



Monthly Journal (**Special issue**) 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 Website : www.kptpa.org

B. Sadashiva Rao, IPS (Retd.)
President, Ph.: 26626333 M: 99450-18275

N. Bhaskaran
Secretary, Ph.: 26716198

S.M. Vittal Rao
Treasurer, Ph.: 28463468

VOLUME XIII

ISSUE 12

DECEMBER 2012

1) Annual Subscription For members- Rs. 100/-
2) Annual Subscription For others- Rs.120/-

Single Copy - Rs. 12/-



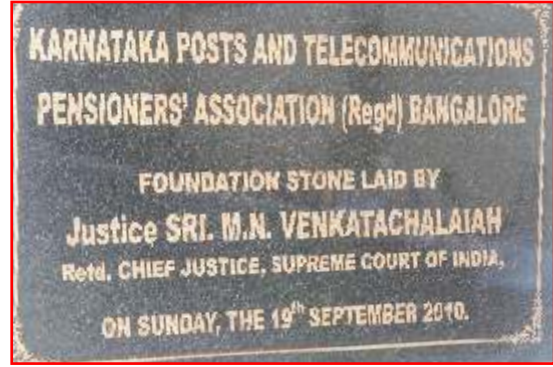
PENSIONERS' BHAVAN

after completion of construction in December 2012.

**GREETINGS AND BEST WISHES FOR A HAPPY NEW YEAR
TO ALL MEMBERS AND SUBSCRIBERS**



Entrance to Building from road



Foundation Stone



The covered passage leading to the building

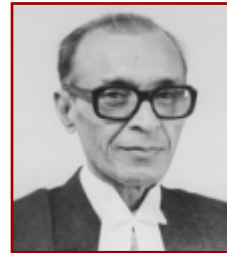


Stone Plaque in c/w opening

NAKRA JUDGEMENT - The Five-Member Bench of Supreme Court delivered the judgement on 17th December 1982



Hon'ble Chief Justice
Mr. Y.V. Chandrachud



Hon'ble Justice
Mr. Baharul Islam



Hon'ble Justice
Mr. V.D. Tulzapurkar



Hon'ble Justice
Mr. O. Chinnappa Reddy



Hon'ble Justice
Mr. D.A. Desai

17th December - Pensioners' Day

We know about Fathers' Day, Mothers' Day, Workers' Day, etc., which are celebrated all over the world. There is a "Pensioners' Day", less known and celebrated only in India on 17th day of December by the pensioners who retired from Central Government Services.

2. 17th December is an eventful day for Central pensioners since, it was on this day in the year 1982 that a Five Member Bench of the Supreme Court consisting of Hon'ble Chief Justice Mr.Y.V.Chandrachud and four other Hon'ble Judges delivered its judgment in the case known as D.S.Nakra & others Vs. Union of India. In its landmark judgment, the Apex Court held the 'eligibility criteria' specified in the Office Memorandum issued by the Finance Ministry on 25-5-1979, whereby the Liberalized Pension Scheme was introduced, **as unconstitutional and as in violation of Art.14 of the constitution** since, the modifications to Pension Rules under the Scheme were made applicable to only those Government Servants who retired on or after 31-3-1979. Striking down the relevant portion of the O.M. which specified the eligibility criteria "being in service and retiring subsequent to the specified date" for being eligible for the Liberalized Pension Scheme, the Supreme Court ruled that the New Pension Formula should be made applicable to all pensioners irrespective of the date of their retirement.

3. The Central Government implemented the judgment in October 1983 and extended the benefits admissible under the Liberalized Pension Scheme 1979, viz., (i) calculation of pension as per the slab formula and (ii) Raising the ceiling on maximum pension from Rs.1000 to Rs. 1500 to pre 31-3-1979 retirees. In addition to these two benefits, calculation of average emoluments for pension for 10 months instead of 36 months and benefit of qualifying service up to 33 years instead of 30 years given effect to earlier from 29-2-1976 were also extended to all pre 31-3-1979 retirees. Thus, the Nakra Judgment brought about a total change in the manner of implementation of modifications to pension Rules and it provided a **Bonanza** for the pensioner community. Therefore, the judgment is rightly hailed as the "**Magna Carta**" of pensioners.

4. Supreme Court not only ensured extension of monetary benefits to past pensioners but also

infused a sense of self-esteem among the pensioner fraternity by making the following observations in its judgment that:

- (1) The pension is neither a bounty nor a matter of grace depending upon the sweet will of the employer and that it **creates a vested right subject to 1972 Rules.**
- (2) Pension is not **ex-gratia payment**, but it is a payment for the past service rendered.
- (3) It is a social welfare measure rendering socio economic justice to those who in the hay day of their life ceaselessly toiled for the employer on an assurance that in their old age, they would not be left in the lurch.

5. The Apex Court questioned the rationale behind the Government's decision to deny revised retirement benefits to those who retired earlier and extending the benefits to future retirees only, whereas in the case of serving employees, the revised pay scales, though introduced from a specified date, are made applicable to those who were in service prior to the specified date also and the benefits are not limited to only those who enter service subsequently. The Court stated that in its view, pension is some kind of retirement wages for past service and therefore, it cannot be denied to earlier retirees.

6. This epoch-making judgment had its influence not only on successive Pay Commissions but on the Government also in as much as, the Government for the first time, included Pension Structure for past pensioners in terms of reference to IV Central Pay Commission (1983-86). The IV C.P.C., liberalizing the pension structure further, recommended computation of pension at 50% of average emoluments instead of under the slab system which had provided for calculation of pension at different percentages depending upon the amount of Average Emoluments. Though, this was to be given effect to from 1-1-1986, the benefit was extended to pre 1986 pensioners also and in whose case pension had been calculated under the slab system earlier, it was recalculated at 50% of average emoluments and the difference was added to their pension from 1-1-1986.

7. The V Central Pay Commission, taking a major step forward, recommended fixation of pay of all

pre 1986 retirees on **notional basis** in the revised scales of pay introduced subsequent to their retirement consequent upon implementation of the recommendations of successive Pay Commissions and treating the **Notional pay so arrived at as on 1-1-1986** as average emoluments for recalculation of their pension as on 1-1-1986 and to consolidate the recalculated pension on 1-1-1996 on par with post 1986 pensioners, thereby ensuring **complete parity in pension** between pre 1986 and post 1986 pensioners. Another major benefit given to pensioners from 1-1-1996 was linkage of their pension with pay scales. The revised pension was to be not lower than 50% of the minimum of the revised pay scale introduced from 1-1-1996 corresponding to the pay scale from which the pensioner had retired irrespective of the date of retirement. This ensured **Modified Parity** in pension between pre 1996 and post 1996 pensioners. These recommendations which were accepted and implemented by the benevolent Government brought a windfall of benefits to pre 1996 pensioners.

8. The VI Central Pay Commission recommended more improvements in pension structure. Major benefit that accrued to post 2006 retirees was with regard to entitlement to full pension. Linkage of full pension with 33 years of qualifying service was dispensed with and pension was sanctioned at 50% of the last pay drawn or average emoluments whichever is more beneficial. With this modification, **qualifying service** for calculation of pension became irrelevant. A retiree with 10 years qualifying service is entitled to pension at 50% of the last pay or average emoluments. Hence, **Pro-rata pension also became irrelevant**. Though, the VI CPC did not recommend complete parity in pension between pre 1996 and post 1996 pensioners, unlike the V CPC which had recommended complete parity in pension between pre 1986 and post 1986 pensioners, it however, ensured Modified Parity in pension between pre 2006 and post 2006 pensioners by recommending that the revised pension from 1-1-2006, shall not be lower than 50% of the sum of minimum of the pay in the Pay Band and Grade Pay thereon corresponding to the pay scale from which the pensioner had retired. Other major benefits recommended were (1) Sanction of Age related Additional Pension to

Pensioners and Family Pensioners at 20%, 30%, 40%, 50% and 100% of their Basic Pension/ Family Pension on attaining 80,85,90,95, and 100 years of age respectively. (2) Raising the maximum limit of Gratuity from Rs. 3.5 lakhs to Rs.10 lakhs.

9. Pensioners are indebted to the three petitioners, Sri D.S.Nakra, a Civil Servant, who retired as Financial Advisor to the Defence Ministry, Rear Admiral Satyendra Singh who retired from the Armed Forces and 'Common Cause', a Society registered under the Societies Registration Act, for their initiative in approaching the Supreme Court and the Hon'ble Judges constituting the Bench for delivering the epoch-making Judgment. Pensioners are grateful to the successive Central Pay Commissions for submitting their recommendations in pursuance of not only the operative part of the judgment but the spirit behind it also as revealed by many observations made by the Bench in its judgment. Benevolent attitude of the Central Government in accepting the recommendations and implementing them with retrospective effect, which improved the lot of pensioners, is appreciable and the Pensioner Community is grateful to the Government.

Thus, 17th December came to be celebrated as "Pensioners' Day" by pensioners.

*K.B.Krishna Rao, Member,
Executive Committee, K P&T PA*

Sri S.Subbaiah, ALM 1760, Retd. Senior Auditor, Office of the Accountant General, Karnataka, expired on 17-10-2012 at the age 83 years. He is survived by his wife, two sons and a daughter.

Sri K.L.Krishna Jais, Retd. Asst. Surveyor of Works, Office of Garrison Engineer, Kadakavatsala, Pune, expired on 2-12 -2012 at the age of 80 years. He is survived by his wife, two sons and a daughter.

Sri A.N. Aswathanarayanawamy, ALM 1971, Retd. Income Tax Officer, Office of the Chief Commissioner of Income Tax, Bangalore, expired on 3-12-2012 at the age 70 years. He is survived by his wife and two sons.

We convey our heartfelt condolences to the bereaved.

Continuation of empanelment of private hospitals, diagnostic laboratories and imaging centres under CGHS and revalidation of CGHS package rates--reg.

(O.M. No. S 11041/23/2009-CGHS (Hosp. Cell) / CGHS (P) Pt-IX dt 15.10.2012)

The undersigned is directed to refer to the various Office Memoranda issued by this Office from time to time vide which private hospitals, diagnostic laboratories and imaging centres were empanelled under CGHS in Delhi & NCR and other CGHS covered Cities from 7.10.2010 onwards, which would be completing empanelment period of '2' years before 31st March 2013 and to state that it has been decided to extend the validity of empanelment of such empanelled hospitals, diagnostic laboratories and imaging centers on the same terms and conditions under which they were empanelled, till 31st March 2013 or till next empanelment, whichever is earlier.

2. Similarly, the CGHS rates notified in 2010-11 in Delhi & NCR and other Cities are also revalidated till further revision of the rates.

3. The private hospitals, diagnostic laboratories and imaging centres, which are not interested to continue their empanelment under CGHS shall have to submit letters seeking withdrawal of empanelment on or before 31st October 2012, failing which it shall be construed that they intend to continue their empanelment under CGHS as per the terms and conditions of MoA signed with CGHS by them. The private hospitals, diagnostic laboratories and imaging centres are also required to submit revalidated Performance Bank Guarantee (in case they expire prior to 31st March 2013).

4. The hospitals shall however complete the treatment as per the same terms and conditions in respect of CGHS beneficiaries, who were already admitted prior to issue of this O.M.

5. These Orders shall be effective from the date of its issue.

Newly-Enrolled Members

	(Smt/Sri)	Designation & Office in which last worked	Type & No.
1.	Munikrishnappa	Station Director, AIR, Bangalore	ALM 2040
2.	Shantha Ramachandra	(Family Pensioner)	LM 2041
3.	M.L. Swamy	SA, Bangalore City RMS	LM 2042
4.	M.K. Lakshminarayana	LSG, SA, Birur RMS	LM 2043
5.	Kunjamma James	MACP - PLI O/o. CPMG, Bg.	LM 2044
6.	B.V. Srinivasa	SPM - Sringeri S.O., Chikmagalur	LM 2045
7.	J.R. Srinivasa Murthy	SPM Belagadi S.O., Chikmagalur	LM 2046
8.	Jagannatha Rao	SPM - Domlur S.O. Bg.	LM 2047
9.	S. Sugumaran	Sr. Accountant, O/o. Director of Postal Accounts, Bg.	LM 2048
10.	J.R. Duggal	Dy. Manager (Finance) NTPC- N.Delhi	ALM 2049
11.	A. Venkatesh	TBOP, Postman, Bangarpet	LM 2050
12.	B.H. Gopal Swamy	BCR Postman, Vasantanagar, Bangarpet	LM 2051

LM: Life Member

ALM: Associate Life Member

Donations for the Building Fund

LM/ALM	Name (Smt./Sri)	Amount Rs.	Progressive Total Rs.
1808	A.V. Chidambara Murthy	1000	2,000
1689	G. Thirumala Rao	500	-

Implications of Nomination

Will your Nominee get the money on your death? Did you think that your nominee is the person, who will get all the money legally from your Life Insurance Policy and Mutual Funds Investments? That is exactly what you would think, if you are not aware of the legal aspects. We assume a lot of things which sounds like they are obvious, but are not true from the legal point of view.

For whom are we earning? For whom are we investing? Who, do we want to leave all our wealth to, in case something happens to us? It might be your children, your spouse, parents, siblings etc., or just a subset of these. You also might want to exclude some people from your list of beneficiaries! So, you think you will nominate person X in your Insurance policy, and when you are dead and gone, all the money goes to person X and he/she becomes the sole owner? It doesn't work that way. Let's see how it actually does!

What is a nominee? According to law, a nominee is a trustee, not the owner of the assets. In other words, he is only a caretaker of your assets. The nominee will only hold your money/asset as a trustee and will be legally bound to transfer it to the legal heirs. For most investments, a legal heir is entitled to the deceased's assets. For instance, Section 39 of the Insurance Act says the appointed nominee will be paid, though he may not be the legal heir. The nominee, in turn, is supposed to hold the proceeds in trust and the legal heir can claim the money.

A legal heir will be the one who is mentioned in the WILL. However, if a WILL is not made, then the legal heirs of the assets are decided according to the succession laws, where the structure is predefined on who gets how much. For example, if a man during his lifetime executes a WILL in the WILL, he mentions his wife and children as legal heirs, then after his death, his wife and children are the legal owners of his assets. It is essential that one needs to execute a WILL. It is the ultimate source of truth and replaces the Succession Law. Nominee can also be one of the legal heirs.

Important: Mention the Full Name, Address, age, relationship to yourself of the nominee. Do not write the nomination in favour of "wife" and "children" as a class. Give their specific names and particulars existing at that moment. If the

nominee is a minor, appoint a person who is a major as an appointee giving his full name, age, address and relationship to the nominee.

Why is the concept of nominee? So you might be wondering, if the nominee does not become the sole owner, why does such a concept of "nominee" exist at all? It is pretty simple. When you die, you want to make sure that the Insurance Company, Mutual Fund or your Shares should at least get out of the companies and go to someone you trust, and who can further help, in process of passing it to your legal heirs.

Otherwise, if a person dies and has not nominated anyone, your legal heirs will have to go through the process of producing all kinds of certificates like death certificate, proof of relation etc., not to mention that the whole process is really cumbersome! (For each legal entity! The Insurance Company, the Mutual Funds, for the Shares, for the Real Estate). So, to simplify, if a nominee exists, these hassles do not happen, since the Company is bound to transfer all your money or assets to the nominee. The Company goes out of scene and then, it is between nominee and legal heirs.

Example of Nomination: Ajay was 58 years old who died recently in an accident. As his children were settled, he wanted to make sure that his wife was the nominee in all his movable assets, as per the law, his wife, along with children, were the legal heirs and all of them had equal right to Ajay's assets.

One simple step which could have saved the situation was that Ajay should have made a WILL which clearly stated that only his wife was entitled to get all the money and not his children.

Implications of nomination are different for each category!!

Nomination in Life Insurance

A policy holder can appoint multiple nominees and can also specify their shares in the policy proceeds. Nomination in Life Insurance has one limitation, as Insurance Policies are bought to secure your financial dependents, your first choice of nominee has to be your family members. In case you want to nominate a non-family member like a friend or third party, you will have to show/prove to the Insurance Company that there is some insurable interest for the person.

This happens because of a Clause called Principal of Insurable Interest in insurance. Note that provision of nomination in Life Insurance is related to Section 39 of the Insurance Act.

Nomination is a right conferred on the holder of a Policy of Life Assurance on his own life to appoint a person/s to receive policy moneys in the event of the policy becoming a claim by the assured's death. The Nominee does not get any other benefit except to receive the policy moneys on the death of the Life Assured. A nomination may be changed or cancelled by the life assured whenever he likes without the consent of the nominee.

Make sure, you have a nominee for your policy for easy settlement of the claim, if you do not have any nominee mentioned in the policy, it can turn out to be a disaster for your dependents to get a claim.

Nomination in Mutual Funds: In case of Mutual Funds, you can nominate up to three people, who can be registered at the time of purchasing the units. While filling in the application form, there is a provision to fill in the nomination details. Even a minor can be a nominee, provided the guardian is specified in the nomination form. You can also change nomination later by filling up a form which is available on the Mutual Fund Company website. Nomination in Mutual Funds is at folio level and all units in the folio will be transferred to the nominee(s). If an investor makes a further investment in the same folio, the nomination is applicable to the new units also. A non-resident Indian can be a nominee, subject to the Exchange Control Regulations in force from time to time.

Nomination in Shares: Now you know what a nominee means and who actually gets the money. So, if there is a husband H, with wife W and nephew N, and he has nominated his nephew N to be the nominee of his shares in demat account, who will have the legal right to own the shares after husband's death? If your answer is wife, you are wrong in this case. In case of Stocks, it does not work the usual way, if a WILL does not exist.

It means that if you have not written a WILL, anyone who has been nominated by you for your shares will be the ultimate owner of those stocks. The succession laws on inheritance will not be applicable, but in case, you have

made a WILL, that will be the source of truth.

Nomination in PPF: Let me give you some shock first. If you have Rs. 10 lakh in your Public Provident Fund (PPF) account and you have not nominated anyone for your PPF get maximum of Rs 1 lakh only! Yes, it's so important to have a nominee, now you get it. You can nominate one or more persons as nominee in PPF. Form F can be used to change or cancel a nomination for PPF. Also note that you cannot nominate anyone if you open an account for a minor.

Nomination in Saving/Current/FD/RD Account in Banks FD's also come with nomination facility: While opening a new account, there is a column for nomination in the same form and you should fill it. You can nominate two persons with first and second option. Note that in case you have not done any nomination till now, you should request Form No. DA-1 from your Bank which is used to assign a nominee in future. (Examples of ICICI Bank HDFC Bank, Canara Bank). In the same way to change/cancel the nomination you need to fill up Form No. DA-2. Read about Corporate Fixed Deposits.

As per a famous case, A Bench of Justices Aftab Alam and R M Lodha, in an Order, said that the money lying deposited in the account of the original depositor should be distributed among the claimants in accordance with the Succession Act of the respective community and the nominee cannot claim any absolute right over it.

Section 45ZA(2) (Banking Regulation Act) merely put the nominee in the shoes of the depositor after his death and clothes him with the exclusive right to receive the money lying in the account. It gives him all the rights of the depositors so far as the depositors' account is concerned. But, it by no stretch of imagination makes the nominee the owner of the money lying.

Courtesy: Raiders' Guardian, 10-2012

ALL INDIA CONSUMER PRICE INDEX				
Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
June 12	208	2395	199.58	72.41
Oct 12	217	2471	205.91	77.8

By. K.B. Krishna Rao

Pensioners' Bhavan

The construction work is completed. From AGB meetings under the shade of trees in Lalbagh and Cubbon Park in Bangalore, we moved to veranda of PMG's office, air conditioned Auditorium of Telephone Bhavan and Meghdoot Auditorium of Bangalore GPO and now to our own building "Pensioners' Bhavan". We have been able to have this achievement in a comparatively a short period of 18 years of formation of our Association. Thanks for the co-operation and financial support extended by our members, subscribers to "Pensioners' Champion", some of the Employees' Housing and Credit Co-operative Societies, Serving Employees' Unions, children, relatives and friends of our members, a Trust-run establishment and other well wishers. Our members in the Executive Committee and Building Committee worked with all sincerity and dedication. More than half of the EC members in the Executive Committee are founder members of the Association and this situation ensured continuity in planning and execution of the project.

2. The Ground Floor of the building houses three guest rooms (one of them single-bedded) with attached bath room, a cabin for the Manager near the entrance, drawing room, a 25-seater air conditioned mini hall and an air conditioned office room. The first floor houses a veranda at the entrance, a drawing-cum-dining hall, three rooms with attached bath room, a fully equipped semi-Italian-type kitchen, a Puja Room and work-area. All rooms are equipped with wardrobes. Attached bath rooms have hot water connectivity through solar heating system. Both floors have filtered water for drinking purpose. The building has four solar lights – three outside and one inside in the drawing room in ground floor.

3. The path way leading to the building measuring 45' x 10' has been got covered and can be used for parking cars of pensioner-guests. It is equipped to be converted as a venue for a 60-capacity meeting hall. The vacant land in front of the building belonging to the Housing Society has been converted into a park. Our thanks to the Housing Society.

4. Until boarding facility becomes available in the immediate vicinity, we will be letting out only the two rooms for the use of pensioners from outside visiting Bangalore on short duration. For the present, we are restricting booking of the rooms to members of Central Government Pensioners' Associations only. To enable the occupants to prepare at least coffee/tea, we are providing induction stove and coffee filter with a couple of vessels. The rent per day for each room is Rs. 300/- and is very nominal considering the facilities provided. Facility of booking the two rooms for occupation will be provided through internet connectivity (**e-mail ID pensionersbhavan@gmail.com**) and by telephone during the notified working hours of the Manager (i.e. 9.30 AM. to 1.00 PM. on Mondays, Wednesdays, Fridays and 2nd Saturday) in Pensioners' Bhavan.

5. The single room in the ground floor and the entire first floor is being let out for the present on monthly rental basis and the same will continue until the area develops with all facilities.

6. We have applied for telephone connection from BSNL with internet connectivity about a month back observing all formalities. **Telephone No. 080-23620545** has been allotted to us. We expect to get telephone connectivity before the first week of January 2013.

Pension Adalat for Telecom/BSNL Pensioners

The Adalat has been notified to be held on 30-1-2013. Those having grievances are to send the same by 10-1-2013 by post to Sri A.Manohara Rao, Joint Controller of Communication Accounts, O/o Controller of Communication Accounts, Karnataka, Amenity Block, BSNL Office, Palace Road, Bangalore-560 001 /Fax :080-22201104 / dotcell ktk@yahoo.co.in E-mail with full PPO details. The venue of the Adalat will be notified to the applicants.

*Glimpses of
"Formation & Growth of our Association (K P&T PA)"*

 KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONERS' ASSOCIATION (R) (FORMERLY RMS PENSIONERS' ASSOCIATION) BANGALORE			
NAMES OF FOUNDER OFFICE - BEARERS / EC MEMBERS - 28-4-1996			
SL No	NAMES	MEMBER SHIP NO.	DESIGNATION
1.	SRI B. SADASHIVA RAO	LM - 4	President
2.	SRI N. MUTHUSUBRAMANIAN	LM - 26	Vice President
3.	SRI N. BHASKARAN	LM - 35	Secretary
4.	SRI N.R. KRISHNAMURTHY	LM - 12	Joint Secretary
5.	SRI V.S. GOPALAKRISHNAN	LM - 30	Treasurer
6.	SRI S.M. VITTAL RAO	LM - 48	Auditor
7.	SRI K. ARUMUGHAM	LM - 1	E.C.Member
8.	SRI M. RAMAIIH	LM - 3	E.C.Member
9.	SRI S. KRISHNAN	LM - 24	E.C.Member
10.	SRI S. NATARAJAN	LM - 31	E.C.Member
11.	SRI C.V. ANANDA	LM - 47	E.C.Member
12.	SRI M.M. BELLIAPPA	LM - 94	E.C.Member
13.	SRI L.V. NARAYANA	LM - 173	E.C.Member
14.	SRI M.R. NAGARAJA	LM - 229	E.C.Member



1994
Office Bearers of
RMS Pensioners' Association



15.5.1996
Meeting of
RMS Pensioners' Association



15.5.1996
Sri M.K. Deena Dayalan (2nd from left)
President, AIFPA, Chennai, unveiling the banner
declaring change of name to
Karnataka P&T Pensioners' Assn.



1996
First Office Bearers of
Karnataka P&T Pensioners' Association
after change of name

*Glimpses of
"Formation & Growth of our Association (K P&T PA)"*



24.10.1999
International Year of Older Persons.
Dr. V.S. Natarajan,
famous Geriatrician, Chennai
releasing Souvenir



17.12.2000
Sri P.K. Brahma,
Addl. Secretary,
DoP & PW speaking on
Pensioners' Day



23.6.2002
AGB Meeting
Smt. Ganga Murthy, Director, DoP & PW,
Sri L.D. Bonnel, Secretary,
Dept. of Posts, and
Sri J. Alexander, Former Chief Secretary,
Karnataka on the dais



23.6.2002
Smt. Ganga Murthy,
Director, DoP & PW
addressing AGB Meeting



18.7.2004
10th Anniversary Celebration
of K P&T PA
Sri H.T. Sangliana, MP
releasing Souvenir



Sri H.T. Sangliana, MP
speaking after releasing
Souvenir



15.10.2006
Adoption of "Pensioners One Memorandum"
to VI Central Pay Commission



22.7.2007
Dr. Doddarange Gowda, MLC
Renowned Poet & Lyrist
addressing AGB Meeting

Glimpses of "Formation & Growth of our Assn. (K P&T PA)"



Awareness-Cum Training Programme by DoP & PW on PENSIONERS' PORTAL on 17.3.2012
 Smt. Tripti. P. Ghosh, Director, DoP & PW addressing Sri R.C. Misra, Secretary, DoP & PW, addressing EC Members of K P&T PA and M.C. Members of CCCGPA with Secretary and officers of DoP & PW



7.5.2010
 Receiving Sale Deed of Site for Pensioners' Bhavan from Telecom Emp. Co-op Housing Society Ltd.

19.9.2010
 Laying Foundation Stone for Pensioners' Bhavan

19.9.2010
 Retd. Chief Justice Sri M.N. Venkatachalaiah speaking after laying foundation stone



24.6.2012
 Retd. Justice Sri Santosh N. Hegde with unveiled Stone Plaque in C/w opening of Pensioners' Bhavan

24.6.2012
 Retd. Justice Sri Santosh N. Hegde speaking after opening of Pensioners' Bhavan

24.6.2012
 Launching of website www.ktpa.org by Retd. Justice Sri Santosh N. Hegde

Pensioners' Bhavan (Fully Equipped)



Reception (Manager's Cabin)



Mini Meeting Hall (Air Conditioned)



Office Room (Air Conditioned)



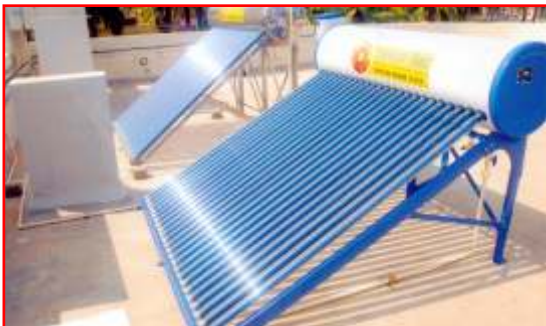
Fully Equipped Kitchen (Upstairs)



Guest Room No. 1



Guest Room No. 2



Solar Panels for hot water



Solar Panel for lighting

ನಾವೆಂದರೆ -

ಬೇರೆಯವರ ಕಣ್ಣಿಗೆ ಕಾಣುವ ನಮ್ಮ ಶರೀರ ಮಾತ್ರವಲ್ಲ

ಕೃಪೆ: ಡಾ. ಕೆ.ಪಿ. ಪುತ್ತೂರಾಯರ
"ನೂಲೆಂಟು ಕಿವಿಮಾತುಗಳು" ಪುಸ್ತಕದಿಂದ

"Human being is made up of his Body, Mind and Soul" ಎಂಬ ಮಾತಿನಂತೆ ನಾವೆಂದರೆ, ಇತರರ ಕಣ್ಣಿಗೆ ಕಾಣುವ ಬರೇ ನಮ್ಮ ಶರೀರ ಮಾತ್ರವಲ್ಲ, ಅವರ ಕಣ್ಣಿಗೆ ನಮ್ಮ ಮನಸ್ಸು ಮತ್ತು ಪರಮಾತ್ಮನ ಅಂಶವಾದ ನಮ್ಮ ಅಂತರಾತ್ಮ.

ಈ ಜಗತ್ತಿಗೆ ನಾವು ನಮ್ಮ ಶಾರೀರಿಕ ರೂಪದಲ್ಲಿ ಮಾತ್ರ ಕಾಣಿಸಿಕೊಳ್ಳುತ್ತೇವೆ. ಹಾಗೂ ನಮ್ಮನ್ನು ಪ್ರಸ್ತುತಪಡಿಸಿಕೊಳ್ಳುತ್ತೇವೆ. ಆದರೆ ಈ ನಮ್ಮ ಶರೀರ, ನಮ್ಮ ಮನಸ್ಸಿನ ಭಾವನೆ, ಆಜ್ಞೆ, ಸೂಚನೆಗಳಿಗೆ ತಕ್ಕಂತೆ ಸ್ಪಂದಿಸುವ ಒಂದು ಸೇವಕ ಮಾತ್ರ, ನಮ್ಮ ಶರೀರದ ಎಲ್ಲ ಚಲನವಲನಗಳು, ಯಾರ ಕಣ್ಣಿಗೂ ಕಾಣದ ಮನಸ್ಸಿನ ಅಧೀನದಲ್ಲಿರುತ್ತವೆ. ಎಲ್ಲಾ ಭಾವನೆಗಳ ತವರು ಮನಸ್ಸೇ ಆಗಿರುತ್ತದೆ. ಮಾನವ ಸುಖ-ದುಃಖಗಳಿಗೂ, ವಿವೇಕ-ಅವಿವೇಕಗಳಿಗೂ, ರಾಗ-ದ್ವೇಷಗಳಿಗೂ, ಶಾಂತಿ-ಅಶಾಂತಿಗಳಿಗೂ, ಆರೋಗ್ಯ-ಅನಾರೋಗ್ಯಕ್ಕೂ ಮನಸ್ಸೇ ಕಾರಣ. ಮಾತ್ರವೇ ಅಲ್ಲ, ನಮ್ಮ ಬಂಧನಕ್ಕೂ ಮತ್ತು ಮುಕ್ತಿಗೂ ಈ ಮನಸ್ಸೇ ಮೂಲಕಾರಣ. ಮಾನವರು ದಾನವರಾಗುವುದಕ್ಕೂ, ಮಾಧವರಾಗುವುದಕ್ಕೂ ಮನಸ್ಸೇ ಕಾರಣವಾಗಿದೆ.

ಅಂತೆಯೇ ಶರೀರ ಮತ್ತು ಮನಸ್ಸು ಇವೆರಡಕ್ಕೂ ಮೀರಿದ ಅಂಶ ಪ್ರತಿಯೊಬ್ಬ ಮಾನವನಲ್ಲೂ ಅಡಕವಾಗಿದೆ. ಅದುವೇ ನಮ್ಮ ಆತ್ಮ ಅಂತರಾತ್ಮ ಇದು ಭವದ ಸ್ವರೂಪಿ ಹಾಗೂ ಪರಮಾತ್ಮನ ಅಂಶ. ಆತ್ಮದ ರೂಪದಲ್ಲಿ, ಭಗವಂತ ಎಲ್ಲರಲ್ಲೂ ವಾಸವಾಗಿದ್ದಾನೆ. ಈ ಕಾರಣ ಎಲ್ಲರ ಆತ್ಮಗಳು ಒಂದೇ. ಆತ್ಮ, ಎಂದೆಂದೂ ಅವಿನಾಶಕಾರಿ. ಆತ್ಮಕ್ಕೆ ಸಾವಿಲ್ಲ.

ಅದು ಈ ಶರೀರವನ್ನು ಬಿಟ್ಟು ಹೋದಮೇಲೂ, ಪರಮಾತ್ಮನ ಜತೆ ಐಕ್ಯವಾಗುತ್ತದೆ. ಆತ್ಮ ಎಂದೆಂದೂ ಒಳ್ಳೆಯದನ್ನೇ ಬಯಸುತ್ತದೆ. ಸತ್ಯವನ್ನೇ ನುಡಿಯುತ್ತಿರುತ್ತದೆ. ಇದೇ ನಮ್ಮ ಆತ್ಮಸಾಕ್ಷಿ. ನಾವು ಯಾರಿಗಾದರೂ ದ್ರೋಹವನ್ನು ಬಗೆಯಬಹುದು, ಮೋಸಮಾಡಬಹುದು. ಆದರೆ ಆತ್ಮದ್ರೋಹವನ್ನು ಮಾಡಲು ಬರುವಂತಿಲ್ಲ. ಆತ್ಮವಂಚನೆ ಗೈಯುವಂತಿಲ್ಲ. ಯಾಕೆಂದರೆ ಆತ್ಮ, ಸಚ್ಚಿದಾನಂದ ಸ್ವರೂಪಿ. ಅದು ನಿಷ್ಕಳಂಕ - ನಿರ್ಮಲ. ಆದುದರಿಂದಲೇ ಶರೀರ, ಮನಸ್ಸು ಮತ್ತು ಆತ್ಮದ ಆಹಾರಗಳೇ ಬೇರೆ ಬೇರೆ. ಶರೀರದ ಆಹಾರ ಶುದ್ಧವಾದ ಗಾಳಿ, ನೀರು ಮತ್ತು ಪೋಷಕಾಂಶಗಳಿಂದ ಕೂಡಿದ ತಿಂಡಿ ಪದಾರ್ಥಗಳಾದರೆ, ಮನಸ್ಸಿನ ಆಹಾರ ಪ್ರೀತಿ, ಪ್ರೇಮ, ಕರುಣೆ, ಒಲುಮೆ, ಜ್ಞಾನ, ವಿವೇಕ, ಆತ್ಮದ ಆಹಾರವೆಂದರೆ, ಶಾಂತಿ ಮತ್ತು ಮುಕ್ತಿ. "ಆತ್ಮಾನಂ ರಥಿನಂ, ವಿದ್ಧಿ ಶರೀರಂ ರಥಮೇವತು ಬುದ್ಧಿಯಂತು ಸಾರಥಿಂ, ವಿದ್ಧಿ ಮನಃ ಪ್ರಗ್ರಹ ಮೇವಚ" ಎಂಬಾ ಕಠೋಪನಿಷತ್‌ನ ಉಕ್ತಿಯಂತೆ, ದೇಹವನ್ನು ರಥವೆಂದೂ, ಆತ್ಮವನ್ನು ರಥದಲ್ಲಿ ಕುಳಿತ ಒಡೆಯನೆಂದೂ, ಬುದ್ಧಿಯನ್ನು ಸಾರಥಿಯೆಂದೂ, ಮನಸ್ಸನ್ನು ಕಡಿವಾಣವೆಂದೂ ತಿಳಿಯಬೇಕು. ಇವೆಲ್ಲದರ ಸಹಾಯದಿಂದ ಮಾನವ ಜನ್ಮವನ್ನು ಸಾರ್ಥಕಪಡಿಸಿ ಕೊಳ್ಳಬೇಕಾಗಿದೆ. ನಮ್ಮ ಶರೀರಕ್ಕೆ ಸರಿಯಾದ ಆಹಾರವನ್ನು ಕೊಟ್ಟಂತೆ, ಮನಸ್ಸಿಗೆ ಸರಿಯಾದ ಸಂಸ್ಕಾರವನ್ನು ಕೊಡಬೇಕು. ಶರೀರವನ್ನು ಮನಸ್ಸಿನ ಹತೋಟಿಯಲ್ಲಿಡಬೇಕು. ಆದರೆ ಮನಸ್ಸು ಆತ್ಮದ ಅಧೀನದಲ್ಲಿರಬೇಕು. ಆದರೆ ಇಂದು, ಜನರು ಶರೀರದ ಕಾಮನೆಗಳನ್ನು ಪೂರೈಸಲು ಮನಸ್ಸನ್ನು ನಿಯಂತ್ರಿಸುತ್ತಿಲ್ಲ. ಇದರ ಜೊತೆಗೆ ಆತ್ಮದ ಕೂಗನ್ನೂ ಹತ್ತಿಕ್ಕುತ್ತಿದ್ದಾರೆ. ನಮ್ಮ ಶರೀರದ ಆರೈಕೆಯೊಂದಿಗೆ, ಮನಸ್ಸಿನ, ಆತ್ಮದ ಸೌಂದರ್ಯವನ್ನೂ ಹೆಚ್ಚಿಸೋಣ. ಇವು ಮೂರು ಬೆಳೆದಾಗ ಮಾತ್ರ ನಾವು ಸಂಪೂರ್ಣ, ಸರ್ವಾಂಗಸುಂದರ ವ್ಯಕ್ತಿಗಳಾಗಲು ಸಾಧ್ಯ.

Courtesy:
CBPA Pensioners' Voice

Subscription of Rs. 100/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
41	U.S. Lakshman	1317	V.S. Suryanarayana	1658	N. Munivenkatappa
57	B.R. Hanumantha Rao	1481	S.R. David	1689	C. Thirumala Rao
107	H. Narayana Shetty	1506	N.K. Srikantaiah	1717	K.K. Gangadhara (200)
473	S. Venkataraman	1586	M. Chinnappan	1764	H. Balaji Singh
534	N. Nagendrappa (200)	1591	K. Subramanyam	1791	Gururaj
599	G. Shanmuga Vadivelu	1608	M. Annakily	1819	Vidya B. Naganoor (200)
832	M.G.N. Murthy	1610	Deenathayalam	1837	C. Renukaradhya
991	G.R. Parthasarathy (200)	1628	B.G. Mugadur	1848	A.N. Desikan
1186	Justice M.M. Mirdhe	1633	K.A. Sudarshanam	1883	S. Mahadeviah
1254	P.R. Srinivasan (200)	1634	S. Anthoni Dass	1899	G. Renukaradhya
1299	M.V. Damodara Acharya	1635	M. Balakrishnan		

**CGHS
Matter**

Payment of M.R. Claims of CGHS Pensioners through NEFT - reg

(O.M. No. CGHS/MRC/2012-13/5333 of dated 10.12.12 of the Addl. Director Central Govt. Health Scheme, Bg.)

It has been decided that henceforth payment of Medical Reimbursement Claims received from pensioners will be made by CGHS, Bangalore, only through NEFT. All CMOs Incharge are requested to ensure pensioners submit the following two documents in addition to the normal check-list, along with their M.R. Claims:

- a) Mandatory Form in the prescribed format (a specimen copy is enclosed - *Not reproduced*)
- b) Xerox copy of cancelled Bank-Cheque leaf of the beneficiary

Any M.R. Claim without the above two documents along with the M.R. Claims will not be entertained.

**DoP & PW
Order**

Eligibility of children from a void or voidable marriage for family pension - clarification regarding

(O.M. No. 1/16/1996-P & PW (E) (vol. II) dated 27.11.2012 of DoP & PW)

The undersigned is directed to refer to this Department's O.M. No. 1/16/96-P&PW(E), dated 2.12.1996 whereby it was clarified that pensionary benefits will be granted to children of a deceased Government servant/pensioner from void or voidable marriages when their turn comes in accordance with Rule 54(8). It is mentioned in Para 4 of the O.M. that "It may be noted that they will have no claim whatsoever to receive family pension as long as the legally wedded wife is the recipient of the same."

2. The matter has been re-examined in consultation with the Ministry of Law and Justice (Department of Legal Affairs) and Ministry of Finance (Department of Expenditure). It has been decided that in supersession of Para 4 of the O.M., *ibid*, dated 2.12.1996, the share of children

from illegally wedded wife in the family pension shall be payable to them in the manner given under sub-rule 7 (c) of Rule 54 of CCS (Pension) Rules, 1972, along with the legally wedded wife.

It has been decided that in past cases, no recovery from the previous beneficiary should be made. On receipt of an application from eligible child/children of the deceased Government employee/pensioner born to an ineligible mother, a decision regarding division or otherwise of family pension may be taken by the competent authority after satisfying himself/herself about veracity of facts and entitlement of the applicants.

4. As regards pensioners/family pensioners belonging to the Indian Audit and Accounts Departments, these Orders issue after consultation with the Comptroller and Auditor General of India.

Legal Matter

Medical reimbursement Claims under C.S.(MA) Rules - Cases of S/s D.R. Joshi, B. Vasu Moily, Narayana Madivala and Babu Nairy. CPMG has since received instructions from the Postal Directorate to effect reimbursement of medical claims after obtaining declaration to the effect that they are agreeable to pay back the amount paid subject to the outcome of the "Review Petition" being filed in Supreme Court.

Appeal against Decision on 1-11-2011 of CAT Principal Bench filed in High Court of Delhi by the Govt. regarding extension of "Modified Parity" in pension to all pre-2006 retirees has been adjourned to 29-4-2013 for further hearing.

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

FURNISHED BELOW IS THE CONSOLIDATED LIST OF DONORS OF RS. 10,000/- AND ABOVE FOR BUILDING FUND. THE DONORS ARE REQUESTED TO VERIFY THEIR SPELLING IN NAME AND AMOUNT DONATED AND INTIMATE CORRECTIONS, IF ANY, BEFORE 15TH JANUARY 2013. THESE DONATIONS WILL BE EXHIBITED ON A BOARD INSIDE "PENSIONERS' BHAVAN"

MEMBERS

LM / ALM	Name (Smt./Sri)	Amount	LM / ALM	Name (Smt./Sri)	Amount Rs.
662	SRIDHARAMURTHY. S	70,000	517	GOPALAKRISHNA SETTY. B.S	17,000
524	BHAGAWAN. K.N	51,000	687	GUNDU RAO. B.K	15,606
4	SADASHIVA RAO. B	45,000	539	RAO. H.S	17,000
1279	JAYAKUMAR ANAGOL	45,000	615	SESHADRI IYENGAR. K.R	16,000
362	RAJAGOPALAN. M.N	44,700	38	MALATESHA RAO. N	15,500
1166	BALIGA. B.R	35,000	1561	BHUVANENDRA. K.G	15,101
505	DEVARAJ. G	33,000	644	ATTAVAR YOGANAND	15,001
3	RAMIAH. M	31,110	526	GUNDU RAO. G.S	15,000
135	KRISHNAMURTHY. M.S	30,617	767	JOSEPH. G.T	15,000
1597	VENKATASUBBAIAH. B.V	30,566	1143	IYER. J.S	15,000
294	MUNINANJA REDDY	26,055	537	NAGARAJA. H.L	14,550
35	BHASKARAN. N	25,000	67	RAMAKAMATH. H.K	13,250
503	SHAMAPRIYA. N.R	25,000	737	SRINIVASAMURTHY. M.N	13,007
600	NAGARAJA. V.N	25,000	1364	PADMANABHAN. V	13,000
24	KRISHNAN. S	24,000	27	HENRY. G.R	12,500
1286	HANJI. M.M	23,001	46	PRAHLADA RAO. V	12,500
789	SADASHIVA RAO. V	22,000	598	SHANMUGHAM. V.S	12,500
232	ACHYUTHA RAO. S	21,201	707	BHAT. K.S	12,500
826	PRABHAKARA. H.S	20,100	1227	BHANDARI. V.S	12,200
228	MURTHY. S.S	20,001	660	RAO. B.S.V	12,001
87	SUBRAMANIAN. S.K	20,000	384	RAGHOTHAMACHAR. A.K	12,000
502	KRISHNAN. R	20,000	637	TANTRI. P.R	12,000
1753	BRAHMADEVA. G.A	20,000	546	KAMALAKSHI. S	11,901
522	DHESI. S.S	19,999	302	SATHYANARAYANA RAO. S	11,602

296	CHOKKANNA. K.R	11,600	70	LAKSHMANA. N	10,150
610	RAMACHANDRA. A.N	11,501	1197	VAIDYANATH. L.N	10,150
562	VARADARAJAN. N	11,500	743	PARTHASARATHY. N	10,116
794	PARTHASARATHY. K.S	11,400	79	ABDUL JABBAR	10,111
594	KAMATH. K.B	11,200	843	MAHABAL SHETTI. G.M	10,111
375	SHENVI. M.N	11,060	1177	LAKSHMANAN. R	10,102
1621	ANANDA SHETTY. B	11,001	818	SRINIVASAMURTHY. A.N	10,101
245	HEGDE. M.B	11,000	1860	SUBBARAMAIAH. P	10,101
922	SRINIVASA IYENGAR. M.R	11,000	125	NARAYANAN KUTTY. P	10,100
928	BASAVIAH. B	11,000	48	VITTAL RAO. S.M	10,050
1156	BABU. G	11,000	657	SUNDER RAJ. S	10,011
1520	CHOWDAPPA. M.A.	11,000	1550	POOBALAN. A	10,005
689	KRISHNAPPA. A	10,910	603	CHANDRASEKHARAN. T	10,003
358	IYER. G.S	10,850	851	VENKATARAMU. G.S	10,002
1053	RAMA. K	10,800	1038	SHIVARAM. K.L	10,002
1085	GOPINATH. M.N	10,701	199	KRISHNASWAMI RAO. B.S	10,001
18	KRISHNAMURTHY. B.N	10,700	305	RAO. B.R	10,001
499	RANGANATHA RAO. T.S	10,550	442	VENKATARAMAIAH. M.S	10,001
49	GOPALAKRISHNA RAU. K	10,501	527	RAO. H.R.S	10,001
243	SUBBARAMAIAH. B.L	10,500	920	KANAGAMANI. A	10,001
32	DORAISWAMY. A.G	10,500	944	SIDDHESHWAR. K.R	10,001
429	JANARDHANA RAO. S	10,500	1070	NARAYANA. T.R	10,001
938	VIJAYASEKHARAN. K	10,500	1398	DR. VENKATARAMANI. P.S	10,001
1015	MANJUNATH. H.S	10,500	1576	NAZARETH. K.F	10,001
1243	DR. NAYAR. K.B.H	10,500	1747	RAJAN. M.P	10,001
1397	ANNAPPANAVAR	10,400	1980	VASANTHA LEELA	10,001
571	VEERABHADRAIAH	10,300	1	ARUMUGHAM. K	10,000
1133	RAMAMURTHY. D	10,300	66	GOPALAN. V	10,000
834	SHIVALINGAPPA. P	10,271	436	CHIDAMBARESWARAN. K	10,000
498	REVANKAR. M.R	10,225	448	PRABHAKARA RAO. K	10,000
1421	DIXIT. Y.C	10,200	616	BHIMA RAO. K.V	10,000
838	CHANNAPPA. B.L	10,159	658	NARAYANA RAO. M	10,000

706	VIJAYAN. B.S.S	10,000	1131	KRISHNA RAO. K.B	10,000
730	SADAGOPAN. K.M	10,000	1134	YELLAPPA. K	10,000
839	PADMANABHAN. V	10,000	1201	ANANTHASWAMY RAO. R.S	10,000
850	SANKARANARAYANA. K	10,000	1225	ADVANI. G.V	10,000
854	MANIYAMMA KALIDAS	10,000	1271	JAYASHANKAR RAO	10,000
925	ASWATHANARAYANA RAO. T	10,000	1294	PARAMASIVAN. S	10,000
929	LAKSHMINARAYANA. K.V	10,000	1319	JAGANNATHAN. M	10,000
965	JOSHI. D.R	10,000	1345	NAGENDRA. G.S	10,000
982	SUBBA RAO. B.V	10,000	1583	BHAT. G.V	10,000
988	KRISHNA. N.L	10,000	1702	AJITHA SINHA. D	10,000
995	VITTAL. S	10,000	1849	VITTAL. S.G	10,000
1022	M. VASUDEVAN	10,000	1972	SANJEEVI. N	10,000

DONATION IN KIND: SRI A KESHAVA BHAT (LM - 193) HAS DONATED FOUR SOLAR LIGHTS. SRI S. GOVINDARAJULU (LM - 493) HAS DONATED A UPS FOR GROUND FLOOR.

NON MEMBERS

Sl.No.	Name (Smt./Sri)	Amount Rs.
1	THE MINISTRY OF COMMUNICATIONS EMPLOYEES CO-OP HOUSING SOCIETY LTD.	6,00,000
2	FAMILY OF N. BHASKARAN (LM-35)	70,000
3	THE KARNATAKA TELECOM DEPT. EMPLOYEES CO-OP CREDIT SOCIETY LTD	25,000
4	THE KARNATAKA CIRCLE POSTAL CO-OP CREDIT SOCIETY LTD	25,000
5	ANANTHA (S/O. N. MALATHESHA RAO (LM - 38)	25,000
6	NAGESH (S/O. M. RAMIAH (LM - 3)	20,101
7	B.C. RAVI (S/O. B.L. CHANNAPPA (LM - 838)	15,000
8	T.S. VARADHAN (S/O. T.S. RAGHAVACHARI (LM - 1012)	15,000
9	V. AMARNATH (S/O. S.M. VITTAL RAO (LM - 48)	12,345
10	V. CHANDAN & V. JEEVAN G/SONS OF L.V. NARAYANA (LM - 173)	12,014
11	M.K. SUJATHA (D/O. M.S. KRISHNAMURTHY (LM - 135)	10,462
12	RANGE GOWDA (BG. CITY RMS)	10,444
13	V. RENUKA AND V. DEVAKI (D/O. S.M. VITTAL RAO (LM-48)	10,101

14	R. VIJAYAKUMARI (D/O. M. RAMIAH (LM - 3)	10,101
15	B.V. DATHATHREYA (BSNL) (IN MEMORY OF B.S. RAMA)	10,000
16	BASAVALINGAIAH	10,000
17	ALL INDIA RMS & MMS EMPLOYEES UNION GROUP "C"	10,000
18	DAKSHINA KANNADA DISTRICT P&T PENSIONERS' ASSOCIATION, MANGALORE	10,000
19	UDUPI DISTRICT P&T PENSIONERS' ASSOCIATION, UDUPI	10,000
20	RAILWAY PENSIONERS' ASSOCIATION, BANGALORE	10,000
21	DR. GANESH RAO (S/O. B. SADASHIVA RAO (LM-4)	10,000
22	A. MADHUSUDHAN RAO (S/O. S. ACHYUTHA RAO (LM 232)	10,000
23	DR. V.C. SHANMUGANANDAN, (IN MEMORY OF HIS FATHER)	10,000
24	N.R. HEGDE	10,000
25	N.R. CHANDRAN (PALAKKAD, KERALA - FRIEND OF N. BHASKARAN LM-35)	10,000
26	K.S. BALAKRISHNAN, MUMBAI	10,000
27	B.K. NANJUNDAIAH AND B.G. KALYANI	10,000
28	SHRI KASHI SESHASASTRI CHARITABLE TRUST	10,000

CCCGPA

Pensioners' Day:

- 1) As already notified, CCCGPA with *Coffee Board Pensioners' Association* and *Karnataka P&T Pensioners' Association* is celebrating on 23rd December 2012 in Coffee Board Building, Vidhana Veedhi, Bangalore-560 001.
- 2) *Karnataka Income Tax Pensioners' Association* is celebrating on 17th December 2012 in "Cauvery Hall", 4th floor, of Central Revenue Building, Queens Road, Bangalore-560 001. Sri R. Ravi, IRS, Director General of Income Tax (INV.) is Chief Guest, Sri N. Bhaskaran, General Secretary, CCCGPA and Sri S. Radhakrishna, Vice Chairman, CCCGPA are the speakers.
- 3) *Posts and RMS Pensioners Welfare Association, Gulbarga* is celebrating on 17th December Sri K. Muniramaiah, Sr. Supt. of Post Offices, Gulbarga Division is Chief Guest. Sri Mahalinga, S. Mahagaonkar, Secretary, Shivarudra Trust and Smt. Dr. Nagarathna S. Chinmalgi are guests.
- 4) *Karnataka Central Government Pensioners' Association* is celebrating on 19th December 2012 in their office in Vyalikavil, Bangalore-560 003

Karnataka Khadi and Village Industries Association, Bangalore: The under mentioned members have been elected as office-bearers for 2012-14.

President: Sri M.L.Kaul, Vice President: M.V.Ramachandra, Secretary: Sri Mirza Naseem Akthar,
Treasurer: Sri S.Subramaniam, Members: S/s S.H.Joshi, S.V.Khalghati and D.G.Mathod. Special Invitees: Sri C.Sheshachar and Sri V.Somashekar.

BUILDING COMMITTEE



Standing: L to R: Sri M.S. Krishnamurthy, Sri M.S.Venkatarmaiah, Sri B.K. Gundu Rao, Sri A. Kanagamani
Sitting L to R: Sri M. Ramiah, Sri G. Babu, Sri B. Sadashiva Rao, Sri H.S. Prabhakara,
Sri N. Bhaskaran, Sri S.M. Vittal Rao

EXECUTIVE COMMITTEE

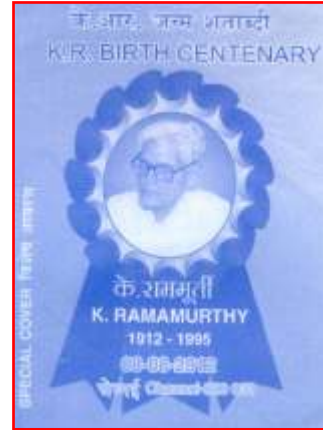


Standing: L to R: Sri K. Arumugham, Sri. A. Poobalan, Sri V.S. Shanmugam,
Sri M.N. Gopinath, Sri M.S. Venkataramaiah, Sri K. Paramasivan,
Sri M.S. Krishnamurthy, Sri B.L. Channappa, Sri K.B. Krishna Rao
Sitting L to R: Sri B.K. Gundu Rao, Sri N. Bhaskaran, Sri B. Sadashiva Rao,
Sri M. Ramiah, Sri S.M. Vittal Rao

A unique honour from Dept. of Posts for a
Trade Union leader of P&T.
First-Day cover issued on 8.8.2012



Section of the Audience on the day of laying
foundation stone of “Pensioners’ Bhavan”
on 19th Sept. 2010.



K. Ramamurthy was born on 8-8-1912 in Tirunelveli, Tamilnadu. He was the Secretary General of UPTW and also the Secretary General of Central Government Employees Unions / Federation. K. Ramamurthy was the architect of the NFPTE and was the founder of FNPTO. He tendered evidence before all the five Pay Commissions. K. Rammurthy was nominated as member of P&T Joint Committee of the ILO in 1984. In fine K. Ramamurthy was an emobodiment of staunch Unionist and a true Nationalist.



Section of the Audience on the day of opening of
“Pensioners’ Bhavan” on 23rd June, 2012.

Regd. Journal

If undelivered, please return to:
**Karnataka Posts and Telecommunications
Pensioners' Association (R)**
1397, 23rd Main, Banashankari II Stage,
Bangalore-560 070.

To

Edited, Printed and Published by **Sri N. Bhaskaran** for and on behalf of **Karnataka P & T Pensioners' Association**, 1397, 23rd Main, Banashankari II Stage, Bangalore-560 070. (Ph.: 26716198) and Printed at: **Omkar Hi-Prints**, No. 24, I Cross, I Main, Tata Silk Farm, Basavanagudi, Bangalore-4. Ph.: 26713020