



Monthly Journal of  
**KARNATAKA POSTS AND TELECOMMUNICATIONS  
PENSIONERS' ASSOCIATION (R)**

(KSR Act 1960, REG. No. 1069/98-99)  
(FORMERLY RMS PENSIONERS' ASSOCIATION)

Registered as "a Wholly Charitable Trust" U/S. 12A of I.T. Act 1961

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**Report on the 23rd meeting of the Standing Committee of Voluntary Agencies  
(SCOVA) held on 20th September, 2013**

The 23rd meeting of the Standing Committee of Voluntary Agencies (SCOVA) organised by Government of India, Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners' Welfare was held on 20th September, 2013 under the Chairmanship of the Hon'ble Minister of State(Personnel and Public Grievances) at Committee Room-A, Ground floor, Vigyan Bhavan Annex, New Delhi. The meeting commenced at 4.00 p.m.as scheduled with the Hon'ble Minister in the chair. The meeting was well attended with all the Official Members and most of the Non-Official Members attending the meeting.

The proceedings commenced with the Welcome speech delivered by Smt. Vandana Sharma, Joint Secretary, DoP &PW. After introduction of the members of SCOVA, the Hon'ble Minister addressed the gathering. In his speech he dealt at length about the purpose of institution of SCOVA and its objectives, the Pensioners' Portal and the Pensioners Grievance Redress and

By- **K.B.Krishna Rao**,  
E.C. Member, who represented K P&T PA

Monitoring System" CPENGRAMS". He had a word of praise for the Pensioners' Associations when he mentioned that" the Pensioners' Associations are very active and have been giving good suggestions" He also furnished information about some of the recent orders issued by the DoP & PW on gratuity and pension which are considered to be 'pensioner friendly'.

**Action Taken Report on Issues raised in  
22nd meeting of SCOVA held on 19.2.2013**

1. The Joint Secretary, DoP &PW reading out the Action Taken Report (ATR) on the points raised in the previous Meeting of SCOVA held on 19th February, 2013 gave details of action taken by the Departments concerned on the agenda items. Delay in issue of Revised Pension Payment Authorities(RPAs)by PAOs of some of the Departments, especially by the PAOs in

*(Contd. on Page No. 3*

**Flash News: Central Government announces VII Pay Commission**

## Notice of the Annual General Body Meeting

Notice is hereby given that the Annual General Body Meeting of the Karnataka P&T Pensioners' Association will be held on Sunday the 27th October, 2013, in the Auditorium, VI Floor, Telephone House, BSNL, Raj Bhavan Road, Bangalore-560 001 with under mentioned Agenda:

### 9. 30 AM - Morning Session

1. Welcome
2. Confirmation of the minutes of the AGB Meeting held on 24th June, 2012.
3. Presentation of the draft Annual Report for 2012-13 and its adoption
4. Presentation of the Audited Statement of Accounts for 2012-13 and its adoption including Accounts in connection with the construction of "Pensioners' Bhavan".

### 11 AM – Open Session

5. Welcome Speech including introduction of Guests.
6. Inauguration of the Open Session by Sri P.Nagaraju, Principal General Manager, BSNL, Bangalore Telecom District
7. Address by Sri M.S.Ramanujan, Principal Chief Postmaster General, Guest of Honour.
8. Address by the President of the Association
9. Felicitation of members above 75 years of age as on 31-3-2013
10. Vote of Thanks

### 1 PM to 2 PM - Lunch

### 2 PM - Afternoon Session

11. Discussion on pending demands including those in SCOVA Meeting held on 20th September, 2013
12. CGHS, CS (MA) Rules and FMA matters
13. Election to the Executive Committee for the term 2013-16
14. Concluding remarks by Secretary and President
15. Vote of thanks.

Bangalore  
27.9.2013

**N. Bhaskaran**  
on behalf of the Executive Committee

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### Calendar of events in connection with election to the Executive Committee for the term 2013-16

Last date for receiving nominations from members standing for election	18-10-2013
Last date for withdrawal of nominations	22-10-2013
Exhibiting list of candidates who have withdrawn their candidature and	
Publishing final list of candidates	23-10-2013
Elections, if required	27-10-2013

### Proforma for filing nomination

I, Sri/Smt ....., Membership No. .... a member of Karnataka P&T Pensioners' Association, hereby state that I am willing to be a Member in the Executive Committee of the Association for the period 2013-16.

Place  
Date

Signature of the Member

*NOTE: Nominations to be posted to the registered office of the Association at Banashankari 2nd Stage, Bangalore-560 070. Associate Life Members (ALM) are not entitled to stand for election to the Executive Committee.*

(Contd. from Page No. 1)

Railways and by the CDAP, Ministry of Defence invited much discussion and the Representatives from the respective Pensioners' Associations expressed their displeasure over the inordinate delay in issue of RPAs. Sri.Sanjay Kothari, Secretary, DoP & PW stated that revised pension, as per VI CPC recommendations, is being paid to all the Pensioners and the question of issue of RPAs only is still pending. The main impediment in solving this problem is non availability of service records in some cases and sought the help from the Pensioners' Associations in furnishing the required information to the PAOs. He stated that a report on this subject is being submitted to the Cabinet Secretary, which he hoped would facilitate early settlement of this long pending grievance of the pensioners. The Representatives of Ministry of Railways explained that they are facing a lot of problems and stated that it would be extremely difficult for them to meet the deadline of 30th September fixed for issue of RPAs. The Minister intervened and asked the Representatives to ensure early action in the matter. The Representatives from the Ministry of Defence informed that the Pension disbursing Authorities do not have correct data and in many cases there is a mismatch between the data available with them and the data available with the pension Sanctioning Authorities. However, they have started action in this regard suo motu to revise the pension of about 4.5 lakh Defence Pensioners and hope to complete issue of RPAs by 30th September, 2014. At this juncture colonel Handa, Representative from the "Disabled War Veterans" pointed out that Disability Pension granted to disabled pensioners has not been revised and they continue to get pension at the rate of Rs.160 p.m. Hon'ble Minister remarked that it is quite inhuman to pay a paltry sum as pension to disabled Defence pensioners and the Department should initiate immediate action to revise their pension. He also stated that he would speak to the Hon'ble Defence Minister on this subject. One member pointed out that the crux of the problem lies in the fact that most of the Defence pensioners do not have a document with them which shows the amount of pension due to them and therefore issue of RPAs becomes very important.

2. Raising the issue of CPF beneficiaries one of the Representatives pointed out that the recent revision of the amount of ex-gratia to Rs.645/- p.m. is insufficient

and the amount should be increased. Secretary, DoP & PW informed the member that it is ex-gratia and not pension. However, as promised by the Hon'ble Minister in the previous SCOVA meeting the rate of ex-gratia has been revised after obtaining Central Cabinet's approval. Sri S.K.Vyas, member, National Council(Staff Side) JCM, stated that while ex-gratia to CPF beneficiaries was revised on implementation of V CPC recommendations, the same has not been revised after VI CPC. The Minister remarked that this may be referred to the VII CPC.

3. On CGHS matters, the Jt. Secretary DoP & PW informed that order has since been issued by the M/H &FW for merger of 19 P&T dispensaries with CGHS in 12 cities and therefore the problem of P&T pensioners who were not entitled to medical facilities under CGHS for not participating in CGHS while in service, has been solved and they can now become CGHS beneficiaries. Sri S.K.Vyas while appreciating the action taken to merge 19 P&T dispensaries with CGHS suggested that the remaining 32 P&T dispensaries may also function like CGHS dispensaries to cover other pensioners also. The Hon'ble Minister replied that he will talk to the Health Minister on CGHS matters.

4. Regarding opening of CGHS Wellness Centres one at Mohali, second at Panchakula and one more at Chandigarh it was informed that due to financial and logistic constraints it is not possible to open more CGHS Wellness Centres.

5. On the question of anomaly in fixation of pension of DoT employees absorbed in BSNL, who retired between 1-10-2000 and 31-7-2001 the Official Representative of BSNL stated that DoT has come up with some suggestion and BSNL is working on it and they will finalize the proposal and send it to DoT before 30-9-2013. Sri S.K.Vyas suggested that last pay drawn may be taken as emoluments for computation of pension.

6. Regarding merger of 78.2% of IDA with pension in respect of BSNL pensioners the Official Representative of DoT/BSNL stated that a decision has already been taken to extend the benefit of merger of 78.2% of IDA with basic pension w.e.f.10-6-2013 and orders will be issued before 30.9.2013.

#### **Agenda Items for 23rd meeting of SCOVA held on 20.9.2013.**

1. The first item of the agenda regarding dispensing with

the submission of application in form-14 for sanction of Family Pension to the spouse of the deceased pensioner, which was one of the 12 items submitted by the Karnataka P&T Pensioners' Association, Bangalore, one of the 15 Non-Official Members nominated to the recently reconstituted SCOVA submitted to DoP &PW for inclusion in the agenda (out of which 3 items were included) was taken up and it was intimated that DoP & PW has accepted the suggestion and necessary order has been issued. It is heartening to note that necessary order has since been issued.

2. When the 2nd item (which was also one of the items submitted by Karnataka P&T Pensioners' Association) regarding taking Grade Pay of Rs.4,600 instead of Grade Pay of Rs.4,200 in to account for computation of revised pension of pre-2006 pensioners who had retired from the pre-revised pay scale of Rs.6,500-10,500 (S-12) was taken up, Sri K.B.Krishna Rao, Committee Member, KP&TPA pointed out that DoE, MoF vide its O.M. dated 13.11.2009 had revised the Grade Pay of S-12 grade from Rs.4,200 to Rs.4600 with retrospective effect from 1.1.2006 and therefore Grade Pay of Rs.4,600 must not be treated as the one granted to an upgraded pay scale and necessary modifications to the first schedule, Part-A, Section-1 of CCS(RP)Rules,2008 may kindly be issued by MoF and to the concordance table annexed to the O.M. dated 28.1.2013 by DoP & PW to facilitate revision of pension by PAOs after taking in to account Rs.4,600 as Grade Pay instead of Rs.4,200. To this request, the Official Representative of DoE, MoF stated that O.M. dated 13.11.2009 was issued by DoE to clarify some doubts expressed by some of the Departments and the Grade Pay of Rs.4,600 was granted to the pay scale of Rs.6,500-10,500 only on its up gradation to the pay scale of 7,450-11,500 and therefore it cannot be taken into account for computation of revised pension of pre-2006 pensioners who had retired from the pay scale of 6,500-10,500 and further that the matter was before the CAT. At this stage, Karnataka P&T Pensioners' Association's Representative earnestly requested the Benevolent Govt, the MOF and the Dept of Pension and PW which has liberalized pension rules over the years with a view to help all pensioners and has introduced several pensioner friendly measures/schemes, to accept the present demand of the Association, which will go a long way in helping the pensioners who retired from the

grade S-12. Responding to this, the Hon'ble Minister said that since the Pensioners' Association and DoE have different views on this issue the matter may be kept open and may be re-examined after obtaining a copy of the order passed by the CAT.

3. Regarding appointment of Specialists and General Medical Officers in CGHS on contract basis, the Official Representative of MoH & FW informed that a proposal to delegate powers to CGHS City level Officers to explore the possibility of appointment of Specialists on contract basis like Railways is under consideration. The Hon'ble Minister remarked that appointments through regular recruitment rules take a long time and hence appointment of specialists on contract basis will be expedited. The Representative of All India Federation of Pensioners' Association, Chennai, complained that though there are 2 ENT Specialists in Chennai, CGHS beneficiaries are referred to General Hospitals for Specialist consultation putting them to lot of inconvenience.

4. On problems faced by non-smart card holders of CGHS for availing medical facilities while on a visit to another CGHS City, it was informed that the problem gets solved when action to issue plastic card to each of the CGHS beneficiary is completed. Representative of All India Federation of Pensioners' Association, Chennai pointed out that issue of individual plastic card has not yet been completed in Chennai and requested for early action in this regard. The Official Representative of the MoH & FW informed that arrangements have now been made to expedite the issue of Plastic Cards and the cards will be delivered to the beneficiaries by post.

5. On the last item of the agenda regarding extension benefit of O.M. dated 28.1.2013 w.e.f.1.1.2006 instead of w.e.f.24.9.2012, Joint Secretary, DoP & PW informed that the matter has been referred to the Department of Expenditure for advice on further course of action to be taken in the matter consequent upon dismissal of SLP by the Hon'ble Supreme Court on 29.7.2013.

The Hon'ble Minister, in his concluding remarks stated that the Hon'ble Prime Minister discusses with him the issues concerning pensioners welfare and wants to reassure the pensioner community that the Government has an open mind in attending to their problems. He thanked all the participants who had come from places all over the country. The meeting ended at 6 p.m.

## Draft Annual Report for the year 2012-13 of Karnataka Posts & Telecommunications Pensioners' Assn.

The Executive Committee of the Association is pleased to place the Annual Report of the Association for the year 2012-13 before the Annual General Body Meeting of the Association to be held on Sunday the 27th October 2013.

1.2. The under mentioned members functioned as office bearers of the Association during the year under report:

President	Sri B.Sadashiva Rao
Vice President	Sri M.Ramiah
Secretary	Sri N.Bhaskaran
Joint Secretary	Sri B.K.Gundu Rao
Treasurer	Sri S.M.Vittal Rao

Executive Committee Members:  
Sri M.S.Venkataramaiah, Sri M.N.Gopinath, Sri K.Arumugham, Sri K.B.Krishna Rao, Sri B..L.Channappa, Sri S.Paramasivan, Sri M.R.S.Prakasa Rao (up to February 2013) and Sri K.Annantha Ramu (from March 2013). Sri A Poobalan continued to be the Auditor.

1.3. It was a unique privilege for us to hold the last Annual General Body Meeting of our Association on 24th June, 2012 in the premises of "Pensioners' Bhavan", located at 61/1, 1st Main, 11th Cross, Telecom Layout, Jakkur Cross, Bangalore-560 064, which was opened simultaneously by Justice Sri N.Santosh Hegde, Retd. Judge of Supreme Court and former Lokayukta, Karnataka. The launching of our website www.ktpa.org was also done on the occasion by Justice Sri Santosh Hegde, making us part of the elite group of Pensioners' Associations owning websites. As the Postal Department wanted the room from which our R.T.Nagar office was functioning, we surrendered the accommodation In October 2012. Our office at "Pensioners' Bhavan" began functioning from November 2012 with a Manager as incharge on Mondays, Wednesdays, Fridays and Second Saturdays. Our office in "Pensioners' Bhavan" has been got equipped with a computer and internet facility.

### 2. Activities

2.1. The demand for Modified Parity under VI CPC has been partially conceded by the Government by issue of an Order dated

28-1-2013 by the DoP & PW. This was possible through our repeated efforts and also on account of judicial intervention. We do hope that the Government will be generous enough to give effect to its Order from 1-1-2006 instead of from 24-9-2012.

2.2. Our demands for (i) Constitution of 7th Pay Commission (ii) Merger of 50% of DR with pension with effect from 1-1-2011 (iii) Age-related additional pension from 65 years onwards to 75 years at the rate of 5% for every five years (iv) Restoration of commuted portion of pension after 12 years (v) Increase in Fixed Medical Allowance to Rs. 2,000/- from the present Rs. 300/- p.m. (vi) Improvement in medical facilities – Extension/ expansion of CGHS and RELHS and applicability of CS (MA) Rules 1944 to pensioners residing in non-CGHS areas (vii) Enhanced family pension for ten years in case of death after retirement (viii) Rectification of anomaly in pension of BSNL pensioners who retired within ten months of formation of BSNL – i.e., October 2000 to July 2001 and (ix) restoration of the facility of drawal of Medical Allowance without voucher under BSNL MRS are being vigorously pursued, though, now and then, we get negative reply from the Government.

2.3. Our Association has been included in the list of Rotating Group of SCOVA recently and we have notified – as reproduced in the August 2013 issue of Pensioners' Champion - twelve new items for discussion in the meeting of SCOVA scheduled to take place on 20th September 2013.

2.4. The delay in drawal of six-monthly increase in DR and quarterly increase in IDA has got reduced on account of the authorization given to drawing officers to act on the basis of order appearing in the internet.

2.5. Pensioners' Day was observed on 22nd December, 2012 jointly by Karnataka P&T Pensioners' Association, Coordination Committee of Central Government Pensioners' Associations, Karnataka and Coffee Board Pensioners, Association.

2.6. The Executive Committee of our Association met on every 2nd Saturday of the month during the year.

### **3. CGHS Matters**

3.1. A recent significant achievement is the decision of the Government to merge 19 Postal Dispensaries in 12 cities from 1-8-2013 and also action to complete issue of Plastic Cards. The Advisory Committees of CGHS Wellness Centres are functioning well. A meeting of Pensioner-Nominees of CGHS Wellness Centres with Additional Director, CGHS, took place on 24-8-2012 followed by another one during this year on 8-8-2013. These meetings have been very useful on account of the co-operative attitude of the AD, CGHS, Bangalore and CMOs in charge of Wellness Centres, in whose presence issues were discussed. The initiative taken by CCCGPA in getting the "Appointment System" introduced for consultation with Specialists in Polyclinic has received appreciation especially from pensioner-beneficiaries. Medical reimbursement claims are being settled without much delay at present as a result of the effective steps taken by the AD, CGHS, Bangalore and introduction of the system of crediting the claim amount in the personal bank account of the individuals concerned through NEFT. The waiting period for consultation in Wellness Centres has got reduced as a result of the action taken to employ doctors on contract basis in short term vacancies and filling up of the vacant posts.

3.2. Six cases of reimbursement of medical claims of postal pensioners living in non-CGHS areas, which we were pursuing legally, were settled during the year consequent on the dismissal by the Supreme Court of the 34 SLPs filed by the Government against the decision of lower judiciary in favour of the pensioners.

### **4. Other matters of importance**

4.1. As a result of the initiative taken up by our Association, the Department of Posts issued clarificatory Order on 9th July 2012 making applicable the scale of Rs. 15,600-39,100 (PB-3) to JTS Group 'A' pre-2006 retirees .

4.2. As part of our charitable activities, we donated a sum of Rs. 5,000/- to Anatha Sishu Nivas, N.R. Colony, Bangalore in November 2012. Students of Government Primary School, 4th Phase Yelahanaka Satellite town, Bangalore were gifted with note books, ball-point pens, cakes and fruits in February 2013

### **5. Our role in connection with "Pensioners' Portal"**

We filed four cases making use of the facility under CPENGRAMS and are pursuing the same. Suggestions have been made by our Association to DoP & PW for furnishing additional information in Pensioners' Portal. We received the Grant-in-Aid for 2012-13. Grant-in-Aid for 2013-14 has been released in the month of August 2013.

### **6. Our Publications**

6.1 We continue to maintain regularity in publishing "Pensioners' Champion", through which we provide latest information on pension and CGHS matters. Members are requested to renew their annual subscription promptly without giving room for repeated reminders. Suggestions for improvement of the journal are always welcome.

6.2 The 8th Edition of "Compendium on Pension, CGHS and Medical Facilities for Central Government and BSNL Pensioners" updated up to June 2013 is being released during the AGB meeting of our Association on 27th October 2013. In re-editing the book, we would like to place on record the services rendered by Sri K.B.Krishna Rao and Sri B.L.Channappa, both Executive Committee Members of our Association and Sri A.Ramamurthy, Member of our Association

### **7. Membership and Finance**

7.1 Our membership has steadily increased during the year and has now crossed 2,100. With the rent we get from letting out some portions of our building and the interest from the Life Membership deposited in Fixed Deposit and also the liberal donations from some members, we have been able to stabilize financially.

7.2 Audited Statement of Accounts for the year 2012-13 and Statement of Accounts in connection with construction of our building, "Pensioners' Bhavan" are appended to this Annual Report.

### **8. Our thanks to**

i) The Director of Postal Accounts and the Controller of Communication Accounts and their staff for their helpful attitude in attending to the grievances and problems of pensioners and family pensioners in connection with pension-revision.

- ii) The Additional Director, CGHS, Bangalore and his staff including those in Wellness Centres for their sympathetic approach on CGHS matters in respect of pensioners and family pensioners
- iii) Sri A.Rajgopal, Partner, GSMR Associates for auditing the Accounts promptly
- iv) Sri A.R.Holla, Advocate for helping us in legal matters,
- v) Sri Sudarshan V. Lakvalli, Head, Product Bangalore  
27-9-2013

Development of M/s Mindcom Consulting Services Pvt. Ltd. for updating our website periodically

- vi) Smt. Rama, Sri Achyuta and Staff of Omkar Hi-Prints for helping us to promptly release our monthly journal and 8th Edition of our "Compendium"
- vii) And lastly to all the members for the co-operation extended to us in our activities.

**N. BHASKARAN**, Secretary

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

### **Eligibility of widowed/divorced daughters for grant of family pension - clarification regarding**

*(No. 1/13/19-P&PW (E) dated 11.9.2013 of DoP & PW)*

Provision for grant of family pension to a widowed/divorced daughter beyond the age of 25 years has been made vide OM date 30.8.2004. This provision has been included in clause (iii) of sub-rule 54 (6) of the CCS (Pension), Rules, 1972. For settlement of old cases, it was clarified, vide OM dated 28.4.2011, that the family pension may be granted to eligible widowed/divorced daughters with effect from 30.8.2004, in case the death of the Govt. Servant/pensioner occurred before this date.

2. This Department has been receiving communications from various Ministries/Departments seeking clarification regarding eligibility of a daughter who became widowed/divorced after the death of the employee/pensioner.

3. As indicated in Rule 54(8) of the CCS (Pension) rules, 1972, the turn of unmarried children below 25 years of age comes after the death or remarriage of their mother/father, i.e., the pensioner and his/her spouse. Thereafter, the family pension is payable to the disabled children for life and then to the unmarried/widowed/divorced daughters above the age of 25 years.

4. It is clarified that the family pension is payable to the children as they are considered to be dependent on the Government servant/pensioner or his/her spouse. A child who is not earning equal to or more than the sum of minimum family pension and dearness relief thereon is considered to be dependent on his/her parents. Therefore, only those children who are dependent and meet other conditions of eligibility for family pension at the time of death of the Government servant or his/her spouse, whichever is later, are eligible for family pension.

If two or more children are eligible for family pension at that time, family pension will be payable to each child on his/her turn provided he/she is still eligible for family pension when the turn comes. Similarly, family pension to a widowed/divorced daughter is payable provided she fulfills all eligibility conditions at the time of death/ineligibility of her parents and on the date her turn to receive family pension comes.

5. As regards opening of old cases, a daughter if eligible, as explained in the preceding paragraph, may be granted family pension with effect from 30th August, 2004. The position is illustrated through an example. Shri A, a pensioner, died in 1986. He was survived by his wife, Smt. B, a son Shri C and a daughter, Kumari D, the daughter being the younger. Kumari D married in 1990 and got widowed in 1996. Smt. B died in 2001. Thereafter, Shri C was getting family pension, being disabled, and died in 2003. Thereafter, the family pension was stopped as Kumari D was not eligible for it at that time. She applied for family pension on the basis of O.M., dated 30th August, 2004. Since she was a widow and had to independent source of income at the time of death of her mother and on the date her turn came, she may be granted family pension. The family pension will continue only till she remarries or starts earning her livelihood equal to or more than the sum of minimum family pension and dearness relief thereon.

This is only a clarification and the entitlement of widowed/divorced daughters would continue to be determined in terms of O.M. dated 25/30th August, 2004, read with O.M. dated 28.4.2011.

## Members to be felicitated in the Annual General Body Meeting on 27th October 2013

(The list consists of members who have completed 75 years as on 31.3.2013. It does not include those members who have already been felicitated by the Association and those who have not completed one year of membership of the Association as on 31.3.2013)

Membership No.	Name (Sri/Smt.)	Designation and Office in which last worked
152	K. Santhoji Rao	HSG/2 SA, B. City RMS
165	K. Betaiah	HRO'r, HRO RMS 'Q' Dn., Bg.
193	A. Keshava Bhat	Manager, RLO, BG
200	R. Gajalakshmi	APM Accounts, Rajajinagar, HO, Bg.
221	M.K. Venkatesh	HSG/2 HSA, Bg. PSO
224	B. Venkateshan	SSPOs, Kolar Dn.
232	S. Achyutha Rao	HSG/2 Supr. B. City, RMS
290	G.S. Shivashankar	C.S.O. CTO Bg.
305	B.R. Rao	Dy. GM (Plg), Bg. Telecom
328	A.V. Subramanian	Chief Supr, Bg. Telecom Dt.
349	A. Mahabaleshwar Karanth	SPM, Nandini Layout PO, Bg.
352	M. Narayana Rao Katkar	SPM, H.A. Farm PO. Bg.
406	T. Kannan	Chief Tech. Supr. Central Exchange, Bg.
496	M.R. Viswanatha	Dist. Manager, Telecom, Davangere
499	M.R. Ranganatha Rao	D.E. Telegraphs, Gulbarga
524	K.N. Bhagawan	Dy. GM, O/o. GM(W-2), MTNL, Bombay
538	V. Ramachandran	Office Supdt. AF Stn., Yelahanka, Bg.
555	Lakshmi Prasad	Sr. Sub. Dvl. Engr., O/o. G.M. Bg.
571	Veerabhadraraiha	HSG/I B. City RMS
576	D. Nagaraja Rao	PM, Chitradurga HPO
577	S.H. Vyasa Rao	CAO, O/o. CGM, Bg.
650	P.N. Sreenivasa Rao	HSG/2 (BCRPA), O/o. CPMG, Bg.
656	M. Jagannath	Director (Project Management), Telecom, Bg. TD
657	S. Sunder Raj	ITO, Income Tax Dept., Gulbarga
659	C.K. Muniswamy Reddy	Mechanic, MMS, Bg.
686	K.S. Panchapakesan	Accounts Officer, P&T Audit, Bg
693	D. Thangarajan	Dy. SPOs, Bg. South Dn. Bg.
694	Chandraseshachalam	Sr. Supr, O/o. AE Telecom, Bg. TD
735	K. Gururajachar	AD., G.M. Telecom, Bg.
750	B.V. Ramachandra	O/S., LRDE, Bg.
766	Abdul Jabbar Bijli	S. Supr., CTO, Bg.
768	M.S. Keshava Murthy	SPM, B. Koppal, Hassan
843	G.M. Mahabal Shetti	SSPOs, Gulbarga
954	T. Suryanarayana	CAO, (Develop) Bg. Telecom
972	Lakshminarayana	Head Postmaster, Sirsi, HPO



976	P.N. Damodaran Nair	UDC; ASC Records, MoD, New Delhi
1033	R. Jayaraman	HSG/2, B.City RMS
1040	M. Viswanathan	Dvl, Engr., Telegraphs, Bg.
1046	R. Jayaraman	Chief Sec. Supr, Bg. Telecom
1087	A. Tulasidas	Director, Meteorological Centre, Bg.
1092	Abdul Salam	Telegraph Master, CTO, Bg.
1101	V.P. Panduranga Naidu	Asst. Foreman, CQA, Defence, Bg.
1115	K.V.L. Iyengar	Foreman CQA, Defence, Bg.
1120	C.P. Divakaran	Wing Commander, AF Stn., Jalahalli
1123	N. Balakrishna	Sr. Scientific Officer, Radar Quality Assurance, Bg.
1135	P.V. Varadarajan	DET, MTNL, Bombay
1140	J. Natarajan	D.E. Telecom, Vijayawada
1192	G. Venkatachalam	Under Secretary, Min. of Food, New Delhi
1195	K.S. Rangaswamy	Asst. Director, Central Water Commission, N.Delhi
1253	A.H. Ramesh	Asst. Director, Southern Command, Pune
1351	K. Mahadevappa	SPM(LSG), Doddapet, Shimoga
1496	K. Vijayakumar	Postal Asst., Vellore Collectorate P.O.
1499	P.S. Ramamurthy	Sr. Tech. Asst., National Tuberculosis Institute, Bg.
1565	G.V. Venkatanarayana Sastry	Tech. Sr. Supr., Telephone Exchange, Tumkur
1625	Sivanandaswamy	Tech Sr. Supr, Telephone Exchange, Tumkur
1670	G. Dhoolappa	Director, Central Water Resources, Bg.
1810	N.K. Katti	SSPOs, Belgaum Postal Dn.
1819	Vidya B. Nagnur	HSG/2, PM, Tilakwadi PO, Belgaum
1873	H.K. Raghavendra Rao	Sr. Telephone Supr, Telephone Exchange, Tumkur
1876	Elizabeth Prema	Sr. Telephone Supr, Telephone Exchange, Tumkur
1879	L.M. Niranjana Murthy	Chief Engr., BGML, KGF
1886	B.P. Srikantaiah	Foreman (Gaz), Defence Institute Quality Assurance, Bg
1893	C.G. Krishnamurthy	Office Supdt., Gr. I, GTRE, Bg.
1894	N. Subbaiah	Chief Draughtsman, LRDE, Bg.
1897	A.G. Ramalingam	LSG Supr., B. City RMS
1905	S.S. Bhaskaran	Telegraph Master, CTO, Coimbatore
1906	S. Ramagangadhara Rao	LSG, SPM, Mahadevapura PO., Bg.
1911	C.R. Krishnamurthy	Asst. Postmaster, Kurnool (AP)
1915	M.S. Ramamurthy	Postmaster (HSG/2), Hindupur HO (AP)
1930	S.R. Nagaraj	Head Postmaster, Nanjangud HO
1935	P. Chandrashekaraiiah	STS, O/o. DE Telephone Exchange, Mysore
1939	P.S. Narasimhan	Sr. Audit Officer, O/o. Director of Audit, Mumbai
1940	Kasturi Rangan	UDC O/o. CPMG, Bg.
1948	K.S. Jayaram	Asst., Electr. Mechanical Officer, Civil Aviation Dept., N. Delhi
1957	N.K. Kannan	Asst. Director, Trg. Dte., Central Water Commission, N.Delhi

**Building Construction Account ending 31.3.2013**

Receipts	Amount Rs.	Payments	Amount Rs.
Income		Expenditure	
<b>Donations received for Building Fund</b>			
31.3.2006 Donation Received	1,97,192		
31.3.2007 -Do-	43,005		
31.3.2008 -Do-	23,504		
31.3.2009 -Do-	7,40,041		
31.3.2010 -Do-	2,96,536		
31.3.2011 -Do-	19,87,140	31.3.2011 Total Expenditure	8,95,755
31.3.2012 -Do-	6,19,830	31.3.2012 -Do-	27,06,405
31.3.2013 -Do-	7,91,361	31.3.2013 -Do-	20,09,031
<b>Total</b>	46,98,609	<b>Total</b>	56,11,191
Excess Expenditure over Income (Amount Taken From F.D. A/c)	9,12,582		
<b>Grand Total</b>	56,11,191	<b>Grand Total</b>	56,11,191

**B. Sadashiva Rao**  
President

**N. Bhaskaran**  
Secretary

**S.M. Vittal Rao**  
Treasurer

**CCCGPA, Karnataka**

*Karnataka Income-Tax Dept. Pensioners' Association, Bangalore:* The first General Body meeting, after change of the name of the Association from WAROIT Dept., was held on 21-7-2013 at "Cauvery Bhavan", Central Revenue Building, Bangalore.

*Karnataka I.A. & A.D. Pensioners' Association, Bangalore:* The third Annual General Body meeting was held on 21-7-2013 at 'Sri Jayaramasevamandali, 1st Main, 8th Block, Jayanagar, Bangalore.

*Chikmagalur Dist. P&T BSNL Pensioners' Association:* Annual General Body meeting was held on 25-8-2013. The following members were elected as office bearers for the year 2013-14. President: Smt. M.V. Anasuya, Vice Presidents: Sri M.N.Sathyanarayana and Sri K.Ramaiah, Secretary: Sri M.V.Damodara Acharya, Asst. Secretary: Smt. B.P.Saraswathi, Treasurer: Sri H.V.Narayana, Asst. Treasurer: Sri K.G.Kumara Gnanamurthy, Organising Secretaries: Sri J.R.Srinivasamurthy and Sri K.B.Somappa and Auditor: Sri H.V.Anantha Subbanna. Committee Members: Smt. K.V.Mani S/s B.K.Krishnamurthy, B.N.Narayana, Sri Jagadish Gowda, Sri B. Lakshminarayana and Sri K.R.Ranagaiah.

*Coffee Board Pensioners' Association, Bangalore:* Annual General Body meeting was held on 1-9-2013 in Coffee Boar, Building, Bangalore,

<b>KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONER'S ASSOCIATION (REG)</b> Reg. Off :1397, 23rd Main, Banashankari II Stage, Bangalore-560070 <i>Income And Expenditure Account For The Period Ended 31st March 2013</i>					
Previous Year(11-12)	EXPENDITURE	3/31/2013	Previous Year(11-12)	INCOME	3/31/2013
45,591	To Annual General Body		960	By Admission Fees	1,050
1,350	EC Meeting	20,632	9,590	By Donations	13,026
6,734	To Affiliation Fees	1,350		By Subscription to Pensioners	
23,563	To Bank & MO Charges	594	114,954	Champion	235,870
-	To Conveyance	25,916	-	By Advertisement	-
12,000	To Donations	6,000	6,300	By Contribution to Legal Fund	3,100
	To Honorarium	20,000		<b>By Bank Interest</b>	
6,545	To Legal Expenses	3,000	26,649	on S.B Account	31,072
	To Miscellaneous	3,874	254,905	on F.D Account	91,940
	To Advertisement	5,380		Computer	2,500
	To Websites Charges	20,000	-	Old Records	500
27,110	To Postage & Telephone	35,980			3,000
7,450	To Printing & Stationery	4,276			
	To Printing of Pensioners		125	By Bank Charges	163
178,775	Champion & Compendium	156,198		By Misellaneous	120
3,861	To Professional Fees	5,057		By Rent	37,000
1,059	To Subscriptions to Periodicals	811	100	By Dividend	400
	To Charitable Functions Held				
3,000	at School	5,000			
150	To TA DA & Delegation Fees	-			
2,117	To Depreciation	1,752			
6,000	To Office Rent	-			
	To Portal Expenses	94,056			
88,278	To Excess of Income over Expenditure	6,865			
<b>413,583</b>	<b>TOTAL</b>	<b>416,741</b>	<b>413,583</b>	<b>TOTAL</b>	<b>416,741</b>

B.Sadashiva Rao  
(President)

N.Bhaskaran  
(Secretary)

S.M.Vittal Rao  
(Treasurer)

Vide our report attached  
For GRSM & ASSOCIATES  
Chartered Accountants  
Firm Registration No: 000863S

A.Rajgopal  
(Partner)  
Membership No :205296

Place: Bangalore  
Date: 07-06-2013

**KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONER'S ASSOCIATION (REG)**  
 Reg. Off : 1397, 23rd Main, Banashankari II Stage, Bangalore-560070  
**Receipts And Payments Account For The Period Ended 31st March 2013**

Previous Year(11-12)	RECEIPTS	3/31/2013	Previous Year(11-12)	PAYMENTS	3/31/2013
510,731	<b>To Opening Balance</b>	522,076	34,818	<b>By Annual General Body Meeting</b>	3,600
4,189	Cash at Bank	3,281	10,773	Executive Committee Meeting	12,032
960	Cash on Hand		1,350	Pensioner's Day Meeting	5,000
	To Admission Fees	525,357	6,734	By Affiliation Fees	20,632
	<b>To Subscriptions</b>	1,050	23,563	By Bank Charges & M.O	1,350
45,880	Pensioner's Champion	130,880	-	By Conveyance	594
7,494	Annual Subscription	12,015	12,000	By Donations made	25,916
61,580	Compendium	92,975	27,110	By Honorarium	6,000
	<b>To Donations</b>	235,870	7,450	By Legal Charges	20,000
619,830	Building Fund	791,361	3,000	By Postage & Telegraph	3,000
9,590	Association	13,026	1,059	By Printing & Stationery	35,980
48,000	To Life Membership Fund	57,500	2,000,377	<b>By Printing Charges of Journals</b>	4,276
6,300	To Contribution to Legal Expense Fund	3,100	110,964	Pensioners Champion	154,898
	To Rent	37,000	67,811	Compendium	1,300
	<b>To Bank interest</b>	31,072	3,861	By Professional Fees	156,198
26,649	on S.B Account	145,720	3,000	By Social Function held	5,057
210,400	on F.D Account	176,792	1,059	at School	5,000
	To Advertisement	-	150	By Subscription to Periodicals	811
4,050,000	To Fixed Deposits Matured	1,450,377	2,000,377	By TA & DA Delegation Fees	-
-	To Portal A/c	-	46,501	By Fixed Deposits Made	800,000
	<b>To Sale proceeds</b>	2,500	6,000	By Purchase of site (Part Payment)	-
	Computer	500	6,545	By Portal A/c	94,056
	Old Records	163	2,706,405	By Miscellaneous	3,874
125	To Bank Charges	100,000	6,000	By Building Expenses	1,741,863
	To Security Deposits	107,501	120	By Purchase of Computer	32,000
	To Refunds of Loan	120	400	By Purchase of Furniture	235,168
	To Miscellaneous	400		By Office rent	-
100	To Dividend			By Advertisements	5,380
				By Websites Charges	20,000
<b>5,601,828</b>	<b>TOTAL</b>	<b>3,502,617</b>	<b>5,601,828</b>	<b>By Closing Balance</b>	
				Cash at Bank	283,888
				Cash in Hand	1,574
				<b>TOTAL</b>	<b>3,502,617</b>

**Vide our report attached**  
**For GRSM & ASSOCIATES**  
 Chartered Accountants  
 Firm Registration No: 000863S

A.Rajgopal  
 (Partner)

Membership No : 205296  
 Place: Bangalore  
 Date: 07-06-2013

B.Sadashiva Rao  
 (President)

N.Bhaskaran  
 (Secretary)

S.M.Vittal Rao  
 (Treasurer)

**KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONER'S ASSOCIATION (REG)**

Reg. Off :1397, 23rd Main, Banashankari II Stage, Bangalore-560070

**Balance Sheet as at 31st March 2013**

Previous Year(11-12)	LIABILITIES	3/31/2013		Previous Year(11-12)	ASSETS	3/31/2013	
1,131,376	Opening Balance	1,219,654		1,093	Computer	437	
86,278	Less: Excess of Income Over Expenditure	6,865		-	Add: Additions	32,000	
1,219,654	<b>LIFE MEMBERSHIP FUND</b>		1,226,519	656	Less: Depreciation @ 60%	437	32,000
795,483	Opening Balance	843,483		437	<b>Furniture</b>		
48,000	Add: Receipts during the year	57,500		14,610	Add: Additions	13,149	
843,483			900,983	-	Less: Depreciation @ 10%	1,315	247,002
	<b>BUILDING FUND</b>			13,149	<b>Building</b>		4,448,268
2,391,663	Opening Balance	3,011,493		2,706,405	<b>LOANS &amp; ADVANCES</b>		
619,830	Add: Receipts during the year	791,361		107,501	Loan to Portal		-
3,011,493	Less: Expenditure during the year	3,802,854			<b>CURRENT ASSETS</b>		
	Professional Charges Payable	-		1,650,377	Fixed Deposits		1,000,000
3,011,493	Security Deposits of Rent			3,000	Telephone Deposits		3,000
				72,265	Accrued interest		18,485
				522,076	Cash at Bank	283,888	
				3,281	Cash in Hand	1,574	285,462
<b>5,078,491</b>	<b>TOTAL</b>		<b>6,034,217</b>	<b>5,078,491</b>	<b>TOTAL</b>		<b>6,034,217</b>

**Vide our report attached  
For GRSM & ASSOCIATES**

Chartered Accountants  
Firm Registration No: 000863S

A. Rajgopal  
(Partner)

Membership No :205296  
Place: Bangalore  
Date: 07-06-2013

B. Sadashiva Rao  
(President)

N. Bhaskaran  
(Secretary)

S.M. Vittal Rao  
(Treasurer)

**Agenda Items for 23rd Meeting of Standing Committee of Voluntary Agencies (SCOVA) to be held on 20th September, 2013, at Vigyan Bhavan Annexe, New Delhi**

**Agenda Items**

**1. Submission of application in Form 14 be dispensed with for sanction of Family Pension:-**

As details of family members eligible for family pension in the event of the death of the pensioner, joint photograph with the spouse and the amount of family pension payable in the event of death of the pensioner are available under Part II of the Pension Payment Order issued by the Pay and Accounts Officer or other Designated Authority, it is redundant and unnecessary to insist on submission of all these details in Form 14 for sanction of family pension. On the death of the pensioner, a written request from the spouse along with a death certificate of the pensioner is sufficient to sanction the family pension. So the extant cumbersome procedure may be dispensed with and a simplified procedure introduced.

**2. Extension of benefit of upgraded Grade Pay to pre-2006 retirees of S-12 grade:-**

Benefit of upgraded Grade Pay Rs. 4600, introduced subsequently in place of already implemented GP Rs. 4,200/- for S-12 grade in pre-revised scale of Rs. 6,500-10,500 w.e.f. 1.1.2006 in terms of O.M. No. F.No 1.1.2008-IC dated 13.11.2009 of M/o. Finance, Department of Expenditure is not extended to pre-2006 pensioners retired from S-12 grade. The clarification assumes importance in view of the need for protection of 50% of the minimum Pay in the Pay Band & Grade Pay in O.M. dated 28.1.2013.

**3. Complaints to Public Grievance:-**

At present the complaints lodged with Public Grievances is forwarded to the Ministry. Therefore, complaints on Subordinate Officer take a long time to reach them (Subordinate Officer). It is therefore necessary that the complaints are forwarded directly to the officers against which the complaint is lodged to avoid undue delay.

**4. Broad Banding of Disability Element for Pre-1996 cases.**

In implementation of the 5th CPC recommendations, Dept. of Pensions & PW had issued OM dated 3.2.2000 for revision of disability and family pensions for post 1996 disabled pensioners which, inter alia, applied the principle

of broad-banding to compute reckonable percentage disability. Vide OM dated 11.9.2001, the same benefits were extended to pre-1996 pensioners with effect from 1.1.1996. These orders, like others issued by DoP&PW, are equally applicable to civil as well as defence pensioners. MoD, however, extended the broad-banding benefit to post-96 disabled pensioners only, vide its order dated 31.1.2001, denying it to the pre-96 lot. The 2009 Cabinet Secretary's Committee, agreed to eliminate this anomaly, However, MoD (DESW) orders dated 19.1.2010 granted the benefit w.e.f. 1.7.2009 only, completely ignoring the fact that the same benefit on the civil side has been extended w.e.f. 1.1.1996. The matter was again raised with Deptt/ESW in August 2010. The need to apply the orders w.e.f. 1.1.96 was accepted. However, the revised orders are yet to be issued even after lapse of nearly 2-1/2 years.

**5. Appointment of Specialists and General Medical Officers in CGHS:-**

Aged Pensioners are unable to go to crowded Government Hospitals and obtain specialist's prescription as the Specialists in the Government Hospitals are not only reluctant to issue such prescription on one hand but also the waiting time is enormous in the hospital. It is suggested that Specialists of various disciplines may be appointed on contract as is now resorted to.

**6. Problems faced by non-Smart Card (old card holders) of CGHS:-**

As per instructions issued by the Govt. of India, Ministry of Health & Family Welfare vide letter No. 6024/2007/CGHS (HR) CGHS(P) dated 17.12.2012, the beneficiaries of CGHS can get treatment in all CGHS covered cities in India and there is no need for obtaining temporary attachment while on a visit to another CGHS city. It has been brought to the notice of this Association by the members that if they carry CGHS cards while on visit to out stations, their dependant members, who do not accompany them, face great difficulty, in case of emergency as without card, Wellness Centres do not entertain any patient. Even in case of emergency empanelled hospitals do not entertain any patient

if the CGHS card is not produced to them within four hours of admission and treat the CGHS beneficiaries as ordinary patients and cashless treatment is not permitted. Similar is the position of the card holder if he leaves the card behind for use of his dependents in his absence or the dependent(s) goes to outstation. The Ministry of Health & Family Welfare is requested to find out a viable solution to this problem so that the beneficiaries of CGHS do not suffer during their visit to outstation.

**7. Extension of benefit of O.M. dt. 28.1.2013 w.e.f. 1.1.2006 instead of 24.9.2012:-**

Govt. of India, M/o P&PG & Pensions,

Department of Pension and Pensioners Welfare, New Delhi's Order No. F-36/37/2006-P&PW(A) dated 28.1.2013. In the light of the judgement of the Hon'ble High Court of Delhi dated 29.4.2013 delivered with reference to Writ Petition No's WP(C) 1535/2012, WP(C) 2348/2012, WP(C) 2349/2012 and WP(C) 2350/2012 read with Hon'ble Supreme Court of India's decision in SLP (C) 23055 of 2013 of the Union of India Vs CG S-(29) (SAG) Pensioners Association dated 29.7.2013, the date of effect mentioned in the GoI order dated 28/1/13 may be revised retrospectively from 1.1.2006 and arrears paid to the eligible pensioners.

**Newly-Enrolled Members**

	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1.	<b>T.S. Shankara Narayana Rao</b>	Guardian of Family Pensioner T.S. Raghunath	ALM 2106
2.	<b>S. Vijaya Gopal</b>	PA (BCR), Hyderabad P.O.	LM 2107
3.	<b>Mohammed Naushad</b>	Apprising Officer O/o. Commissioner of Customs, Bg.	ALM 2108
4.	<b>M. Nanjunde Gowda</b>	SPM Oklipuram, Bg.	LM 2109

LM: Life Member

ALM: Associate Life Member

**Stopping of acceptance of further enrollment of subscribers to Pensioners' Champion with immediate effect.**

The Executive Committee, in its meeting held on 14th September, 2013, has decided to stop further enrollment of subscribers (those who are not members of our Association (LM/ALM) for "Pensioners' Champion. The existing subscribers will continue to get the journal until the currency of their subscription. If such subscribers are to get our journal thereafter, they will have to enroll as Life Members of our Association (LM/ALM) by remitting Rs.610/- (Rs.500/- towards life subscription, Rs.100/- as annual subscription for the journal and Rs.10/- as admission fee).

**Some of our Life Members/Associate Life Members are yet to renew their annual subscription beyond July 2013. To avoid non-receipt of the journal beyond October, 2013 (i.e after the General Body meeting in October, 2013), they are requested to renew their subscription without further delay.**

**OBITUARY**

**Sri B.R. Gangadhara, LM 223, Retd. CAO, Telecom, Mysore, expired at the age of 79 years on 18.7.2013. He is survived by his wife and a son.**

**Sri P.S.Abdul Jabbar, LM 1531, Retd. Postmaster, Hospet HO, Bellary, expired on 4-9-2013 at the age of 88 years. He is survived by his wife, three sons and a daughter.**

Our heartfelt condolences to the bereaved.

**ALL INDIA CONSUMER PRICE INDEX**

Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over
				115.76
Dec 12	219	2512	209.33	80.83
June 13	231	2648	220.67	90.63
July 13	236	2671	222.58	92.28

Increase in DR announced by Union Cabinet w.e.f. 1.7.2013: 10%

By. K.B. Krishna Rao

**Action taken report on the decisions of the 22nd meeting of Standing Committee of voluntary agencies (SCOVA) held on 19.2.2013**

**Issue raised in 22nd SCOVA meeting as per minutes**

**1. Sl.No. 1 and 19 of ATR of para 5:**

**Issue of revised PPO for Pre-2006 retirees and also to communicate the amount of pension as well as Family Pension to be revised consequent to the 6th Central Pay Commission to Pre 1.1.2006 pensioners**

**Follow up Action**

**(i) DoP & PW & CPAO:-**

\* All the Ministries have been requested to issue revised authority for all pensioners, all the pensioners/family pensioners afresh. Secondly, with a view to reconciling the pension payment records, it had been decided to monitor the Pre-2006 cases only on the basis of e-scrolls made available by the banks. The CPAO is in the process of reconciling the data with the banks and Ministries/Departments. The progress is being monitored in this Department. To strengthen the monitoring at the level of the Secretary of the administrative Min/Deptt., this item has been made a part of the Monthly d.o to the Cabinet Secretary.

\* Several meetings were arranged by the CPAO at the level of Controller General of Accounts, Addl., CGA, CC(P), CPAO with the CCAs/CAs of Ministries/Departments to discuss the problems and to plan strategies to complete the targets within stipulated time. Letters were also written at the level of CGA to AGs and Administrators of Union Territories.

\* Pension of all the live pensioners of pre-2006 and pre-1990 have already been revised as reported by banks.

\* As on 8.8.2013, 71,334 cases (34,733 pre-1990 and 36,601 pre-2006), of Civil Ministries/ Deptts, are pending for revision. Approximately, 82% work of Civil Ministries/Departments has been completed.

Ministries /Deptts	Pre-1990	Pre-2006	Total
Civil Ministries/ Deptts.	34,733	36,601	71,334

\* The major reason for non-revision of remaining cases by Ministries/Departments are re-organisation of various Departments/PAOs and non-availability of records of the pensioners in CPAO, Ministries/Departments and Banks. The efforts were also made through advertisements to approach to the pensioners, but poor response from pensioners/family pensioners has also become the reason of this slow progress as their pension has already been revised by the banks.

**(ii) Ministry of Railways:-**

**Current Status**

Period	Total No. of pension cases	No. of PPOs issued by the A/cs Department
Pre 2006	10,93,772	5,87,035

**Action Plan:**

\* Due to non-availability of complete information required for revisions (viz, updated address, date of birth of beneficiaries spouse, new a/c no. etc) with the Pension Sanctioning Authority, Railways could not revise the PPOs. *suo moto* Accordingly, the Railways published advertisements in news papers/TV etc. to call for requisite details through application form.

\* Assistance of RBI was also availed to issue instructions to the Banks to place notices in Banks premises requesting Railway pensioners to fill up application forms and send the same to Railways.

\* Revised PPOs have been issued in respect of application forms received from the pensioners.

\* However, all these efforts did not help in getting applications from all the pensioners/family pensioners. Therefore, PPOs could not be revised in remaining cases.

\* The position was reviewed in May, 2013, and it was decided to issue the PPOs. *suo moto* by collecting the requisite information/details form Banks.

\* Railways had been given a target of 30.9.2013 for completion of this work.



### (iii) Department of Posts:-

Out of the 2,12,995 identified cases of pre-2006 pensioners/family pensioners, 1,55,957 PPOs have been revised and issued upto 31.7.2013, thus 73.22% works stands completed. All the Heads of the Circles/Postal Accounts Officers have been requested to complete the balance work at the earliest.

The work regarding revision of pension and PPOs of Post-2006 pensioners has been completed almost cent percent.

Total pensioners	PPOs revised	PPOs pending for revision	Percentage
2,12,995	1,55,957	57,038	73.22%

### (b) Department of telecommunications

Status of pension, revision of pre-2006 as on 30.8.2013 is:-

Total No. of Pre-2006 pensioners	PPOs revised	PPOs yet to be revised
94,635	40,637	43,998

### (c) M/o Defence (D/o Ex-Servicemen Welfare):-

Corrigendum PPOs could not be issued by the concerned Pension Sanctioning Authorities (PSAs) for want of computerised data. There was some mismatch in data available with the PSAs and with the current pensions PDAs. Accordingly, a Task Force was created during one of the meetings held on 9.5.2013 comprising reps of SBI, PNB (large pension Disbursing Banks) and CGDA to sort out the matter. It has been reported that the records in respect of post-2006 pensioners have since been computerised and data base exists for 4.5. lac pensioners (approx). Digital records of 5.88 lac pensioners have also been created in respect of pre-2006 pensioners under Project Sangam so far. It has been proposed to create print file of approx. 1 lac cases every month for the next 4-5 months commencing August 2-13. It has been assured that digitisation of pensioners both pre-2006 and post-2006 pensioners would be finalised for approx 15.5 lac pensioners by December 2013.

\* No specific grievances have been pointed out. However, it is submitted that CGDA has prepared pension guide for the benefit of pensioners as well as the Pension Disbursing Agencies/Head of Offices/Record Offices apart from developing a computerised pension enquiry project (SUVIGYA). It is online pension enquiry system which enables the ex-service men to know their entitlements of pension at the click of a button after giving certain basic inputs. There is a Public Grievance Officer (PGO) in the O/o PCDA(P), Allahabad for redressal of pensioners grievances. A cell also exists there to attend to the grievances relating to pension. Another mechanism developed in the Office of PCDA(P), Allahabad is to lodge the pension related complaints online through the official website or through e-mail.

Defence (Civilians):- Comments still awaited.

#### 2. ii) Sl. No. 6,7 and 8 of ATR of Para 5:

(a) *Revision of ex-gratia amount to CPF/SRPF retirees.*

(b) *Uniform rates of DR &*

(c) *Ex-gratia to those who voluntarily retired after 20 years of service in respect of pre-1986 CPF/SRPF retirees.*

(d) *Ex-gratia should not be less than minimum pension and the same should be effective from 1.1.2006*

#### DoP & PW & Ministry of Railways:

(a) & (d):- Necessary instructions have been issued by DoP & PW & M/o Railways.

(e): Further increase in ex-gratia has not been acceded to while making a decision in (a) & (d).

#### 3. Sl. No. 13 and 16 of ATR of Para 5:

(13)- *The Orders of Ministry of Health reiterating that all the pensioners are at liberty to opt themselves with any of the nearest CGHS hospital/dispensary may be widely circulated. Arbitrary orders dated 1.8.1996 and 1.9.1996 issued by Ministry of Health and Director of CGHS may be withdrawn and the benefit of CGHS facilities be allowed to the pensioners of Department of Post and Department of Telecom as specially provided*

***in the order of the Department of Personnel and Pension.***

**M/o Health and Family Welfare:-**

(13) The matter is sub-judice.

**D/o Telecommunications:-**

DOT is not providing any medical facility to Pensioners. Ministry of Health and FW issues CGHS Card directly to the pensioners on payment of requisite fees. CS(MA) Rules, medical facilities under CGHS is a subject matter of Ministry of Health & Family Welfare. As per MoH & FW O.M. No. S-11011/46/95-CGSD-II/CGHS(P) dated 1.8.96 P&T Pensioners who were not participating in CGHS while in service are not eligible for CGHS facility after retirement.

**D/o Posts & M/o Health & FW:-**

\* Regarding merger of P&T dispensaries with CGHS:-

Recently, CGHS has taken over 19 P&T dispensaries in 12 cities w.e.f. 1st August, 2013 vide MoH & FW's notification dated 9.7.2013 circulated by Department of Posts vide circular No. 2-3/2009- Medical dated 18.7.2013. Accordingly, P&T pensioners residing in these cities may join CGHS to avail its facilities including inpatient medical treatment/hospitalisation etc. The issue stands settled.

(16)-(i) The existing Pensioners of Department of Posts and Telecom covered by P&T Dispensaries are neither considered for treatment of hospitalization facilities nor for Fixed Medical Allowance &

(ii) Pensioners falling within the limit of P&T Dispensaries / CGHS Hospitals may be allowed to opt for P&T Dispensaries or drawal of FMA.

**Issue regarding opening of new Dispensary at Panchkula:-**

**D.oP & PW:-**

Issue was taken up by the Hon'ble Minister of State (PP) with the Minister of Health & FW vide D.O. letter dated 26.2.2013.

**M/o Health and Family Welfare:-**

Due to the financial and logistic constraints it is not possible to open a new dispensary at Panchkula. The Ministry has mooted a proposal

for opening at least one dispensary each in the capital city of States which do not have the presence of CGHS as yet.

The matter is under process regarding computerisation of CGHS dispensary at Jammu.

**4. 6.2 of Para 6**

***Dissemination of information in real time:***

**Department of Posts:-**

D/o Posts vide letter dt. 11.10.2012 has issued instructions for payment of DR to pensioners on the basis of O.M issued by Department of Pensions and Pensioners Welfare, and without waiting for the separate circular, the same instructions were again reiterated vide letter dt. 25.6.2013

**5. 6.5 of Para 6**

***Nomination facility for Family Pensioners drawing Life Time Arrears:***

**DoP & PW:-**

The matter has been again examined in consultation with the D/o Legal Affairs. It has been decided that since family pension is granted only for the sustenance of the family of the deceased Govt. servant/pensioner it is not legally correct to consider the same as property of the family pensioner and therefore to facilitate nomination for the same. At the same time, instructions have been issued to allow payment of lifetime arrears up to Rs. 2,50,00 without succession certificate when no member in the family is eligible for family pension.

In view of the foregoing, it is proposed that the item may be dropped.

**6. 6.8 of Para 6**

***c) Central Govt. Health Scheme: Issues at Wellness Centres Bangalore***

***d) CGHS Dispensary/Wellness Centre at Jammu***

***e) Opening of three more CGHS Dispensaries, one at Mohali, second at Panchkula and one more at Chandigarh***

**DoP & PW:-**

Issue regarding opening of new dispensary at Panchkula was again taken up by the Hon'ble

Minister of State (PP) with Minister of Health & FW vide D.O. letter dated 26.2.2013.

**M/o Health & Family Welfare:-**

Due to the financial and logistic constraints, it is not possible to open more dispensaries.

**7. 12. Nomination for reimbursement in CGHS:**

**DoP & PW:-**

Ministry of Health & FW informed that it would be administratively difficult to monitor nomination on a regular basis as the facility for change of nomination at any time would also have to be provided.

However, in our letter dated 30.7.2013, Ministry of Health was informed that seeking affidavits/ NOC etc. on stamp paper from the legal heirs/ family members may cause avoidable inconvenience to them. The feasibility of reimbursing the hospitalization expenses in respect of the deceased employee/pensioner to the nominee for the purpose of GPF, gratuity, CGEGIS, etc. could, therefore, be examined. Ministry of Health & FW is again requested to re-consider the matter and to inform the decision taken in this regard.

**M/o Health & Family Welfare:-**

In the light of the observations of DoP & PW, the issue is being re-examined

**8. 13. Extension of duty hours of CGHS Dispensaries**

**M/o Health & Family Welfare:-**

The working hours of CGHS dispensaries have since been revised to 8.00 a.m. to 3.00 p.m. with a 30 minutes lunch break from 1.00 to 1.30. It has been made applicable across the country at all CGHS locations.

**9. 15. CGHS site on the net**

**NIC:-**

Link of current website of CGHS is available

**10. Sl. No. 26 of ATR of Para 5: Anomaly in fixation of pension to DoT employees absorbed in BSNL, who retired between 1.10.2000 and 31.7.2001**

**DoP & PW:-**

The decision in the matter is to be taken by DoT.

DoT has been requested on 14.3.2013, 18.7.2013 & 13.8.2013 seeking information regarding the decision taken by them in the matter.

**D/o Telecommunications:-**

The proposal for rectification of anomaly in pension of BSNL employees retired within ten months of their absorption in BSNL w.e.f. 1.10.2000 was earlier considered and agreed by Department of Pension and Pensioners' Welfare. But, Department of Expenditure did not agree to the same. However, a fresh proposal for calculation of pension to such absorbees on notional basis is under examination in the Department.

**11. 9. Merger of 78.2% IDA with basic pension benefit to the absorbed BSNL Pensioners:**

**DoP & PW:-**

DoT has been requested on 14.3.2013; 18.7.2013 & 13.8.2013 seeking information regarding the decision taken by them in the matter.

**D/o Telecommunications:-**

DoT has issued the benefit of merger of 78.2% IDA with pay of serving employees w.e.f. 10.6.2013. For mooted the proposal in respect of pensioners, some inputs were required from BSNL. The inputs had been received from BSNL. The proposal for revision of pension/family pension of pre-2007 and post-2007 BSNL IDA pensioners/family pensioners by allowing the benefit of merger of 50% of DA/DR effectively amounting to 78.2% as on 1.1.2007 w.e.f. 10.6.2013 based on the pay revision of BSNL serving employees w.e.f. 10.6.2013 is under consideration.

Donation for Association	
Name (Smt./Sri)	Rs/-
1339 Nagamani S. Rao	5,000
1083 H.V. Ramanatha (for charity purpose)	5,000
(Name not available on cheques) S.B. A/c. No. 3163192 of R.T. Nagar PO	1,000
863 M.K. Raghavendra Rao	1,000
314 N.A. Krishnamurthy	1,000

## ವಿಲ್ : ಉಯಿಲು

ಹಲೋ, ನಿಮಗೇನಾದರೂ ವಿಲ್ ಬರೆಯಬೇಕೆಂಬ ವಿಲ್ ಇದೆಯಾ ಸರ್? ಇಲ್ಲ, ಎಂಬ ಉತ್ತರ ನಿಮದಾದಲ್ಲಿ ದಯವಿಟ್ಟು ವಿಲ್ ಬರೆಯುವ ವಿಲ್ ಈಗಲಾದರೂ ಮಾಡಿ, ಬೆಟರ್ ಲೇಟ್ ದಾನ ನೆವರ್ ಎಂಬ ಆಂಗ್ಲ ಗಾದೆಯಂತೆ, ಹೀಗೆಂದಾಗ ನಿಮಗನ್ನಿಸಬಹುದು. ಈ ಉಸಾಬರಿ ಎಲ್ಲಾ ನಿಮಗ್ಯಾಕ್ರೀ? ನೋಡುವಾ, ನಾ ಇಲ್ ಆದಾಗಲೋ, ನನಗೆ ಅಂತ್ಯಕಾಲ, ಅದೇ ಲಾಸ್ತ್ ಡೇಸ್ ಬಂದಾಗಲೋ ವಿಲ್ ಬರವ ಯೋಚನೆ ಮಾಡುವಾ, ಇಷ್ಟಕ್ಕೂ ನನ್ನ ಶ್ರಮದ ದುಡಿಮೆ, ನಾ ಗಳಿಸಿದ ಆಸ್ತಿ, ನನಗಿಷ್ಟ ಬಂದವರಿಗೆ ಕೊಡ್ತೀನಿ ಅಂತಾರೆ ಬಹಳ ಮಂದಿ ಆಸ್ತಿ ಗಳಿಸಿದವರು. ಹಾಗೇ ಮಾಡಿ ಸ್ವಾಮಿ, ಆದರೆ, ನನಗಿಷ್ಟ ಬಂದವರಿಗೆ ಕೊಡ್ತೀನಿ ಅಂತಾರೆ ಬಹಳ ಮಂದಿ ಆಸ್ತಿ ಗಳಿಸಿದವರು. ಹಾಗೇ ಮಾಡಿ ಸ್ವಾಮಿ, ಆದರೆ, ಇದಕ್ಕೂ ನೀವು ವಿಲ್ ಬರೆಯಲೇಬೇಕಲ್ಲಾ, ಯುದ್ಧ ಕಾಲೇ ಶಸ್ತ್ರಾಭ್ಯಾಸ, ನಾಲೆ ಅಡ್ಡ ಬಂದಾಗ, ಅದ ದಾಟುವ ಯೋಚನೆ ಮಾಡುವಾ ಎಂಬ ಗಾದೆಗಳಂತೆ ನಡೆಯುವುದಾದರೆ ಒಂದು ಮಸಿ, ಒಂದು ಅಂದವಾದ ಚಿತ್ರವನ್ನೇ ನುಂಗೀತು, ಕೆಡಿಸೀತು ಎಂಬಂತಾಗುತ್ತದೆ, ಗಳಿಸಿದ ಆಸ್ತಿಯನ್ನು ಸಕಾಲದಲ್ಲಿ ಸುವ್ಯವಸ್ಥಿತವಾಗಿ ವಿತರಣೆ ಮಾಡದಿದ್ದರೆ, ಸಕಾಲದಲ್ಲಿ ಆಸ್ತಿಯ ವಿತರಣೆ ಆಗದಾಗ, ಅದರಿಂದ ಹಲವರಿಗೆ, ಹಲವಾರು ಕಷ್ಟ, ನಷ್ಟಗಳು ಉಂಟಾಗಿ ಕೊನೆಗೆ ಆ ಆಸ್ತಿ ಇದ್ದರೂ ಚಿಂತೆ, ಇಲ್ಲದಿದ್ದರೂ ಚಿಂತೆ, ಇದ್ದೂ ಇಲ್ಲದಂತಾದರೂ ಚಿಂತೆ ಎಂಬಂತಾಗುತ್ತದೆ. ಇಷ್ಟಲ್ಲಾ ಪೀಠಿಕೆ ಯಾವ ದುರುದ್ದೇಶದಿಂದಲೂ ಅಲ್ಲ, ಬದಲಿಗೆ, ಆಸ್ತಿವಂತರಿಗೆ, ಅದರಲ್ಲೂ ಆಸ್ತಿವಂತ ಹಿರಿಯ ನಾಗರಿಕರಿಗೆ ನನ್ನ ಬುದುಕು ಕಿವಿ ಮಾತು ಹೇಳಲು ಅಷ್ಟೇ.

ವಿಲ್ ಎಂಬ ಪದಕ್ಕೆ ವೀಲು ನಾಮ, ಉಯಿಲು, ಮೃತ್ಯು ಪತ್ರ, ಮರಣ ಶಾಸನ ಪತ್ರ ಇತ್ಯಾದಿ ಅರ್ಥಗಳನ್ನು ಕನ್ನಡ ನಿಘಂಟು ಒದಗಿಸಿದರೆ, ಇಂಗ್ಲೀಷ್ ನಿಘಂಟು ಇನ್ನೂ ಹಲವಾರು ಅರ್ಥಗಳನ್ನು ಅಂದರೆ, ಇಷ್ಟ, ಇಚ್ಛೆ, ಉದ್ದೇಶ, ಸಂಕಲ್ಪ, ನಿರ್ಧಾರ ಇತ್ಯಾದಿ ಅರ್ಥಗಳನ್ನು ಒದಗಿಸಿದೆ. ವಿಲ್ ಎಂಬ ಇಂಗ್ಲೀಷ್ ಪದ, ಪಂಡಿತ, ಪಾಮರರೆಲ್ಲರಿಗೂ ಚಿರಪರಿಚಿತವಾಗಿರುವ ಕಾರಣ, ಭಾಷಾ ಬಳಕೆಯಲ್ಲಿ ಅತಿ ಮಡಿವಂತಿಕೆ ಮಾಡದೆ, ಎಲ್ಲರಿಗೂ ಸುಲಭವಾಗಿ ಅರ್ಥವಾಗುವ ಸರಳ ಪದ, ವಿಲ್ ಎಂಬುದನ್ನೇ ಈ ಲೇಖನದಲ್ಲಿ ನಾ ಬಳಸಿದ್ದೇನೆ.

- ಎಂ.ಆರ್. ವೆಂಕಟರಾಮಯ್ಯ, ರಾಜಾಜಿನಗರ

ಒಬ್ಬ ವ್ಯಕ್ತಿ ಸ್ತ್ರೀ, ಪುರುಷ ಯಾರೇ ಆಗಲಿ, ತಾನು ಗಳಿಸಿದ ಆಸ್ತಿಯನ್ನು ತನ್ನ ಮರಣಾನಂತರ, ಯಾರಿಗೆ ಎಷ್ಟು ಕೊಡಬೇಕು ಎಂಬ ತನ್ನ ಸ್ವಿಇಚ್ಛೆಯನ್ನು ತಾನು ಸಜೀವಿಯಾಗಿರುವಾಗಲೇ ಬರವಣಿಗೆಯಲ್ಲಿ ತಿಳಿಸುವ ದಾಖಲಾತಿಯೇ ಈ ವಿಲ್ ಎನ್ನುಬಹುದು; ಸರಳವಾಗಿ ವಿಲ್ ಮಾಡುವವನನ್ನು ಮರಣ ಶಾಸನ ಕರ್ತ (ಟೆಸ್ಟೇಟರ್) ಎನ್ನುತ್ತಾರೆ. ವಿಲ್‌ನಲ್ಲಿ ಒಳಗೊಳ್ಳಬೇಕಾದ ವಿವರಗಳು ಈ ಕೆಳಕಾಣಿಸಿದಂತೆ ಇರಬೇಕು.

1) ವಿಲ್ ಅನ್ನು ಸುಲಭವಾಗಿ ಹರಿಯದ, ದಪ್ಪದಾದ ಬಿಳಿಯ ಕಾಗದದ ಮೇಲೆ ಬರೆಯಬೇಕು, ಬರೆಯುವ ಭಾಷೆ ಯಾವುದಾದರೂ ಅಡ್ಡಿಯಿಲ್ಲ, ಬರಹ ಸ್ಪಷ್ಟದ್ದಾಗಿರಬೇಕು ಅಥವಾ ತಪ್ಪಿಲ್ಲದೆ ಬರಳಚ್ಚಿಸಿದ್ದಿರಬೇಕು, ಬರವಣಿಗೆ ತಿಳಿಯದವರಾದರೆ, ಬಲ್ಲವರಿಂದ ಬರಿಸಿ, ಅದನ್ನು ಓದಿಸಿ, ಸರಿಯಾಗಿ ಅರ್ಥಮಾಡಿಕೊಂಡಿರುವುದನ್ನು ದೃಢಪಡಿಸಿರಬೇಕು, ಆಸ್ತಿದಾರನಿಗೆ ಸಹಿ ಮಾಡಲು ಬರದಿದ್ದರೆ, ಆತನ ಎಡಗೈ ಹೆಬ್ಬೆಟ್ಟಿನ ಗುರ್ತು ವಿಲ್ ಮೇಲಿರಬೇಕು. ವಿಲ್ ಬರೆದ ದಿನಾಂಕ ಸೂಚಿತವಾಗಿರಬೇಕು.

2) ವಿಲ್ ಮಾಡುವವ ಸ್ಪಷ್ಟ ಮನಸ್ಸಿನ ಪ್ರಾಪ್ತ ವಯಸ್ಕನಾಗಿರಬೇಕು.

3) ಆಸ್ತಿದಾರನ ಹೆಸರು, ವಿಳಾಸ, ಇರಬೇಕು. ವಿಲ್ ಮಾಡಲಿಚ್ಛಿಸುವ ಆಸ್ತಿ, ತನ್ನ ಸ್ವಯಂ ಅಂದರೆ ಸ್ವಯಾರ್ಜಿತವೇ, ಪಿತ್ರಾರ್ಜಿತವೇ ಇವು ತನಗೆ ಬಂದ ರೀತಿ ಇತ್ಯಾದಿ ವಿವರಗಳಿರಬೇಕು.

4) ತನ್ನ ಕುಟುಂಬ ಸದಸ್ಯರೆಲ್ಲರ ಹೆಸರುಗಳು, ವಯಸ್ಸು, ವಿಳಾಸಗಳ ವಿವರಗಳನ್ನು ಬರೆದಿದ್ದರೆ ಒಳಿತು.

5) ವಿಲ್ ಮಾಡುವವ, ತನ್ನ ಸ್ವಯಾರ್ಜಿತ ಆಸ್ತಿಯನ್ನು ತನಗೆ ಇಷ್ಟ ಬಂದವರಿಗೆ ಬರೆಯಬಹುದು, ಹೀಗೆ ಬರೆದ ವಿಲ್ ಅನ್ನು ಆಸ್ತಿದಾರ ತನ್ನವರಾಗಿಗೂ ತೋರಿಸಬೇಕಿಲ್ಲ ಅಥವಾ ತಿಳಿಸಬೇಕಿಲ್ಲ.

6) ಆಸ್ತಿ ಪಿತ್ರಾರ್ಜಿತವಾದರೆ, ಅಂತಹ ಆಸ್ತಿಯಲ್ಲಿ ತನ್ನ ಭಾಗದ ಆ ಆಸ್ತಿಯನ್ನು ಮಾತ್ರ ವಿಲ್ ಮಾಡಬಹುದು.

7) ವಿಲ್ ಮಾಡುವ ಆಸ್ತಿ ಉದಾಹರಣೆಗೆ, ನಿವೇಶನ, ಮನೆ, ಒಡವೆ, ಬ್ಯಾಂಕು ಠೇವಣಿಗಳು, ನಗದು ಹಣ, ಷೇರು, ಡಿಬೆಂಚರ್‌ಗಳು, ಬಾಂಡ್‌ಗಳು, ವಿಮೆ ಪಾಲಿಸಿಗಳು, ವಾಹನ, ಗೃಹೋಪಯೋಗಿ ವಸ್ತುಗಳು

ಆಗಿದ್ದಲ್ಲಿ ಅವುಗಳ ವಿವರಗಳನ್ನು ಸ್ಪಷ್ಟವಾಗಿ ನಮೂದಿಸಿರಬೇಕು.

8) ವಿಲ್‌ಗೆ ಇಬ್ಬರು ಅಥವಾ ಹೆಚ್ಚು ಸಾಕ್ಷಿಗಳ ಸಹಿ, ಹೆಸರು, ಅವರ ಪೂರ್ಣ ವಿಳಾಸ ಇರಲೇಬೇಕು. ಹೀಗೆ ಸಾಕ್ಷಿ ಹಾಕುವವರು, ಆಸ್ತಿದಾರರನ್ನು ಬಲ್ಲವರಾಗಿದ್ದು ಅವರು ಆಸ್ತಿದಾರನ ಸಮ ವಯಸ್ಸು ಅಥವಾ ಆತನಿಗಿಂತ ಹೆಚ್ಚಿನ ವಯಸ್ಸಿನವರಾಗಿದ್ದರೆ ಕ್ಷೇಮ.

9) ಬರೆದ ವಿಲ್, ಒಂದು ಪುಟಕ್ಕಿಂತ ಹೆಚ್ಚಿಗೆ ಇದ್ದರೆ, ಅಂತಹಾ ಎಲ್ಲಾ ಪುಟಗಳಿಗೂ ಪುಟ ಸಂಖ್ಯೆ ಹಾಕಿ, ಪ್ರತಿ ಪುಟದ ಕೊನೆಯಲ್ಲಿ ಆಸ್ತಿದಾರ ತನ್ನ ಸಹಿ ಹಾಕಬೇಕು.

10) ವಿಲ್ ಅನ್ನು ರಿಜಿಸ್ಟರ್ ಮಾಡಿಸಲೇಬೇಕೆಂಬ ಕಡ್ಡಾಯವಿಲ್ಲವಾದರೂ, ವಿಲ್ ಮಾಡಿದವನ ಮರಣಾನಂತರ ಉದ್ಭವಿಸಬಹುದಾದ ಹಲವಾರು ಕಾನೂನು ತೊಡಕುಗಳ ನಿವಾರಣಾ ದೃಷ್ಟಿಯಿಂದ ವಿಲ್ ಅಸಲಿಯೋ ನಕಲಿಯೋ ಎಂಬ ಸಂಶಯ ವ್ಯಕ್ತಪಡಿಸಿದಾಗ, ಅನುಮಾನ ಪರಿಹರಿಸಲು ವಿಲ್ ಕಳುವಾದಾಗ ಬರೆದ ವಿಲ್ ಕಾರಣಾಂತರಗಳಿಂದ ದೊರಕದಾಗ, ಬರೆದಿದ್ದ ವಿಲ್‌ನ ಕಾಪಿ ಬೇಕಾದಾಗ ಇಂತಹ ಹಲವಾರು ಸಂದರ್ಭಗಳಲ್ಲಿ ವಿಲ್ ಯಾರ ಹೆಸರಿಗೆ ಬರೆಯಲ್ಪಟ್ಟದೆಯೋ, ಅವರ ಹಿತ ದೃಷ್ಟಿಯಿಂದ ಬರೆದ ವಿಲ್ ಅನ್ನು ಮೊದಲೇ ರಿಜಿಸ್ಟರ್ ಮಾಡಿಸುವುದು ಕ್ಷೇಮ. ಹೀಗೆ ರಿಜಿಸ್ಟರ್ ಆದ ವಿಲ್, ರಿಜಿಸ್ಟರ್ (ಡಾಕ್ಯುಮೆಂಟ್) ಇವರ ವಶದಲ್ಲಿರುತ್ತದೆ, ಬ್ಯಾಂಕ್ ಲಾಕರ್‌ಗಳಲ್ಲೂ ಸುರಕ್ಷಿತವಾಗಿಡಲು ಸಹ ಸಾಧ್ಯ. ವಿಲ್ ಮಾಡಿದವನಿಗೆ ಅಥವಾ ಯಾರ ಹೆಸರಿಗೆ ಅದು ಬರೆಯಲ್ಪಟ್ಟದೆಯೋ ಅವರಿಗೆ ಬೇಕಾದಾಗ ಇದರ ಪ್ರತಿಯನ್ನು ಸುಲಭವಾಗಿ ಪಡೆಯಲು ಸಾಧ್ಯ. ರಿಜಿಸ್ಟ್ರೇಷನ್ ಮಾಡಿಸಲು ನೀಡಬೇಕಾದ ಶುಲ್ಕ ಅತಿ ಕಡಿಮೆಯಾಗಿರುತ್ತದೆ.

11) ಒಮ್ಮೆ ಬರೆದ ವಿಲ್ ಅನ್ನು ತನಗೆ ಬೇಕೆನಿಸಿದಾಗ, ತಾನು ಇಚ್ಛಿಸುವ ರೀತಿಯಲ್ಲಿ ಬದಲಾಯಿಸಬಹುದು, ರದ್ದು ಗೊಳಿಸಬಹುದು. ಹೊಸ ವಿಲ್ ಸಹಾ ಬರೆಯಬಹುದು. ವಿಲ್ ಯಾವುದಾದರೂ ಸಣ್ಣ ಬದಲಾವಣೆ, ತಿದ್ದುಪಡಿ, ಪಟ್ಟಿಯಲ್ಲಿನ ಒಂದು ಅಂಶವನ್ನು ತೆಗೆದು ಹಾಕುವಿಕೆ, ಹೊಸ ಆಸ್ತಿಗಳ ಸೇರ್ಪಡೆ ಇತ್ಯಾದಿ ಜಾರಿಗೆ ತರಲು, ಆಸ್ತಿದಾರ ಉದ್ದೇಶಿಸಿದರೆ ಅದನ್ನು ಒಂದು ಪ್ರತ್ಯೇಕ ಪತ್ರದ ರೂಪದಲ್ಲಾಗಲಿ, ಮೂಲ ವಿಲ್‌ಗೆ ಹಿಂಬರಹ ರೂಪದಲ್ಲಾಗಲಿ ಮಾಡಬಹುದು. ಇಂತಹಾ ಬದಲಾವಣೆಗಳು ಮೂಲ ವಿಲ್‌ನ ಭಾಗವೇ ಆದ್ದರಿಂದ, ವಿಲ್ ಬರೆದ ರೀತಿಯೇ ಬರೆದು, ಆಸ್ತಿದಾರ ಹಾಗೂ ಸಾಕ್ಷಿದಾರರು ಸಹಿ ಹಾಕಬೇಕು. ಇಂತಹ ಪ್ರತ್ಯೇಕ

ಪತ್ರವನ್ನು ಹಿಂಬರಹವನ್ನು ಕೊಡಿಸಿಲ್ ಎನ್ನುತ್ತಾರೆ, ಆಸ್ತಿದಾರ ವಿಲ್ ಅನ್ನು ಕಾಲ ಕಾಲಕ್ಕೆ ಪುನರ್ ಅವಲೋಕಿಸಿ, ಅಗತ್ಯ ಬದಲಾವಣೆ ತರಲು ಅವಕಾಶ ಉಂಟು.

12). ವ್ಯಕ್ತಿ ಒಂದಕ್ಕಿಂತ ಹೆಚ್ಚು ಸಂಖ್ಯೆ ವಿಲ್‌ಗಳನ್ನು ಮಾಡಿದ್ದರೆ, ಕೊನೆಯಲ್ಲಿ ಮಾಡಿದ ವಿಲ್ ಮಾತ್ರ ಊರ್ಜಿತವಾಗುತ್ತದೆ.

13) ವಿಲ್ ಜಾರಿಗೆ ಬರುವುದು, ಆಸ್ತಿದಾರನ ಮರಣಾನಂತರವೇ. ಆದ ಕಾರಣ, ಆಸ್ತಿದಾರ, ತಾನು ಬದುಕಿರುವವರೆಗೂ ತನ್ನ ಆಸ್ತಿಯನ್ನು ಯಾರ ಅಡೆ ತಡೆಯಿಲ್ಲದೆ ಅನುಭವಿಸಬಹುದು.

ವಿಲ್‌ನಲ್ಲಿ ಸೂಚಿಸಿರುವಂತೆ ಆಸ್ತಿಗಳ ವಿತರಣೆಯನ್ನು ಆಸ್ತಿದಾರ ನೇಮಕ ಮಾಡಿರುವ ವ್ಯಕ್ತಿ ಅಂದರೆ ಎಕ್ಸಿಕ್ಯೂಟರ್ ಜಾರಿಗೆ ತರುವ ಹೊಣೆ ಹೊಂದಿರುತ್ತಾನೆ. ಅಕಸ್ಮಾತ್ ಯಾರನ್ನೂ ಹಾಗೆ ನೇಮಕ ಮಾಡಿರದಿದ್ದರೆ ಆಗ ನ್ಯಾಯಾಲಯವೇ ಆಡಳಿತಗಾರರನ್ನು (ಅಡ್ಮಿನಿಸ್ಟ್ರೇಟರ್) ನನ್ನು ನೇಮಿಸುತ್ತದೆ.

ಹಲವು ರೀತಿಯ ವಿಲ್‌ಗಳನ್ನು ಬರೆಯಬಹುದಾಗಿದ್ದು, ಅವುಗಳಲ್ಲಿ ಕೆಲವು ಅಂದರೆ ಷರತ್ತುಗಳನ್ನು ಒಳಗೊಂಡಿರುವ ವಿಲ್, ಜಂಟಿ ವಿಲ್, ಪರಸ್ಪರ ವಿಲ್, ಸಮವರ್ತಿ ವಿಲ್ ಇತ್ಯಾದಿ ಬರೆಯಬಹುದಾಗಿದೆ.

ವ್ಯಕ್ತಿ ತನ್ನ ಜೀವಿತಾವಧಿಯಲ್ಲಿ ಆಸ್ತಿ ಸಂಪಾದಿಸಿ, ಅದರ ಫಲವನ್ನು ಭುಂಜಿಸುವುದು ಅವನ ಸಹಜ ಹಕ್ಕು ಎನಿಸಿದರೂ, ಹೀಗೆ ತಾನು ಕಷ್ಟಪಟ್ಟು ಗಳಿಸಿ, ಉಳಿಸಿದ ಆಸ್ತಿಯ ಪೈಕಿ, ತನ್ನ ಹಾಗೂ ತನ್ನಾಧಾರಿತ ವ್ಯಕ್ತಿಗಳ ಜೀವಿತವಧಿಗಾಗುವಷ್ಟು ಆಸ್ತಿ ಹಣವನ್ನು ತನ್ನ ಹೆಸರಿನಲ್ಲಿ ಉಳಿಸಿಕೊಂಡು, ಉಳಿದ ಭಾಗವನ್ನು ಸಕಾಲದಲ್ಲಿ ತನ್ನ ವಾರಸುದಾರರಿಗಾಗಲಿ, ತನ್ನಿಚ್ಛೆ ಬಂದವರಿಗಾಗಲಿ, ವಿವೇಚನೆ ಬಳಸಿ, ವಿವೇಕಯುತವಾಗಿ ವಿಲ್, ಭಾಗ, ದಾನ, ವರ್ಗಾವಣೆ ಇತ್ಯಾದಿ ಯಾವುದು ಸೂಕ್ತವೋ ಹಾಗೆ ಒಂದು ರೂಪದಲ್ಲಿ ಹಂಚಿ, ತನ್ನ ಹೊಣೆ ನಿರ್ವಹಿಸಿಕೊಂಡರೆ ಅದು ಆ ವ್ಯಕ್ತಿಯ ವ್ಯವಹಾರ ಚತುರತೆ, ಬುದ್ಧಿವಂತಿಕೆ, ಹಿರಿಮೆ ವ್ಯಕ್ತಿಪಡಿಸುತ್ತದೆ. ಹೀಗೆ ಮಾಡಿದಾಗ, ಆ ಹಿರಿಯ ವ್ಯಕ್ತಿ, ತನ್ನ ಕಿರಿಯರ ಗೌರವ, ಪ್ರೀತಿ, ವಿಶ್ವಾಸಗಳನ್ನು ಗಳಿಸಿ, ಅವನ್ನು ಎಂದೆಂದಿಗೂ ಹಾಗೇ ಉಳಿಸಿಕೊಳ್ಳಲು ಸಾಧ್ಯವಾಗುತ್ತದೆ. ಇಲ್ಲವಾದಲ್ಲಿ ಆಸ್ತಿದಾರನ ಆಸ್ತಿಯಲ್ಲಿ ಆಸ್ತಿದಾರನ ಕಡೆ ಬೆರಳು ತೋರಿಸಿ, ಇನ್ನೂ ಯಾವಾಗಪ್ಪಾ ಇವ ನನ್ನ ಪಾಲು ಕೊಡೋದು, ಮುಂದೆಂದೋ ಕೊಡುವ ಬದಲು ಇಂದೇ ಕೊಡಬಾರದೆ ಎಂಬ ರೀಕೆ, ಅಸಮಾಧಾನ ದಿನೇ ದಿನೇ ಬೆಳೆದು,

ಆಸ್ತಿದಾರನ ಬಗ್ಗೆ ಅಸಹ್ಯ, ಅಗೌರವ ದ್ವೇಷ ಹೆಚ್ಚಿಸಿಕೊಂಡು ವ್ಯಕ್ತಪಡಿಸಲು ಸಾಧ್ಯವಾಗುತ್ತದೆ. ಈ ಎಲ್ಲಾ ಅಹಿತಕರ ಬೆಳವಣಿಗೆಗಳೂ ಹಿರಿಯರ ಹಿತದೃಷ್ಟಿಯಿಂದ ಅಗತ್ಯವಲ್ಲ.

ವಿಲ್ ಬರೆ ಎಂದಾಕ್ಷಣ, ತನಗೆ ಸಾವು ಹತ್ತಿರ ಬಂದಿದೆ, ತನ್ನ ಸುತ್ತ ಇರುವವರೆಲ್ಲರೂ ತನ್ನ ಆಸ್ತಿ ಅನುಭವಿಸಲು ತನ್ನ ಮರಣವನ್ನು ಬಯಸುತ್ತಿದ್ದಾರೆ ಎಂದು ಯಾರೂ ಭಾವಿಸಬಾರದು. ವ್ಯಕ್ತಿ ತಾನು ಕಷ್ಟಪಟ್ಟು ಆರ್ಜಿಸಿದ ಆಸ್ತಿಯನ್ನು ತನ್ನ ಜೀವಿತ ಕಾಲ ನಂತರ ಅದನ್ನು ಯಾರಿಗೆ ನೀಡಲು ಇಚ್ಛಿಸಿರುವನೋ ಅವರಿಗೆ ಸುಗಮವಾಗಿ ಆಸ್ತಿ ದೊರಕಲು ಸಾಧ್ಯ ಮಾಡಿಕೊಟ್ಟಂತಾಗುತ್ತದೆ, ಆಸ್ತಿ ವಿತರಣೆಯಲ್ಲಿ ಯಾವ ಗೊಂದಲ, ವ್ಯಾಜ್ಯ, ದ್ವೇಷ, ಪೊಲೀಸು, ಕೋರ್ಟು ಎಂದು ಅನಾವಶ್ಯಕವಾಗಿ ತಿರುಗಾಡುವುದನ್ನು ತಪ್ಪಿಸಬಹುದಾಗಿದೆ.

ವಿಲ್ ಬರೆಯದಿದ್ದರೆ, ಆಸ್ತಿದಾರನ ಆಸ್ತಿಯನ್ನು ಕಾನೂನಿನ ಅನುಸಾರ, ಆತನ ವಾರಸುದಾರರು ಯಾರು ಎಂಬುದನ್ನು ಕೋರ್ಟು ನಿರ್ಧರಿಸಬೇಕಾಗುತ್ತದೆ. ಆಗ, ಹಿಂದೂ ಉತ್ತರಾಧಿಕಾರ ಕಾಯ್ದೆಯ ಅವಕಾಶಗಳಂತೆ, ಜೀವಂತವಿರುವ ಎಲ್ಲಾ ಅರ್ಹ ವಾರಸುದಾರರು ಯಾರು ಎಂಬುದನ್ನು ಕೋರ್ಟು ನಿರ್ಧರಿಸಬೇಕಾಗುತ್ತದೆ, ಆಗ ಹಿಂದೂ ಉತ್ತರಾಧಿಕಾರ ಕಾಯ್ದೆಯ ಅವಕಾಶಗಳಂತೆ, ಆಸ್ತಿ ಪಾಲಾಗುತ್ತದೆ (ಇವರೆಲ್ಲರಿಗೂ ಪಾಲು ಕೊಡಲು ಆಸ್ತಿದಾರ ಜೀವಂತ ಇರುವಾಗ ಇಚ್ಛಿಸದಿದ್ದರೂ) ಹೀಗೆ ಪಾಲು ಪಡೆಯಲು, ನಿಜವಾದ ವಾರಸುದಾರರು ತಾವೇ ಎಂದು ಸಾಬೀತು ಪಡಿಸಲು, ಕೋರ್ಟಿಗೆ ತೃಪ್ತಿ ತರುವಂತಹ ಸಾಕ್ಷಿ ಆಧಾರಗಳನ್ನು ಒದಗಿಸಬೇಕಾಗುತ್ತದೆ. ಇದಕ್ಕಾಗಿ ಇವರು ಅಪಾರ ದೇಹಶ್ರಮ, ಮಾನಸಿಕ ವೇದನೆ, ಹಣದ ಖರ್ಚು ಇತ್ಯಾದಿ ಬಾಧೆಗಳನ್ನು ಅನುಭವಿಸಬೇಕಾಗುತ್ತದೆ. ಇನ್ನೂ ಹಲವಾರು ಪ್ರಕರಣಗಳಲ್ಲಿ ನಿಜವಾದ ವಾರಸುದಾರರು, ಆಸ್ತಿ ಗಳಿಸಲು ಕೋರ್ಟು ಕೇಳುವ ದಾಖಲೆಗಳನ್ನು ಸಾಕ್ಷಿಗಳನ್ನೂ ಸಕಾಲದಲ್ಲಿ ತಂದೊದಗಿಸಲಾಗದೆ ಪರದಾಡಿದರೆ ಖೋಟಾ ವಾರಸುದಾರರು, ನಕಲಿ ದಾಖಲಾತಿಗಳನ್ನು ಸೃಷ್ಟಿಸಿ ಕೋರ್ಟಿಗೆ ನಿಜವಾದ ವಾರಸುದಾರರಿಗೆ ಗೊಂದಲ ಸಂಶಯ ಉಂಟು ಮಾಡಿ ತಮ್ಮ ಸ್ವಾರ್ಥ

ಸಾಧಿಸಿದ ಪ್ರಕರಣಗಳೂ ಬಹಳವಿವೆ. ಇಂತಹ ಪ್ರಕರಣ ನಾವೆಲ್ಲರೂ ಕೇಳಿರುವುದೇ. ಹೀಗಾಗಬಾರದಿತ್ತು ಎಂದು ಮರುಕ ವ್ಯಕ್ತಪಡಿಸಿದ್ದೇವೆ. ಇಂತಹಾ ಎಲ್ಲಾ ಗೊಂದಲ ನಿವಾರಿಸಲು ಆಸ್ತಿದಾರ, ಸಕಾಲದಲ್ಲಿ ವಿಲ್ ಬರೆದಿಡುವುದು ಸೂಕ್ತ ಮತ್ತು ಕ್ಷೇಮ.

ಇದೇ ಸಂಬಂಧವಾಗಿ ನಾ ತಿಳಿಯ ಪಡಿಸಲಿಚ್ಛಿಸುವ ಮತ್ತೊಂದು ಮುಖ್ಯ ವಿಷಯವೆಂದರೆ, ಬಹಳಷ್ಟು ಆಸ್ತಿದಾರರು, ತೃಪ್ತಿ ಪಡಬಹುದು. ನಾ ಈಗಾಗಲೇ ನನ್ನ ಬ್ಯಾಂಕ್ ಡಿಪಾಜಿಟ್, ಷೇರು, ಡಿಬೆಂಚರ್ ಇತ್ಯಾದಿಗಳಿಗೆ ನನಗೆ ಬೇಕಾದವರನ್ನು ನಾಮಿನಿ ಎಂದು ನಾಮ ನಿರ್ದೇಶನ ಮಾಡಿದ್ದೇನೆ, ಅದರಿಂದ, ನಾ ವಿಲ್ ಬರೆವ ಅಗತ್ಯವಿಲ್ಲ. ನನ್ನ ನಂತರ ನನ್ನ ನಾಮಿನಿ ಸುಲಭವಾಗಿ ನನ್ನ ಆಸ್ತಿಗೆ ಹಕ್ಕುದಾರನಾಗುವ ಎಂದು. ಇಂತಹ ಸಮಾಧಾನ ಸರಿಯಲ್ಲ. ಏಕೆಂದರೆ ಈ ನಿಲುವು ಸರಿಯಲ್ಲ. ನಾಮ ನಿರ್ದೇಶಿತ ವ್ಯಕ್ತಿ, ಆಸ್ತಿಗೆ ವಾರಸತ್ವ ಪಡೆಯಲು ಹಕ್ಕುದಾರ ಎಂದು ಕಾನೂನು ಪರಿಗಣಿಸಿಲ್ಲ. ಬದಲಿಗೆ, ವಾಸ್ತವವಾಗಿ, ನಾಮ ನಿರ್ದೇಶಿತ ವ್ಯಕ್ತಿ ತಾ ಪಡೆಯುವ ಹಣ, ಆಸ್ತಿ ಇತ್ಯಾದಿಗಳಿಗೆ ಕಸ್ತೋಡಿಯನ್ ಮಾತ್ರವೇ ಹೊರತು, ವಾರಸುದಾರ ಆಗಲಾರ. ಈ ಕಸ್ತೋಡಿಯನ್, ತಾ ಪಡೆದ ಹಣ ಆಸ್ತಿ ಇತ್ಯಾದಿಗಳನ್ನು ನಂತರದ ಕಾಲದಲ್ಲಿ ಕೋರ್ಟು ನಿರ್ಧರಿಸಬಹುದಾದ ನಿಜವಾದ ವಾರಸುದಾರರಿಗೆ ಹಸ್ತಾಂತರಿಸಬೇಕಾಗುತ್ತದೆ. ಅಕಸ್ಮಾತ್, ಆಸ್ತಿದಾರ, ತಾ ಬರೆದ ವಿಲ್‌ನಲ್ಲಿ ತನ್ನ ಹಣ, ಆಸ್ತಿ ಇತ್ಯಾದಿಗಳಿಗೆ ತನ್ನ ನಾಮ ನಿರ್ದೇಶಿತನೇ ನಿಜವಾದ ವಾರಸುದಾರ, ಆತನಿಗೇ ತನ್ನೆಲ್ಲವೂ ತನ್ನ ನಂತರ ಸೇರಬೇಕು ಎಂದು ನಿರ್ದಿಷ್ಟವಾಗಿ ಬರೆದಿದ್ದರೆ, ಆತ ಮಾತ್ರ, ನಾಮನಿರ್ದೇಶಿತ ವ್ಯಕ್ತಿ ಆಸ್ತಿಗೆ ವಾರಸುದಾರನಾಗುತ್ತಾನೆ.

ಈ ಎಲ್ಲಾ ಮಾಹಿತಿಗಳ ಕಾರಣ, ಆಸ್ತಿದಾರ ಹಿರಿಯರೆ, ನಾಗರಿಕರೆ, ನೀವು ಗಳಿಸಿರುವ ಆಸ್ತಿಗೆ ಸಕಾಲದಲ್ಲಿ ವಿಲ್ ಬರೆಯಿರಿ, ನೆಮ್ಮದಿ ಸಾರ್ಥಕತೆ ಪಡೆಯಿರಿ

ಸರ್ವೇ ಜನಾಃ ಸುಖಿನೋ ಭವಂತು.

ಕೃಪೆ: ಕರ್ನಾಟಕ ಸ್ಟೇಟ್ ಪೆನ್ಷನರ್ಸ್

**Members of Karnataka P&T Pensioners' Association** may get copies of 8th edition of **COMPENDIUM ON PENSION, CGHS AND MEDICAL FACILITIES FOR PENSIONERS** at a concessional rate of Rs. 220/- from any of our Executive Committee Members after 12th October, 2013 or from the offices of our Association. Copies will also be available at the venue of the Annual General Body Meeting on 27th October, 2013.

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**Submission of Form 14 by spouse to the Pension Disbursing Bank after the death of the pensioner-instructions reg.**

(O.M. No. 1/27/2011-P&PW(E) dated 20.9.2013 of DoP & PW)

The undersigned is directed to draw attention to the requirement of applying for family pension in Form 14 as given in rule 81 (2) (A) (ii) of the CCS (Pension) Rules, 1972.

2. This Department has been receiving representations from various quarters to do away with the condition of applying for family pension in Form 14 as it is causing inconvenience to widows, who find it difficult and embarrassing to present themselves before two Gazetted Officers/Persons of repute for attestation of Form 14.

3. Before commencement of family pension, personal identification details of the spouse such as specimen signature, personal mark of identification and left hand thumb impression, proof of age/date of birth of spouse and an undertaking from him/her for recovery of excess payment are to be obtained by the Bank. Form 14 serves as a standard processing sheet, which defines and delineates the exact requirement of information to be given to the pension disbursing Bank. It was apprehended that in the absence of this standard, the widows may be asked to submit any relevant or irrelevant information by the Bank. This could also lead to delay in commencement of the family pension.

4. The matter has been examined and it has been agreed that in case the **pensioner and spouse are holding a joint account**, the possibility of claim for family pension from someone else does not arise. Therefore, **in such cases, there is no requirement of Form 14. The spouse may inform the Bank of death of the pensioner and request the Bank for**

**commencement of family pension, through a simple letter. He/she may enclose a copy of death certificate of pensioner, PPO, proof of his/her own age/date of birth and an undertaking for recovery of excess payment.** In other cases, i.e., where the pension is not being credited to the joint bank account of the pensioner and his/her spouse, Form 14 will be continued to be obtained by the Banks. However, the condition of attestation of Form 14 has been done away with and witnessing by two persons has been considered as sufficeint.

5. For all future cases, Head of Office will forward to the PAO, along with similar details for the pensioner, the specimen signature, personal mark of identification, left hand thumb impression, the proof of age/date of birth and an undertaking from the spouse regarding recovery of excess payment. After the death of the pensioner, the spouse of the deceased pensioner will be required to provide only death certificate to the paying Bank, who will identify the spouse based on the information given in the PPO and its own "Know Your Customer" procedures. Where the pensioner and his/her spouse do not have a joint account, Form 14 will be required as in para 4 above.

6. This issues with the concurrence of Department of Expenditure, vide their ID No. 601/E,V/2013, dated 13.9.2013.

\* \* \*

*Editors Note: This was one of the items notified by our Association for discussion in the meeting of SCOVA on 20.9.2013 and the O.M. is also dated 20.9.2013.*

**Regd. Journal**

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