Polyclinic and Wellness Centre No.1 have been shifted to a better accommodation. Meetings of the Advisory

Committee are being held in almost all Wellness of 80+ age, are getting preference in consultation – a major achievement at all-India level. Representatives of CCCGPA met the members of the Sub Committee of the Department-Related Parliamentary Standing Committee of MoH & FW on 5th November 2011 and discussed changes required on policy issues in respect of CGHS including local issues such as opening of an additional Polyclinic and shortage of doctors. In response to a letter from CCCGPA to Sri L.C.Goyal, Addl. Secretary and DG (CGHS), the MoH & FW has recently posted three additional doctors over and above the strength justified under the SIU formula.

Other cases taken up through Courts

- 16. Government's appeal in respect of the case regarding 'Refixation of Pension of pre-2006 Retirees', as a result of the decision of CAT Principal Bench, Delhi pending in Delhi High Court, has been adjourned on 17-7-2012 for hearing to 29-11-2012.
- 17. As regards, PB3-PB4 Muddle, AICGPA, Delhi, has given the case to the Advocate, who is preparing papers for filing the case in Supreme Court.
- 18. Regarding 'Extra Increment BSNL', favourable decision has been given by CAT, Ernakulam on 15th March, 2012. Further move on the part of the BSNL is being watched.
- 19. We were contemplating on approaching Court with regard to getting the benefit of PB3 (15,600 39.100) to JTS Group 'A' Pre-2006 Retirees (V CPC Scale of 8,000-275-13,500) of Department of Posts under VI CPC for purpose of revision of pension/family pension. Department of posts has conceded our demand and order has been issued on 9th July 2012.

Other Topics of Interest

20. A unique achievement is that of Karnataka P&T Pensioners' Association constructed its own building with six guest rooms to be provided on nominal rent to Central Government pensioners/family visiting Bangalore for short stay and provision of an office room with a mini-conference hall adjacent in the same building. The Association launched its own website www.kptpa.org. A function was arranged on 24th June 2012, in which Justice Sri.Santosh N. Hegde, Retd. Judge Supreme Court and former Lokayukta was Chief Guest.

21. We are glad that our two affiliates, Coffee Board Pensioners' Association and Karnataka IA & AD Pensioners' Association, have started publishing regularly monthly journals. Karnataka Central Government Pensioners' Association continues to publish their monthly journal

Conclusion

22. We thank all Affiliates for the co-operation extended to us during the year under report.

(Contd. on next page)

Posted on 27th/30th of every month at Bangalore GPO - MBC RNI Regn. No. KAR BIL/2000/1576 Reg. No. CPMG/KA/BGS/446/2012-14 - Total No. of Pages: 16

Donations for the Building Fund			Donations for the Building Fund				
LM/ ALM	Name (Smt./Sri)	Rs.	Progressive Total	LM/ ALM	Name (Smt./Sri)	Rs.	Progressive Total
938	K. Vijayasekharan	10,000	10,500	1642	S.M. Ganapathiraman	1,000	-
526	G.S. Gundu Rao	5000	15,000	1741	Poornima Kumaraswamy	1,000	-
1561	K.G. Bhuvanendra	5,000	15,101	1803	K.V. Srinivasa Murthy	1,000	-
1576	K.F. Nazareth	3,000	6,001	1920	H.N. Huli	1,000	-
895	T.R. Krishnamurthy	2,000	3,501	1994	V. Chandrappa	1,000	-
1550	A. Poobalan	2,000	7,004	69	K.S. Ranganatha	600	3,501
1945	R. Sakthidharan	1,001	-	177	T.G. Kuppuswamy	500	4,000
589	M.V. Nanjunda Rao	1,000	4,500	1003	K.S. Rajanna	500	1,001
448	K. Prabhakar Rao	1,000	3,000	1198	S.K. Venkateshamurthy	500	2,500
946	Hanumesha Rao	1,000	-	1240	Saraswathi Padmanabhan	500	2,000
911	Ramaprasad K.N.	1,000	4,500	1257	C.M. Karunakaran	500	1,000
1137	A. Shivaram	1,000	2,000	27	G.R. Henry	500	12,500
1369	H.S. Srikantaiah	1,000	3,000	1016	K.L. Venkatasubbiah	500	2,501
	I	<u> </u>	<u> </u>	1421	Y.C. Dixit	500	4,800

Donations from Non-Members

Family Members of Sri N. Bhaskaran (LM-35) (For installation of AC for Office Room & Meeting Hall) Rs. 50,000/-

(CCCGPA - continued from previous page)

News from Affiliates:

Karnataka Income Tax Pensioners' Association: The name of the Welfare Association of Retired Officers of Income Tax Department, Bangalore, has been changed into Karnataka Income Tax Pensioners' Association and got registered with the Registrar of Societies,. Bangalore Urban District.

D.K.Dist P&T Pensioners' Assn., Mangalore: AGB Meeting was held on 5-6-2012 with Sri M.A. Naik, President of the Association, presiding. Annual Report for the 2011-12 presented by the Secretary, Sri M.A.Venkatachalam, and Audited Statement of Accounts for 2011-12 presented by the Treasurer, Sri S.Nagendra, were adopted. Elections for office bearers for the period 2012-14 were held. The under mentioned members were elected to the posts mentioned:- Sri M.A.Naik: President, Sri A.C.Abdul Karim: Vice President, Sri M.A.Venkatachalam: Secretary, Sri Dharnappa Purursha: Joint Secretary, Sri S.Gopal: Treasurer, Sri S.Lakshmi Lokanath: Asst. Treasurer.

Regd. Journal

If undelivered, please return to:

Karnataka Posts and Telecommunications Pensioners' Association (R) 1397, 23rd Main, Banashankari II Stage, Bangalore-560 070. То

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