



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

Regd. Office: # 1397, 23rd Main, Banashankari 2nd Stage, Bangalore-560 070. Phone: 26716198
Own Building: PENSIONERS' BHAVAN, 61/1, 1st Main, 11th Cross, Telecom Layout, Jakkur Cross,
Bangalore-560 064. Ph.: 23620545 e-mail: pensionersbhavan@gmail.com

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
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Celebration of Pensioners' Day

Pensioners' Day was celebrated in Bangalore by Coordination Committee of Central Government Pensioners' Associations, Karnataka (CCCGPA) in association with Coffee Board Pensioners' Association (CBPA) and Karnataka P&T Pensioners' Association (K P&T PA) at Coffee Board Auction Hall in Coffee Board Building on Sunday the 23rd December 2012. Dr. Aarti Diwan Gupta, IDAS, Director of Finance, Coffee Board, graced the function as a Guest. Sri A.N.Balaram, President, CBPA welcomed the gathering. The second edition of COFFEE BOARD PENSIONERS' DIRECTORY and PENSIONERS' HAND BOOK brought out by CBPA were released on the occasion. Sri T.V.Suryaprakash, Secretary, CBPA, explained about the contents of both the books. PENSIONERS' HAND BOOK, which has been dedicated to the founder members of CBPA, contains information, in a nutshell, on all matters required by officials in their retired life. CCCGPA would like to place on record, in this connection,

the good work done by CBPA in bringing out the Hand Book. To mark the completion of construction of its own building, "Pensioners' Bhavan", K P&T PA had brought out a special edition of its monthly journal PENSIONERS' CHAMPION, DECEMBER 2012 issue and the same was released on the occasion. This was followed by a speech by Sri N.Bhaskaran, General Secretary, CCCGPA, explaining the significance of the Pensioners' Day. Sri B.Sadashiva Rao, Chairman, CCCGPA, in his address, spoke in detail about the benefits pensioners could derive through Judgments delivered by the Apex Court. Dr. Aarti Diwan Gupta, during the course of her address, expressed her appreciation of the good work being done by CBPA and assured all help for solving the problems of pensioners of Coffee Board.

The result of the essay contest arranged by CBPA on the subject of LIFE BEFORE AND AFTER RETIREMENT was announced.

The contest was kept open to members of all Affiliates of CCCGPA also. Essays were received from 34 members. CBPA constituted a Panel of Four Members to evaluate the essays and select, in order, three best essays for giving the three prizes. Members of the panel are eminent citizens and are not connected with any of the Pensioners' Associations. The Panel selected the essays written by Dr. Rajendran, Sri A.N.Balaram and Sri H.Hanumantha Rao. The essay written by Dr. Rajendran contained more than 3,000 words against 300 words prescribed and was, therefore, excluded. Since both Sri A.N. Balaram and Sri H.Hanumantha Rao

are office bearers of CBPA, they expressed their desire not to accept the prizes. As a result of this, the first prize (Rs. 3,000/-) was declared in favour of Sri Gururaj H.Naik of IA & AD PA and the second prize (Rs. 2,000/-) was declared in favour of Sri C.S.Ramanna of K P&T PA. The third prize was shared by Sri H.K.Dhruva Kumar (CBPA), Sri K.Shivaswamy (CBPA) and Sri Raghavendra Rao (IA & AD PA). All the participants were given CERTIFICATE OF APPRECIATION.

The Cultural Event by members of SAMARTHANAM TRUST FOR DISABLED was very much appreciated by the audience. The meeting ended at 1.30 PM with a lunch.



Release of "Pensioners' Hand Book" by Coffee Board Pensioners' Association (CBPA)



Release of Special Issue of "Pensioners' Champion" - December 12 issue by K P&T PA



Cultural Event by Samarthanam Trust for Disabled



Sri C.S. Ramanna of K P&T PA receiving II Prize for his essay "Life Before & After Retirement."

Strike by Central Government Employees

Central Govt. Employees are conducting a strike on 20th and 21st February 2013 on a 25-Point Charter of Demands Including Revision of Wages (constitution of 7th CPC) and Merger of DA with effect from 1.1.2011. We extend our support.

Essay written by Sri C.S.Ramanna (member, K P&T PA) on LIFE BEFORE AND AFTER RETIREMENT for which he got the second prize on the Pensioners' Day Celebration on 23rd December, 2012

Epitomizing the events of life spread over 1030 full moons is an odd job. The players of my life were from lower middle class. They were generous, kind and affectionate. They had abundant love for people around. In my own case, my mother's side took care of us for twenty years. My brother-in-law looked after me for another five years. These benefactors never remembered any time later, what they did for us. But, we are grateful to the noble souls.

Out life was a great struggle to exist. My father was a teacher. Ours was a big family. Life was cheap then and earnings were meager. Births and deaths, fasts and feasts were regular occurrences. Poverty was an unvisited guest always. During 1946, my father had to cremate a son. He had only one dress on the body. After cremation, with wet cloths, he travelled 56 miles to reach home. A hungry person had his meals which consisted only available payasam!.

Life later was mine. It was nothing better than my father's. I joined Postal Department. The

job throughout was strenuous. I saw six places. The family was slowly growing. I was sincere in my duties. Thirtyfour years was pleasant experience. The bosses were kind. Colleagues were co-operative. People gave more than what I expected. I also venture construction of a house. It also pinched and punched my empty purse. I retired on 31.12.21986, as a satisfied employee.

Two diseases followed our retirement. Even after 25 years in their friendship, we are happy in their Company.

We centre round three, - two sons,-one is an Engineer and another is a Doctor, and one daughter. The eldest has been attracted by epics and Upanishads. This is a great change, which I most welcome. The daughter is a good musician. She has reformed into a good listener of Carnatic Music. Her sons title the mind and tickle the brain.

So goes the life calm and steady Contentment is the mainstay of our life.

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

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
88	M.S. Thirumalachar (300)	1151	N. Shivashankara	1609	V. Rajappa
177	T.G. Kuppuswamy (300)	1157	C.S. Ramanna	1637	N. Anniyappan
473	S. Venkataraman	1176	S.T. Srinivas (200)	1640	S. Anandan
502	R. Krishnan (400)	1183	H.K. Manjula	1687	B. Raju Naidu
548	Shakuntala Jois	1242	M. Sampangiramaiah	1719	H.V. Gururaja
553	V. Velayudhan	1246	N.G. Govinda Rao	1746	Indira Bai
561	K. Susheela	1302	Chellappan Pillai	1773	R. Mohan
594	K.B. Kamath	1345	G.S. Nagendra (200)	1799	K. Vittoba Rao
644	Attavar Yoganand (300)	1363	S.R. Arjunagi (200)	1832	R. Ramakrishnan (200)
767	M.T. Aley (500)	1372	M.K. George	1837	G. Renukaradaya
786	PND Kurup	1409	K. Adaikal Das (200)	1839	Bettaiah (200)
842	M.B. Narasimhan (300)	1412	K.V. Bylappa	1843	V. Prabhakara
864	P.N. Shivadas (300)	1468	T. Venugopala Sastry	1846	M.T. Basappa
954	T. Suryanarayana	1506	N.K. Srikantiah	1863	S.R. Rathnamma
964	K.G. Krishna Murthy (500)	1524	M.D. Fazal Karim (200)	1938	T. Sridhar
1009	G. Bhat Sadananda	1536	A.G. Kulkarni (200)	1983	S. Shankar
1118	N.K. Venkataramaiah	1603	M.R.S. Prakasa Rao		

**The O.M. issued by Government of India as a follow-up action
in connection with the famous "Nakra Judgment"**

**Application of Liberalised Pension Formula to pre-31.3.79 pensioners -
Implementation of the judgement of the Supreme Court**

(O.M. No. F. 1(3)-EV/83 Ministry of Finance Department of Expenditure Gol. dated the 22nd October, 1983)

The undersigned is directed to say that a liberalised pension formula was introduced vide this Ministry's O.M. No. F.19(3)-EV/79 dated 25.5.79. This liberalised pension formula has two main features

- i) Pension for maximum of 33 years of qualifying service is calculated at 50% for the first Rs. 1000 of average emoluments reckonable for pension, 45% for the next Rs. 500 and 40% for the balance amount and pension for less than 33 years qualifying service is reduced proportionately and
- ii) It provides for overall ceiling on pension for 33 years qualifying service at Rs. 1500 per month.

The liberalised pension formula was applicable to those Government servants who retired from service on or after 31.3.1979.

2. It has been held by the Supreme Court of India in its judgement dated 17th December 1982 in writ petitions No. 593941 of 1980 that all Central Government pensioners governed by CCS (Pension) Rules 1972 are entitled to pension with effect from 1.4.1979 as computed under liberalised pension formula irrespective of the date of their retirement.

3.1 The question regarding implementation of the Supreme Court's judgement has been under consideration of the Government for some time past. After careful examination of the above judgement, the President has now been pleased to decide that the benefit of liberalised pension formula may be extended to all pensioners who were in receipt of pension as on 1.4.79 under Liberalised Pension Rules, 1950 or CCS (Pension) Rules 1972 as amended from time to time in the following types of pension:

- 1) Retiring Pension
- 2) Superannuation Pension
- 3) Compensation Pension
- 4) Invalid Pension
- 5) Compassionate Allowance.

3.2. It has also been decided that the benefit of computation of average emoluments drawn

during last complete 10 months immediately preceding the date of retirement may be allowed wherever the average emoluments were earlier computed on the basis of 36 months emoluments.

3.3. In cases where the pension was earlier determined with reference to the ceiling of 30 years of qualifying service, the pension under liberalised pension formula will be determined with reference to actual period of qualifying service subject to the ceiling of 33 years.

3.4. It has further been decided that the temporary increase, ad hoc increase, ad hoc relief and dearness relief, wherever admissible, will also be revised with reference to the revised pension based on these orders. However, ad hoc relief of Rs. 35 sanctioned with effect from 1.1.73 in case of officers of the rank of Joint Secretary (or equivalent) or above, who retired on or after 1.9.65, will be merged with increase in pension resulting from revision of pension based on these orders.

3.5. No commutation will be admissible for the additional amount of pension accruing as a result of this revision.

4. Family pensions are not to be revised on the basis of these orders as they are not worked out on the slab system. However, in certain post-retirement death cases, the enhanced rate of family pension may have been restricted to retiring pension. The number of such cases may be very small. It has been decided that in such cases, the family pension may be increased with reference to retiring pension as revised on the basis of these orders.

5. Central Government employees, who got themselves absorbed under Central public sector undertakings/autonomous bodies prior to 1.4.79 and have received/or opted to receive commuted value for 1/3rd of pension as well as terminal benefits equal to the commuted value of the balance amount of pension left after commutting 1/3rd of pension, are not entitled to any benefit under these orders as they were not Central

Government pensioners as on 1.4.79. In cases where only a portion of pension has been commuted, the pension will have to be enhanced in accordance with these orders with effect from 1.4.1979.

6. The decisions contained in the foregoing paras will require recomputation of pension in a large number of cases including some where pension was sanctioned more than three decades ago. Recomputation of pension in accordance with the new formula on the basis of actual emoluments and qualifying service is a time consuming process. In addition, it will require locating old records for the past periods. As the Ministries, Departments and Offices of the Central Government including the Offices of the Accountants General have been reorganised several times during this period, it is likely that the service records in a large number of cases may not be readily available. Accordingly, revision of pension on actual calculations with reference to service records may involve difficulties and result in considerable delay in settlement of the claims. With a view to quicken the process of re-fixation of pension and calculation and authorisation of arrear payment, it has been decided to offer to the pensioners concerned revised pension, calculated on the basis of ad hoc formulae developed on certain assumptions. Accordingly, in respect of pensioners, whose revised pension is to be worked out on average emoluments upto Rs. 1000, ready reckoners showing the rate of existing pension and the revised pension with reference to different dates of retirement are enclosed. The formula for different dates takes into account the following factors:-

- | | |
|---|---|
| i) Pensioners who retired between 1.3.76 to 30.3.79 | Benefit of the slab system has been given |
| ii) Pensioners who retired between 1.1.73 to 29.2.76 | Benefit of slab system after increasing the average emoluments already determined by an amount approximately equal to one increment, in lieu of 10 months average emoluments being taken into account instead of 36 months. |
| iii) Pensioners who retired between 17.4.50 to 31.12.72 | Pension with the benefits above with a ceiling of 30 years qualifying service |

7. It has further been decided that the pensioners with average emoluments upto Rs. 1000 (excepting those whose pension is less than Rs. 41) may choose either to receive pension based on respective ad hoc formula enumerated in para 6 above or may receive pension with reference to actual calculations based on service records. For this purpose each such pensioner is required to exercise an option in the prescribed form, for one of the two alternatives, within a period of six months from the date of the issue of this O.M. The option once exercised shall be final. Those who fail to exercise their option within the stipulated period will be deemed to have exercised the option to receive revised pension with reference to actual emoluments and qualifying service based on service and other records.

8. It has also been decided to authorise pension disbursing authorities/Banks/Post Offices to recompute the pension and authorise payment in respect of those pensioners who opt to receive pension based on ad hoc formula.

Where the option is for revision of pension with reference to service records or where pensioners are not eligible to exercise an option, the pension disbursing authority will pass on the complete documents to respective Account Office.

9. It has also been decided that the benefit of liberalised pension formula should also be extended to the Central Government pensioners who retired with pensionary benefits in force before introduction of Liberalised Pension Rules, 1950, provided any such pensioner considers the pension under the new formula more beneficial. In such cases the pension is required to be recomputed based on actual average emoluments for 10 months and actual qualifying service. No suo moto action is required to be taken and the cases may be reopened only if a specific request for application of the liberalised pension formula is received from an individual pensioner.

10. Each pensioner who has been in receipt of pension as on 1.4.79 and died subsequently his/her legal heir(s) is/are also entitled to life time arrear(s) with effect from 1.4.79 till the date of the pensioner's death. For this purpose, legal heir(s) may also apply to Pension Disbursing Authority.

11. The detailed procedure/instructions about the action to be taken on the applications received from pensioners, by the pension disbursing authorities and other authorities for recomputing pension are contained in the annexure to this O.M.

12. The respective pension disbursing authorities/accounts officers, as the case may be, may recompute pension in terms of this O.M. w.e.f. 1.4..79 and authorise payments.

13. The decision contained in foregoing paras will also apply to the Railway pensioners and the pensioners governed by All India Services

Rules, 1958.

14. In their application to the pensioners retired from Indian Audit and Accounts Department, these orders have been issued after consultation with the Comptroller and Auditor General of India.

15. In so far as the Defence Service personnel are concerned, separate orders will be issued by the Ministry of Defence.

* * *

Editor's Note:

The "Annexure" referred to in para No. 11 has not been reproduced.

Follow-Up action on the proceedings of 21st meeting of Standing Committee of Voluntary Agencies (SCOVA) held on 27.9.2012 - Circular for giving effect to the OM of DoP & PW posted in the Pensioners' Portal Website for enhancement of Dearness Relief for Pensioners/Family Pensioners-regarding

(Copy of letter F.No. 100-13/2012-Pen. dated 11.10.2012 from ADG (Pension) Postal Directorate, to All Heads of Postal Circles (by Fax & Post), Heads of All Regional Offices, All General Managers (Postal Accounts & Finance/Directors/Dy. Directors of Accounts, Postal).

The undersigned is directed to convey the decision of the Competent Authority that the OM of Department of Pension & PW posted in the Pensioners' Portal for enhancement of Dearness Relief from time to time for Pensioners/Family Pensioners, may be given effect to by all the authorities concerned in the Department of

Posts, **without waiting for any separate Circular of this Directorate for the purpose.**

2. All the Heads of the Circles etc. may issue suitable instructions to all the offices under their respective jurisdiction to ensure compliance in this regard.

Board level and Below-Board level posts including non-unionised supervisors in Central Public Sector Enterprises (CPSEs) - Revision of scales of pay w.e.f. 1.1.2007- Payment of IDA at revised rates - regarding

(O.M. F.No. 2(70)/2008-DPE(WC)-GI-II/2013 dated 8.1.2013 of Ministry of Heavy Industries & Public Enterprises, Department of Public Enterprises, GoI)

In modification of this Department's O.M. of even No. dated 5.10.2012, the rate of DA payable to the executives and non-unionised supervisors of CPSEs (2007 Pay Revision) may be as follows:

Effective Date	Average of AICPI	Revised DA rates (%)
1.1.2013	216.66	71.5%

2. The above rates of DA would be applicable in the case of IDA employees, who have been allowed Revised Pay Scales (2007) as per DPE O.Ms. dated 26.11.2008, 9.2.2009 & 2.4.2009.

Suggestions for additional information to be placed on Pensioners' Portal

(Letter No. KPTPA/13/PR dated 3rd January, 2013 from Secretary, Karnataka P&T Pensioners' Assn., to Smt. Tripti P.Ghosh, Director, Dept. of Pension & PW, Gol in reply to letter F.No. 56-20/2012- P&PW(C) dated 11th December, 2012)

Contents-wise, the present arrangement of various items concerning pensioners, as incorporated in "Pensioners' Portal", is found satisfactory. However, it is observed that several items have not been updated, defeating thereby the very purpose of their provision. Following are examples:

1(a) Under the Heading "Circulars/Forms"- the following omissions are found:-

- i) **Medical Allowance for pensioners:** The Order dated 26-5-2010 increasing the FMA from Rs. 100/- to Rs.300/- p.m has not been incorporated.
- ii) **SCOVA:** The Order increasing the number of non-official members to 5 (Standing group) and 10 (Rotating group) has not been incorporated. Similarly, Order dated 24-7-2012 on inclusion of Ministry of Health & Family Welfare as one of the "Official Nominees" could have been incorporated.
- iii) Revised Order dated 28-3-2012 on modification of spending pattern of funds under Grant-In-Aid sanctioned for Identified Associations under the "Pensioners' Portal" could have been incorporated.

(b) Under the Heading "Related Resources", the following may be incorporated after obtaining information from the Department concerned:-

- i) **Under the Head "Telecom Pensioners",** information on CCAs of several Telecom circles is still wanting-i.e. Karnataka, Kerala, and Rajasthan etc. These may be obtained from the DoT and incorporated.
- ii) **Under the Head "Other Pensioners' Associations",** the name of "All India Central Committee of Pensioners' Associations" should be changed as "All India Central Confederation of Pensioner Associations". The name "The President, Bharat Pensioners' Forum, Cholanayakanahalli, R.T. Nagar, Bangalore-560032" may be deleted as it does not exist now. The present address of "Karnataka Central Government

Pensioners' Association" may be correctly incorporated. It is now the 28th Association identified for "Pensioners' Portal". It is suggested that the names of those Associations which have been identified under "Pensioners' Portal" may not be repeated in the list of other Associations.

(c) Under the Heading "Senior citizen Corner", the following omissions are found:-

Travel benefits: Details under the sub headings-"By train", "Air", "Ship", and "Loan for financing trip" are still found blank.

Government: Financial assistance/incentives-not found.

Care for Elders: Recreation/Educational Centres – found blank.

(d) Under the Heading "Aggrieved?"- Grievance Registration - Pension related:-

The Grievance Redressal System is found to be not quite satisfactory for the following reasons:-Grievances registered in January, 2012, in April, 2012 and in July, 2012 by this Association are still to be solved. One grievance registered, vide Regn. No. DOPPW/E/2012/01080 on 4-7-2012 of DoP & PW has been forwarded to the DoAR&PG and there ended the matter. It appears that the case has been forwarded to the Department of Telecom (DDG (Estt.) Mr. Shakeel Ahmed) and no further action has been taken in the matter. It is suggested that these cases have to be monitored at regular intervals by the DoP & PW itself to ensure that the prescribed timeline is strictly observed by all concerned, lest the pensioners should lose faith in the grievance redressal mechanism itself.

2. Providing Pay scales: Pay Scales of III, IV, V and VI CPCs may be uploaded in the website under a separate link, since information regarding corresponding Pay Scales is required for computing revised pension with effect from 1-1-2006 under VI CPC as per para 4.2 of O.M. dated 1-9-2008.

3. Providing additional links: Under "Related Resources", link of the website of Pensioners'

Portal, Website of Ministry of Labour may be included to enable Pensioners / Pensioners' Associations to easily access that Website for ascertaining information on monthly index figures of Consumer Price Index (Industrial Workers) for calculation of Dearness Relief.

4. Circulars Link:-

i) Revision of Pension: Ministry of Finance, Department of Expenditure O.M. No. F-1(3)-EV/83 dated 22nd October, 1983 on the subject – Application of Liberalised Pension Formula to pre-31-3-1979 pensioners - consequent to Implementation of the judgment of the Supreme Court - may be uploaded under this link as the ready reckoner therein has to be referred to, for revision of pension of pre-31-3-1979 retirees ,specially of those government servants,

who had been permanently absorbed in CPSUs and had commuted 100 % of their pension. Also, Department of Pension and Pensioners' Welfare O.M. No. 2/1/87-PIC-I dated 16th April 1987 issued in connection with revision of pension of pre-1986 pensioners consequent upon implementation of recommendations of IV CPC, may be uploaded under this link.

ii) Information regarding ex-gratia payment to CPF retirees: Office Memorandums regarding grant of ex-gratia payment to CPF retirees and their families are found under the head "Family Pension" In "Circulars' link". It is suggested that a separate link as "CPF Beneficiaries" may be opened to upload all the OMs issued for revision/enhancement of ex-gratia payment and grant of Dearness Relief to CPF beneficiaries.

Introducing a dedicated day for attending pensioners in person - reg.

(O.M. No. 55/40/2002-P&PW(C) dated 31.12.2012 of DoP & PW)

The undersigned is directed to inform that in order to facilitate mitigation of problem of Central Civil Pensioners, it has been decided that on every Wednesday, concerned officers of the Department of Pension and Pensioners' Welfare will be available between 1500 and 1600 Hrs, in person, in Room No. 310, Lok Nayak Bhavan (near Gate No. 1) to meet pensioners and, as far as possible, answer the queries/points raised by the pensioners.

2. The Central Civil Pensioners, aggrieved of pension related matters and seeking clarification etc., on application of any of the following rules/regulations may meet the

concerned officers of this Department along with a written submission, by appearing in person, on the prescribed date, time and venue, and make use of the facility.

3. The rules being administered by this Department are:

- i) CCS (Pension) Rules, 1972;
- ii) CCS (Commutation of Pension) Rules, 1981
- iii) CCS (Extra-ordinary Pension) Rules;
- iv) GPF (CS) Rules, 1960; and
- v) CPF (India) Rules, 1962.

Donations for the Building Fund

LM/ALM	Name (Smt./Sri)	Rs.	Progressive Total	LM/ALM	Name (Smt./Sri)	Rs.	Progressive Total
1170	T.S. Vasudevan	10,500	12,501	1365	Y. Subramanyam	1,500	5,001
1850	R.S. Sudhakar	10,000	15,000	7	M.S. Narayanamurthy	1,000	4,500
1072	P. Vijayakumari (w/o. Late P. Govindaiah	5,000	5,500	1084	B.S. Nagaraju	1,000	6,700
448	K. Prabhakara Rao	2,555	12,555	1246	N.G. Govinda Rao	1,000	4.800
826	H.S. Prabhakara	2,000	22,100	1839	Bettaiah	1,000	-
				1773	R. Mohan	900	3,510

Change of Pensioner-nominees of Wellness Centres and Polyclinic in Bangalore

(CCCGPA, Karnataka, in letter No. CCCGPA/CGHS/ADV/13-14 dated 29-12-2012, addressed to the Additional Director, CGHS, Bangalore conveyed, as follows, names, addresses and landline/mobile Nos. of pensioner-nominees of Co-ordination Committee of Central Government Pensioners' Associations, Karnataka for the Advisory/Grievance Committees of CGHS Wellness Centres and Polyclinic in Bangalore for the two-year term commencing from January 2013)

Wellness Centre No. 1, SHIVAJINAGAR

Phone - L/L, Mobile

Sri Ashok S Kololgi
No. 4, 1st Main Road,
Srikantan Layout, High Grounds,
Bangalore -560 001

L/L : 22269351
Mob: 9448469351

Sri V.Pichandi
14/1, 3rd Main, S.K.Garden,
Benson Town,
Bangalore-560 046

L/L: 23633309
Mob: 8050933309

Wellness Centre No. 2, MALLESWARAM

Sri C.R.Keshavan,
27/1, "Ambuja", 10th Cross,
Margosa Road, Malleswaram,
Bangalore-560 003

L/L: 23311125

Sri B.R.Chandrasekhar,
11, "Sharada Residency", Flat No. F-2, 1st Floor,
3rd Cross, Malleswaram,
Bangalore-560 003.

L/L: 23321066
Mob: 9448202402

Wellness Centre No. 3, BASAVANGUDI

Sri M.N.Subba Rao,
59/1, Upstairs, 2nd Cross, Gavipuram Extension,
Bangalore-560 019.

L/L: 26611946
Mob: 9341246882

Sri P.Vijayaraghavan,
453, 3rd Main, 6th Block, 2nd Phase,
Banashankari 3rd Stage,
Bangalore-560 085

L/L: 26722277
Mob: 9243458928

Wellness Centre No. 4, ULSOOR

Sri V.T.Jayachandran,
"Ramani Illam", 12, 1st Cross,
R.K.Mutt Road, Ulsoor,
Bangalore-560 008

L/L: 25545538

Sri B.Dorairaj,
20/1, New 36, Bowee Street,
Ulsoor, Bangalore-560 008

L/L: 25547948

Wellness Centre No. 5, VIJAYANAGAR

Sri Thulasoji Rao,
114, 4th Main, Income Tax Layout,
Vijayanagar,
Bangalore-560 040

L/L: 23394181
Mob: 9900547138

Sri K.S.K.S.Setty
347/126, "Subbalaya", 5th Main,
Near 2nd Cross, Vijayanagar, Bangalore-560 040

Mob: 9886794378

Wellness Centre No. 6, JAYANAGAR

Sri Munikrishnappa,
72, 10th Cross, 29th Main,
1st Phase, J.P.Nagar,
Bangalore-560 078

L/L: 26646766
Mob: 9880116038

Sri A.K.S.Rao,
Apartment No. 201,
Sterling South Ends Apartments,
30th Cross, 7th Block, Jayanagar,
Bangalore-560 070.

L/L: 26648870
Mob: 9448048870

Wellness Centre No. 7, KORAMANGALA

Sri A.Jayapalan,
209, "Sreecharan Lakeshore Homes,
Kasavanahalli, Carmalaram,
Bangalore-560 035

L/L: 25835209
Mob: 9845767961

Sri R.S.Poojari,
2529, 25th B Main, 14th Cross,
HSR Layout, Sector No.1.
Bangalore-560 102

L/L: 25724283
Mob: 9980740164

Wellness Centre No. 8, DOMLUR

Smt. Usha Shantharam,
Flat No. 203, 75, "Nandipratham",
K.R.Garden, Murugeshpalya,
Bangalore-560 017

L/L: 25221747
Mob: 9844108314

Sri M.G.Poulose
1802, "Muthukattu House",5th Cross,
10th Main, H.A.L.3rd Stage,
Bangalore-560 075

L/L 25291652
Mob: 9449688930

Wellness Centre No.9, GANGENAHALLI

Sri N.Chandramohan,
6, 3rd Cross, (11th Cross of Coffee Board Layout),
Sandya Gupta Layout, Hebbal Kempapura,
Bangalore-560 024

Mob: 9886814804

Sri K.B.Madappa,
20, Aswathanagar New Extension,
RMV 2nd Stage,
Bangalore-560 094

L/L : 23413214
Mob: 9986830237

Wellness Centre No. 10, C.V.RAMANNAGAR

Sri A.Poobalan,
27, "Santoshikutir" 7th Cross,
Near Christ The King School,
Aditya Layout, Ramamurthy Nagar, Bangalore-560 016

L/L: 25658783
Mob: 9980187187

Sri N.Nagarajan,
Flat No. D-1, Block No.1,
Samheta Green Oaks, 4th A Cross,
Kagadaspura,
C.V.Raman Nagar,
Bangalore-560 093.

L/L: 25340562

Polyclinic - SHIVAJINAGAR

Sri B.B.Poddar,
196, CQAL Layout, 7th Main Road,
Sahakaranagar,
Bangalore-560 092

L/L: 23438544
Mob: 9448488968

Sri G.M.Pillai,
48, Vinayaka Layout, 2nd Stage,
4th Cross, Hebbal Kempapura,
Bangalore-560 024

L/L: 23436559
Mob: 9945805625

List showing the names of members whose donation has reached Rs. 10,000 and above (consequent on donations received in January 2013)

Donations for Association

LM / ALM	Name (Smt./Sri)	Rs/-
864	P.N. Shivadas	200

LM / ALM	Name (Smt./Sri)
1170	T.S. Vasudevan
1850	R.S. Sudhakar

CGHS Matters

1. Income limit for dependency for the purpose of providing Central Government Health Scheme (CGHS) coverage to family members of the CGHS covered employees - Clarification

(MoH. O.M. No. S.11015/10/2011-CGHS (P), dated 19.7.2011)

The undersigned is directed to invite reference to this Ministry's O.M.No. S. 11012/1/98-CGHS (P), dated the 10th December, 2008 and O.M.No. Misc. 6024/2007/CGHS (HQ) CGHS (P), dated 30-12-2009 indicating the income limit for dependency for the purpose of providing CGHS coverage to family members of the CGHS beneficiaries.

2. Ministry of Health and Family Welfare has been receiving representations from Ministries/Departments, Pensioners' Associations and other CGHS beneficiaries requesting to indicate the amount which constitute the minimum income limit for the purpose of Central Government Health Scheme coverage to dependent family members of CGHS beneficiaries.

3. The matter has been considered in this Ministry and it is hereby clarified that the income limit for the purpose of dependency will be members of family (other than spouse), whose income is less than Rs. 3,500 per month (i.e. up to Rs. 3,499 p.m.) plus the amount of Dearness Relief thereon as on the date of consideration.

4. The other contents of the Office Memorandum No. S. 11012/1/98-CGHS (P), dated the 10th December, 2008 will remain unchanged.

OBITUARY

Sri K.B.Muthalik Desai, LM 1988, Retd. HSG II, Hubli RMS, expired on 1-9-2012 at the age of 74 years. He is survived by his wife and a son. (*information received late*)

Sri K.Savaridass, LM 90, Retd. HSG II, BCity RMS, expired on 25-12-2012 at the age of 76 years. He is survived by his wife, a son and a daughter.

Sri G. Natesan, LM 788, Retd. Sub Inspector, Bangalore Telecom Dist. expired on 6.1.2013 at the age of 78 years. He is survived by his wife, three sons and a daughter.

We convey our heartfelt condolences to the bereaved.

2. Reimbursement of medical expenses in connection with hospitalisation for pensioners in non-CGHS areas. - Department of Posts issues orders to avoid contempt of court.

(Copy of letter No. 9.3.2012 Medical dated 22.11.2012 of ADG (Medical) of Postal Directorate to the CPMGs, Gujarat/MP/Punjab/Tamilnadu/Karnataka/J&K Circles)

Sub: Dismissal of SLPs filed by D/o Posts in respect of reimbursement of medical claim to Central Government Pensioners.

Ref: Directorate's letter of even number dated 27.7.2012

Sir/Madam,

The undersigned is directed to state that some Circles, often, seek the status of dismissed SLPs giving reference to contempt/court/CAT cases regarding medical reimbursement to Central Government Pensioners.

2. In this regard, it is stated as SLPs had been dismissed by Hon'ble Apex Court. Legal advice was sought from Ministry of Law and Justice, D/o of Legal Affairs for exploring the possibility to file review petition against the dismissal of SLPs. D/o Legal Affairs advised that it is not a fit case to file Review Petition. Subsequently, the matter was referred to Ministry of Health and Family Welfare (M/oH & FW) for comments before taking further action in such cases.

3. MoH & F W has now commented that in a similar matter, Department of Telecom (DoT) is filling review petition after consulting the matter with Additional Solicitor General who opined that their case is fit for filling Review Petition.

4. MoH & FW has however suggested that in order to avoid any contempt of court, the reimbursement may be allowed to the pensioners concerned in compliance to the CAT/Court's decision subject to the condition that the amount will be recovered from them, if the Supreme Court decides otherwise, in Review Petition (if filed)

5. The matter is being taken up with Department of Telecom w.r.t. advice of MoH & FW. However, similar Court/CAT cases regarding reimbursement of medical claim to Central Government Pensioners may be dealt with as per the advice of MoH & FW on case to case basis.

This issues with the approval of competent authority.

**3. New Timings for CGHS Wellness Centres
(For the present, applicable to New Delhi only)**

(O.M. No. S. 11030/55/2012-CGHS(P) dated 20.12.2012 of Department of Health & Family Welfare, GoI)

The undersigned is directed to state that with a view to improve the functioning of CGHS and ensure optimum utilization of available manpower resources, it has been decided to revise the timings of CGHS Wellness Centres from the present timings of 7.30 a.m. to 1.30 p.m. to the new timings of 9.00 a.m. to 4.00 p.m.

2. The CGHS Wellness Centres in New Delhi which are currently functional for 24 hours, will continue to function as usual in shifts.

3. The diagnostic laboratories and yoga centres functioning in the CGHS Wellness Centres will open at 8.00 a.m. and close at 3.00 p.m.

4. The registration counters in CGHS Wellness Centres will start registration at 9.00 a.m. and close at 3.45 p.m.

5. A lunch break of 30 minutes will be allowed to all officers and staff of CGHS Wellness Centre. The CMO in charge will manage the operations of the Wellness Centre in such a manner by allowing flexible timings for lunch to the officers and staff that the operation of the CGHS Wellness Centre is not brought to halt at any time.

6. The new timings will be implemented in the CGHS Wellness Centres in New Delhi/NCR. Orders for its implementation in other places will follow.

7. The new timings for CGHS Wellness Centres will be effective from 1st January, 2013.

8. This issues with the approval of Minister of Health and Family Welfare.

5. Tests/investigations at Private Hospitals/Diagnostic Laboratories/Imaging Centres empanelled under CGHS

(Extracts from O.M. No. 5-11045/40/2012/CGHS/HEC/CGHS(P) dt. 15.1.2013 of MoH & FW)

....4. For providing cashless facilities to the eligible CGHS beneficiaries, the empaneled private Hospital/Diagnostic Laboratory/Imaging Centre shall obtain the prescription either in original or self-attested copy of the prescription and self attested photocopies of the CGHS card of the patient and the CGHS card of the main CGHS cardholder beneficiary and enclose the same with their bills for claiming payment from CGHS or the Department concerned, as the case may be. The Hospital/Diagnostic Laboratory/Imaging Center shall however, verify the self attested copies from the original prescription/CGHS cards, before allowing the credit facility to the eligible CGHS beneficiary.

5. The medical prescription issued by a CGHS Medical Officer/Government Specialist prescribing diagnostic tests/investigations shall be treated as valid for a single use within a period of two weeks from the date of prescription unless specifically provided otherwise by the Government Specialist in the prescription, about

the date or period after which the prescribed tests are to be conducted for a follow up treatment. The medical prescription would require revalidation or issue of a fresh prescription from the prescribing CGHS Doctor/Government Specialist for getting the prescribed tests done after expiry of the validity period of two weeks, as indicated above.

6. The CGHS empaneled private Hospitals/ Diagnostic Laboratories/Imaging Centres shall provide cashless facilities to the serving CGHS beneficiaries entitled for credit facilities in terms of this Ministry's OM No. Rec. 1-2008/ Gr./CGHS/ Delhi/CGHS (P) dated 10.6.2008, on submission of a self attested photocopy of his/her Identity Card issued by the Department/Ministry, alongwith self attested photocopies of the CGHS card of the patient and the main cardholder. The Hospital/Diagnostic Laboratory/Imaging Centre shall enclose the above documents with their bills to the Department concerned for claiming payment.

Grant of Fixed Medical Allowance (FMA) to pensioner - reg.

(Extract from copy of letter No. 4.4.2012-P&PW (D) dated 19.11.2012 from under Secretary DoP & PW (Gol), to General Secretary, CGPA, Kerala, Thrissur)

...It is further clarified that medical Allowance of Rs. 100/- p.m. is only for pensioners/family pensioners residing in non-CGHS areas. Wherever CGHS facilities are available, the Medical Allowance is not payable to the pensioners.

1. Option for Medical Allowance is to be given by only those pensioners who are residing outside CGHS areas.
2. Wherever Medical Allowance of Rs. 100/- p.m. has been paid to the pensioners who are residing in areas where CGHS facilities are available, suitable recoveries may be made from them."
3. It is clear from the above that the eligibility for Fixed Medical Allowance is not automatic. One has to apply for the Fixed Medical Allowance with the required undertaking only then one becomes entitled to the FMA. The undertaking becomes effective only after receipt by the concerned authorities.
4. It is the administrative authority who has to obtain/receive the undertaking at the time of retirement along with other forms for retirement benefits and convey the eligibility for the Fixed Medical Allowance.
5. The clarification issued by Department of Pension and Pensioner's Welfare vide OM dated 30.12.98 at item (viii) specifically mentions **that no frequent change from CGHS to non CGHS area and vice versa could be permissible.** Only one change in option in the life time of a pensioner shall be allowed.
6. Since the payment of Fixed Medical Allowance is dependent on conditions including submission of undertaking, **the payment of arrears of Fixed Medical Allowance after submission of undertaking on a subsequent date is not justifiable.** Fixed Medical Allowance is to be paid from the receipt of application for Fixed Medical Allowance. The question of life time arrears, therefore, does not arise except in cases of payment of revised Fixed Medical Allowance at Rs. 300/- to pensioners who were already drawing Fixed Medical Allowance at Rs. 100/- p.m.

**4. Investigations at Private Hospitals / Diagnostic Laboratories/
Imaging Centres empaneled under CGHS**

(OM No. S-11045/40/2012/CGHS/HEC/CGHS(P) dated 1 January 2013 of MOH & F)

With reference to the above mentioned subject the undersigned is directed to state that this Ministry has been receiving representations for simplification of procedure for undergoing investigations at private Hospitals / Diagnostic laboratories / Centres empaneled under CGHS. The matter has been examined and with a view to alleviate the inconvenience to CGHS beneficiaries in obtaining requisite permission for undergoing investigations at CGHS empaneled private Hospitals / Diagnostic Laboratories /Centres, it has now been decided that CGHS beneficiaries shall hereinafter be allowed to undergo investigations at private Hospitals /Diagnostic Laboratories /imaging Centres empaneled under CGHS after specific investigations have been advised by a CGHS Medical Officer or a Government Specialist without requirement of any other referral (permission) letter.

2. Private empaneled Hospitals/ Diagnostic Laboratories / Imaging Centres shall perform the investigations / diagnostic tests on cashless basis in respect of pensioners, ex-MPs, freedom fighters and other eligible categories of CGHS beneficiaries, who are presently eligible for credit facility and shall enclose the prescription issued by a CGHS Medical Officer or a Government Specialist, in original, along with the hospital bill submitted to competent authorities.

3. Serving Government employees shall enclose the prescription issued by a CGHS Medical Officer or a Government Specialist in original, while submitting the medical claim to the concerned Ministry /Department/Office for reimbursement.

4. CGHS Medical Officer / Government Specialist shall not refer the beneficiaries to any particular Diagnostic Laboratory or Imaging Centre by name but, shall specify the Investigation and mention "referred to CGHS empaneled centre".

5. These Orders are applicable only in respect of investigations, for which CGHS rates are available. It shall come into force with immediate effect.

6. This issue with the concurrence of Integrated Finance Division vide FTS No 31560 /2012.

Editor's Note:

(1)The under mentioned empaneled Hospitals/ Diagnostic Centres have diagnostic facilities:
(I) Hospitals: (i) Apollo Hospital, Bannerghatta Road, (ii) M.S.Ramaiah Hospital, New BEL Road (iii) Bangalore Baptist Hospital, Bellary Road and (iv) Hinduja Sindhi Hospital, Sampangiram Nagar. **(II) Diagnostic Centres:** (i) Central Diagnostic Research Foundation Pvt. Ltd., 2nd Stage, Indiranagar (ii) Clumax Diagnostic & Research Centre Pvt. Ltd., 3rd Block, Jayanagar (iii) R.V.Diagnostic Laboratory, Malleswaram (iv) Anand Diagnostic Laboratory, Infantry Road (v) Central Lab, Lalbagh Road and (vi) Bangalore Institute of Oncology, Sampangiram Nagar.

(2) The OM dated 15th October 2012 of MoH & FW reproduced on page No. 5 of December 2012 issue of our journal on continuation of empanelment was forwarded by MoH & FW to all private empaneled Hospitals and Diagnostic Centres in Bangalore. None of them has responded. However, some Hospitals/ Diagnostic Centres continue to give credit facility without fresh MoA. In view of this situation, it is better for beneficiaries to ascertain the availability of credit facility before approaching these hospitals/diagnostic centres.

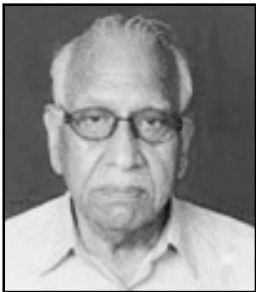
(3) some cheques/DDs received from office of AD, CGHS in connection with reimbursement of medical claims continue to remain unclaimed for a long time with CMOs-Incharge of Wellness Centres. If the concerned beneficiaries do not take delivery of the same before 16th February 2013, they are likely to be sent back leading to complications in getting back the amount.

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
Nov 12	218	2490	207.50	79.25

By. K.B. Krishna Rao

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Dga zEPUMA PA© MPAV PA«AOPA AVA EE gAqIAiA CAZÉ vAW, zMEgP AtA EEPbja AVUka ykAEA PAaiDzPö, a AOPA PAaiDzPöaiAV PAaiDzPö»1, AVA EAiAEB aAAEQE aP e VEAEAB VAEÄ VEeqM1PEEAQA PAaiDzPö»1, EEPbja AiA±EA©PACAIÄ FÄAEZÄ

©.PE UAAqMEGAi, dAn PAaiDzPö

E-ASÉ (B.S.N.L) MPAV yj a MDEUEEAQA CzhPEQE «°AEUEEAQA EEPbja 1w CvAvbE/EA VE a AVAU»VÄ DUWUEZPE AgbAVÉ1) ©tPA1EA, AYAEKEP 2) PAögza DzÄ±zÄ a ÄAGUE |AZItA GyPSPVÉ 3) EEPj a AvbAUzAVÉ PAaiAPPEVA PÄ±bMISZÄ MEVbMPEZÉ AgbZÄ AavÄ MCI-ÄAZÄ (Consolidated fund of India) PAöj ÄÄDdPA aP MUA WI PUMA EEPbj UE MZUAa E©MKA Eaj UE zEGAiÄ ÄPAZÄ ÖEAGAI EbE AiA±E AiAZzEY MAZÄ AiA±EUAxÉ JAZÄ ÖVA ÄPA.

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CAZÉ a AVAU vAW E-ASiÄ e EEPbjaVZNY aP a AiA1EÄÄ AVZÄ zÄ bAV EAiAPVZÄ ÖEGE ÖVEAU ÖEAGAI EbE, PÄGÄUPÄ PKEEB CEÄK1zha. AvAvzAEAvbja PAögza aAAZÉCAZÉ a AVAUvAW EEPbja ÄRPUMÄ FqAj PUE a ÄÄbja a VEZP EKEÄNÄ i MÄrzÄ EAiAPA JAZÄ ykE vjAZbja.

»AzEÄ CEÄGÄUkAZÄ ±Ä aQVUE MYAV UAI ÖÄ ÄEE-ÄAZÄ EjbAwzÄUPE zPÄÖyAb 2A Aw dEPI UAYAU a AVAEQAÄZEB «gEÄCÜjME -DI, zE PÄAVUkP e, zÄj UE Gvj AwzÄ. zÄ±zÄ GZUPEÄB AZj1 zÄj AZÄ Öt AU»1, zPÄiÄ e AVZÄ AgbZAwgÄ a zAZÄWEÄpi PÉZÄ PÄ bPEAB Rj Äc1, AVZÄ PAaiDzPö ZÄ ÄHPUMUE D±ÄiÄ VÄtAEÄV1zÄ »jÄ CÄbja. AgbZÄ PA«AOPA ybCÄiÄV «zÄUkUE ÖEÄV PÄAVUEMÄBÄ21 a AVÄÄrzbja. CÄJA AZEUKÄ CÄSÄMÄ bMÄV AVA EA ±DU PPAQA ÄÄxöVÉ CÄPÄEA EdEA RÄ Aw CAVbPjÄ «ÄEUKÄ C« bjtÄiÄ.

yArvÄ dÄÄ bÄ ÄigPj AZÄ »rzÄ, 2A Aw EAQGÄUÄCÜ 2Ä ÄÄSÖAZKEGÄÄ1Ü 2Ä CI i ÖAj a AdyÄ-Ä, 2A UÄÄÄigPj ykAEA a AwbAVZÄ CÄCÄiÄ e MPAV PÄAZÄ PAöj EEPbja yPÄARAV CAZÉ a AVAU vAW E-ASÉ EEPbja ÄRPUMÄB ZbD1 FqAj1 ykEÄPPEÄPÄZÄ, »AZÄKE EVÄDÄUzÄ PÄAZÄ PAöj EEPbja a VEÄ yj MjUÄiÄ PÄ ÄiAEB yj Öj aP e AiA±E AiAZzEY ÖUME, 300 CEUEÖ EEPbjeÄB AdÄbUkÄ ÄÄiAEB SÄAiAUVE1ZNY Zj vÄD. EA bja aMAZÄ VEZEE a AUÖZÄDÄ PAaiDzPö a ERj, ZMgM ÖUME ÄZPÄiÄ SUE yBSÄMÄ yPÄV 2A PÄCÄyEÄiÄgi PÄ CÄJA ÄREZP e ÄZÄUE aPÄK1zha. CAZÉ a AVAU vAW, zMEgP AtA E-ASÉ DzÄPjÄtPÉ aAAZÄV VÄAWVÉ ÄiÄ ZÄ vÄ aPÄÜ UÄQÄPjÄtPÉ MYÄJAZÄU EEPbja AUÖZÄ E1VÄ PjMÄ ÄÄ SrÜE©zAVAU«PÉ»ÄUE CEÄPÄ PÄ UKA ÄVÄPÄgPÄV JZÄGÄ aVÄUÄ E©MKA a AvbAUzAVÉ PAaiAPPEVA 2A UAYAF CÄJA gKE; 1ZÄ O.T.B.P, B.C.R, SrÜE gKE; 1ZÄ PÖE MEVbMÄ a AVAU CEÄMÄE yj ÖAgzKEGÜ1 PPEQA P e PÄAiPPÄZPÄ

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EÄjAE EPEAZÄ a AÖVZÄ ÄZÄÄiÄZÄ zMEgP AtA

CÄJA ÄZÄGÄEÄÄ gAVbja

Newly-Enrolled Members

	(Smt/Sri)	Designation & Office in which last worked	Type & No.
1.	C.A. Devassy	UDC, No. 24 Party, Survey of India, Bg.	ALM 2052
2.	Mariamamma John	Est. & A/cs Officer, Southern Zone Office, Koramangala, Bg.	ALM 2053
3.	G. Sundaresan	Senior Accountant, Chennai Telephones O/o. C.G.M.	LM 2054
4.	D.K. Prasannamma	PA (BCR) Chickpet P.O., Bg.	LM 2055
5.	K.K. Bhajantri	Asst. Director O/o. CPMG, Bg.	LM 2056
6.	A. Lawrence	HMG, Bg. City RMS, Bg.	LM 2057
7.	Venkatachalapathy	SA (BCR), BG TD STG, Bg.	LM 2058
8.	V. Basavarajaiah	HMM, Bg City RMS, Bg.	LM 2059
9.	C. Srinivasan	Supdt., Mysore Central Circle, Ministry of Urban Affairs & Employment	ALM 2060
10.	K.R. Krishnamurthy Iyer	Chargeman, Gr 'B', Ordnance Factory, Anbagheri, Nagpur	ALM 2061
11.	K.R. Anantharamu	Asst. Manager, P&T MMS, Bg.	LM 2062
12.	S.M. Hadagalagiri	P.A., Hungund P.O (Bagalkot)	LM 2063
13.	H.S. Narasimhan	Secretary to G.M., Rail Wheel factory, Yelahanka, Bg.	ALM 2064
14.	K.V. Sridharamurthy	Head Mailman, SRO Q. Dn. Birur	LM 2065

LM: Life Member

ALM: Associate Life Member

Pensioners'Day Celebration

1. Udupi District P&T Pensioners' Association: Pensioners' Day was celebrated on 23-12-2012. Sri P.Rabindra Nayak, Chairman & Managing Director, H.T. Co, Udupi, presided. Chief Guests were B.H.Bhat, IPS, retired Principal, PTC and Dr. A.R. Acharya, MD (Ayur), BHU, Prof. SDM, Ayurvedic College, Kuthpady, Udyavara. Guests of Honour were Dr. N.Vijaya Ballal, Dharmadarshi, Sri Mahakali Temple, Ambalapady, Sri M.V.Maiyya, DGM, BSNL, Udupi and Sri Rajashekara Bhat, SSPOs, Udupi Division.

2. D.K.District P&T Pensioners' Association, Mangalore: Pensioners' Day was celebrated as Senior Citizens Day. Sri M.A.Naik, President of the Association presided. Sri T.G.Naik, SSPOs, Puttur, and Sri U. Venkappa, DGM, BSNL, D.K.Telecom District were Chief Guests. Sri A.C.Abdul Karim, Vice President and Sri M.A.Venkatachalam, Secretary spoke about the significance of the Day. Two members who attained 75 years of age were felicitated.

Office in "Pensioners' Bhavan functions on Mondays, Wednesdays, Fridays and 2nd Saturdays between 9.30 a.m. and 1.00 p.m.

Regd. Journal

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

To

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