

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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ANNUAL GENERAL BODY MEETING



**Sri M.S. Ramanujan, CPMG addressing the Meeting
of the Association on 27th October, 2013**



Sri M. Ramiah, Vice President garlanding the Chief Guest



Office bearers and Chief Guest Sri M.S. Ramanujan on the dais



Sri N. Bhaskaran, Secretary welcoming



Sri B. Sadashiva Rao, President addressing



Sri M.S. Ramanujan, CPMG addressing



Section of the audience (Members to be felicitated seated in the front rows)

Veterans Step aside

By K.B.Krishna Rao, Secretary, KP&TPA

The election of new set of Office Bearers to Karnataka Posts and Telecommunications Pensioners' Association in the Annual General Body Meeting held on 27-10-2013 marks the end of an eventful era in the two decade old history of the Association. The founding "Fathers" of the Association have stepped aside and have handed over the mantle to a new set of Office Bearers.

2. A few retirees of the Railway Mail Service (RMS) wing of the Department of Posts who were meeting regularly in a 'Get-together' on every New Year Day decided in 1994 to form an Association of RMS Pensioners. In the year 1996 the name of the Association was changed to Karnataka Posts and Telecommunications Pensioners' Association. Sri B. Sadashiva Rao and Sri N.Bhaskaran assumed the responsibility of running the Association as founder President, and founder Secretary respectively. Sri M.Ramiah and Sri S.M.Vittal Rao who were also founder members later on joined the set of Office Bearers as Vice-President and Treasurer respectively. All of them have now decided to relinquish their positions in the Association. However, Sri N. Bhaskaran owing to persistent requests from the Members of the Association and an appeal by the Executive Committee Members, has reluctantly agreed to remain in the set of Office Bearers in a different capacity as the President of the Association. Sri. S.M.Vittal Rao was elected as the Internal Auditor in the General Body Meeting.

Sri Sadashiva Rao, who was the President of the Association right from its commencement in 1994, guided the Executive Committee of the Association in all of its activities. His contributions in drafting the "Memorandum of Association" for the Apex body of Pensioners; Associations "Bharat Central Pensioners' Confederation" and in drafting of "Common Memorandum of Pensioners" submitted to the VI Central Pay Commission are worth mentioning. He helped several members in getting their grievances solved through legal process.

Sri. M.Ramiah, vice-president, took a very active part in almost all of the functions of the Association and wherever planning was needed,

whether it was the work connected with preparation of List of Members, making arrangements for holding meetings or construction of Association's own building, his help and advice would always come in abundance.

Sri. S.M.Vittal Rao, Treasurer, an expert in Accounts, during his two decades of service to the Association, put in his best and was responsible for error-free maintenance of accounts which was appreciated even by the Auditors. His promptness in submission of monthly and annual accounts in time even when there was extra work load during the period of construction of Pensioners' Bhavan deserves appreciation and needs to be placed on record.

The invaluable service rendered by all the outgoing Office Bearers for almost two decades of the Association's existence was highly appreciated by all the members attending the Annual General Body Meeting and a resolution was adopted by the General Body to place on record their selfless service in the cause of Central Government Pensioners.

3. The credibility of the Association, during the stewardship of Sri. N.Bhaskaran, Secretary of the Association, reached its zenith and the Association reached many a milestone, the singular achievement being construction of a two storied own building for the Association in Telecom Lay out, off New Airport Road, Bangalore, thus becoming perhaps the first or the only one Pensioners' Association in the country to have constructed a building of its own on a site measuring above 2000 Sft. with 2 floors, an air conditioned Meeting Hall, and Guest Rooms to provide lodging facilities to the pensioners visiting Bangalore at a nominal rent. This unique feat could not have been achieved but for the sheer determination and perseverance on the part of Sri. N.Bhaskaran to lay a strong, financially viable foundation, on which the Association could function successfully in future. It should be mentioned here that other Executive Committee Members extended their whole hearted support in this endeavour and functioned as a team to reach the goal. Part played by the General Members and some Well- Wishers of

the Association assumes greater significance, since without their generous donations for the Building Fund the "dream of having a Building of our own" would not have come true. Help extended by Sri G. Babu, President, Telecom Co-operative Housing Society and its Executive Committee Members by allotting a site at a concessional rate, which enabled the Association to embark upon the idea of constructing a building, can never be forgotten. Ministry of Communications Employees 'Co-Operative Housing Society donated a substantial amount for the Building Fund. Today, the building named as 'Pensioners' Bhavan', stands as a monument of the collective effort of the Executive Committee Members, General Members and Well-wishers of the Association.

4. This article will be incomplete if it fails to record the progress made by the Association during the past two decades of its existence and the role played by it in placing the demands of Pensioners before the Government in the forum available for Pensioners' Associations and in taking prompt action for redressal of the grievances of its members. Here again, the vast experience that Sri.N.Bhaskaran had gained during his service in the Department of Posts and especially, in the P&T Trade Union Movement in Karnataka came in handy for him in organizing a team of dedicated members to shoulder the responsibility of managing the affairs of the Association; be it, enrollment of members, maintenance of accounts, holding of meetings and various other activities for efficient functioning of the Association. He used to involve as many members as possible in planning and execution of various tasks, thus ensuring transparency in functioning of the Association. Sri. Bhaskaran, an illustrious trade Union Leader, steered the "All India RMS and MMS Employees Union Group-C", Karnataka Circle, as its Secretary for more than a decade while he was in service in RMS, a wing of the Department of Posts, and lead many struggles in the cause of P&T workers in general and the RMS Workers in particular, the significant struggle being the famous 19th September, 1968 Strike. He was victimized for leading the strike but it did not deter him from continuing to lead the RMS Workers in Karnataka. It is to be noted here that the Department of Posts which punished him for leading the strike, later recognized his services

in the Department and honoured him by conferring on him the prestigious "Dak Seva Award" given to the 'Best Worker' in the State.

5. The following are some of the important events in the history of the Association that took place during the term of the outgoing Office Bearers which are to be placed on record.

- i) Publishing of the Association's monthly journal 'Pensioners' Champion' in which extracts of Orders on pension, CGHS matters, BSNL, BSNL MRS, and Court verdicts etc., are reproduced. All India Consumer Price Index indicating D.A/D.R admissible is also furnished.
- ii) Bringing out a Compendium on Pension, CGHS and Medical Facilities for Central Government and BSNL Pensioners. This publication has seen eight editions and the latest edition was released in October, 2013.
- iii) Preparation of Memorandum on Pension matters submitted to V Central Pay Commission.
- iv) Preparation of the draft of the "Common Memorandum of Pensioners" on behalf of the Coordination Committee of Central Government Pensioners' Associations submitted to the VI Central Pay Commission.
- v) Took a leading role in organizing a meeting of representatives of Pensioners' Associations and Federations of Pensioners' Associations in the Country in Bangalore on 15th October 2006 to discuss and adopt "Common Memorandum of Pensioners" submitted to the VI Central Pay Commission.
- vi) Sri Sadashiva Rao and Sri Bhaskaran in their capacity as Chairman and General Secretary of the Coordination Committee of Central Government Pensioners' Associations had the unique privilege of making oral submissions before the VI CPC during the Commission's visit to Bangalore.
- vii) The Department of Pension and Pensioners' Welfare has identified Karnataka P&T Pensioners' Association as one of the Associations/

Organizations in the Country for being associated with implementation of Web-based "Pensioners' Portal"- a Mission Mode Project under National e-Governance Plan (NeGP).

- viii) The Association was nominated by the President of India as one of the twelve non-official members of the Standing Committee of Voluntary Agencies (SCOVA), attached to the Dept. of Pension &PW, for a period of three years from 2005 to 2008. The Association has again been included in the reconstituted SCOVA as one of the members of the "Rotating Group" for a term of two years in July 2013.
- ix) Took an active part in the Awareness-cum-Training Programme on

Pensioners' Portal conducted by the Department of Pension and Pensioners' Welfare in Bangalore on 17th March 2012.

- x) Participated in the Video-Conference arranged by the Dept. of Pension and Pensioners' Welfare between DoP&PW and group of Pensioners Associations for interaction and exchange of views on matters concerning Pensioners.

6. It is hoped that the outgoing Office Bearers will extend their support to the New Executive Committee in managing the affairs of the Association and guide them in future in ensuring prompt service to all the Members of the Association.

The latest (8th) edition updated up to June 2013 of COMPENDIUM ON PENSION CGHS AND MEDICAL FACILITIES FOR CENTRAL GOVT. AND BSNL PENSIONERS will be available for members of the Association @ concessional rate of Rs. 220/- per copy from the under mentioned office bearers of the Association after 14th December, 2013

Sri N. Bhaskaran, 1397, 23rd Main, Banashankari 2nd Stage, Bangalore-560 070 (Ph: 26716198)

Sri K.B. Krishna Rao, 165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bangalore-560 079 (Ph: 23231234)

Sri B.K. Gundu Rao, 10, 3rd Main, Chalukyanagar, Coconut Garden, Nagarbhavi Main Road, Bangalore-560 072 (Ph: 23213219)

Sri K.M. Anantha Ramu, 1158, 7th Main, 7th Block, HMT Layout, Vidyaranyapura, Bangalore-560 097 (Ph: 23642466)

Sri S.M. Vittal Rao, 114/707, IV Phase, Yelahanka Satellite Town, Bangalore-560 106 (Ph: 28463468)

Sri M.N. Gopinath, 142-102, 1st D Main, Domlur Layout, Bangalore-560 071 (Ph: 25356578)

Sri S. Paramasivan, 3, "Motherland", 1st Main, 3rd Cross, Madhuban Colony, Krishna Layout, Hulimavu, Bangalore-560 076 (Ph: 26481079)

Sri M.S. Venkataramaiah, 279, F Block, Sahakaranagara, Bangalore-560 092 (ph: 23636361)

Sri M. Najunde Gowda, 1558/3, B Block, Sahakaranagara, Bangalore-560 092 (Ph: Mob: 9481786655)

Sri V. Muthukumar, 930, 2nd Floor, 2nd Main, 10th Cross, Divanarapalya, Gokula Extension, Bangalore-560 054

O/o. Karnataka P&T Pensioners' Association, "Pensioners' Bhavan", 61/1, 1st Main, 11th Cross, Telecom Layout, Jakkur Cross, Bangalore-560 064, (Ph.: 23620545)

**Proceedings of the Annual General body Meeting of
Karnataka P&T Pensioners' Association held on 27-10-2013**

Morning Session

The Annual General Body Meeting of the Association was held on 27-10-2013 at the Auditorium of Telephone House, BSNL, Rajbhavan Road, Bangalore-560001 Sri B.Sadashiva Rao, President of the Association Presided.

2. The morning session of the Subjects Committee of the AGB Meeting started at 9.30 A.M. The President welcomed the Members and took up the items of the Agenda for discussion. Confirmation of the minutes of the AGB Meeting held on 24th June, 2012, the first item was taken up and the same was confirmed unanimously.

3. The Annual Report for the year 2012-13-as published in " Pensioners'Champion" September, 2013 issue was placed for adoption. The Secretary informed that names of Sri. M.S.Krishna Murthy and Sri. V.S.Shanmugham have been inadvertently omitted in the list of Executive Committee Members and requested that their names may be included. The Annual Report was adopted unanimously.

4. The Audited Statement of Accounts for the Year 2012-13 including Accounts in connection with construction of Pensioners' Bhavan were then taken up. The President said that Sri.K.S.Venugopalan had written a letter making some valuable suggestions in connection with maintenance of accounts and his suggestions have been noted. The President stated that expenditure of a sum of Rs. 8,95,755 incurred for the purchase of the Site must have been added to the sum of Rs. 44,48,268 spent for construction of the building and indicated in the balance sheet on the 'Assets' side as pointed out by Sri. Venugopalan and this will be rectified in consultation with the Auditor, who also had not noticed this.

The President, praising the service rendered by Sri. S.M.Vittal Rao , Treasurer of the Association, said that even the Auditor has appreciated the perfectness with which the Accounts are maintained and thanked Sri.Vittal Rao for evincing keen interest in spite of his advanced age. He requested the members to

seek details required, if any, in the Accounts. Sri.K.S.Venugopalan thanked the President for taking note of the points made by him and gave some suggestions with regard to the nomenclature, method of indicating dates etc., in the Statement of Accounts. Thereafter, Annual Accounts were adopted unanimously.

The President read out a letter received from the Chief Post Master-General wherein it is proposed to introduce a new Scheme called "Sanchay Post at Door Step "aimed at providing banking services at the door step of the account holders who are senior citizens. Under the Scheme, P&T Pensioners holding P.O. S.B accounts can receive pension at their door steps through a messenger of the Post Office. The Secretary stated that the CPMG who has been invited as a Guest of Honour may explain the salient features of the new Scheme when he addresses the audience. However the proposals have been placed before the house in advance to elicit the views of the Members. Responding to the request, Sri.MRV Nath, Vice-President, All India Confederation of Pensioners' Associations, Chennai, said that Postal Dept. must simplify P.O.Saving Bank Rules to make it more attractive and older people/pensioner-friendly. Sri Harihara Sharma complained that the Post Office in Coimbtore from which he draws his pension does not provide Cheque facility. Sri A.G.Ramalingam said that since he gets his son's help in withdrawing money from his SB account, he is not inclined to opt for the new Scheme. Sri.Venkatachala suggested that like Banks, Post Offices should allow withdrawal of money from any Post Office through cheques. The President said that the Scheme is only optional and a decision can be taken only after the CPMG gives details when he speaks on the subject.

At this stage, the Secretary while speaking on the monthly journal "Pensioners' Champion" published by the Association requested the Members to give suggestions to improve the quality of the journal. He also requested them to write a post card in case of non receipt of the journal even after 15th of a month which will help the Association in finding

out the area which frequently comes to notice for non-delivery of the journal so that the Post Master concerned could be addressed in the matter. He also explained the difficulty faced by him in attending to phone calls in that connection and requested the members to avoid making phone calls on non-receipt of the journal but to inform him by writing a post card. Sri M.R.V Nath, sharing his experience in publishing the journal "Pensioner Advocate" stated that registering complaint of non-receipt of journal over phone causes problems for the Associations and suggested that a written complaint only should be made. Referring to "Pensioners' Champion" Sept, 2013 issue, he said that it is not correct to stop enrollment of Subscribers (those who are not members of the Association) and that non-members must be allowed to continue their subscriptions by paying the prescribed amount of subscription. Sri Nagaraj said that he is thankful to the Association for furnishing information on CGHS matters and on matters concerning BSNL pensioners especially with regard to merger of 78.2% of D.A. and suggested that more information on BSNL pensioners may be furnished in the journal in future.

Open Session

The Open Session commenced at 11 AM. Sri Bhaskaran, Secretary welcomed all those who were present and introduced Sri M.S.Ramanujan, Chief Post Master General, Karnataka who was the Guest of Honour and said that when he went to Circle Office along with the President and other Office Bearers to invite the CPMG to attend the Open Session, Sri Ramanujan was happy to meet the Office Bearers and accepted the invitation. Continuing his welcome address the Secretary said that the CPMG who had served in several States before coming to Karnataka, narrated his experience in those States and stated that he has a new Scheme to help Senior Citizens and as a follow up the Association has received a letter explaining the Scheme which is innovative. He requested Sri M.Ramiah, Vice-President to honour the Chief Guest by garlanding.

Sri Ramanujan greeted the audience in Kannada and commenced his speech by recalling the meeting he had with the President and Secretary when they called on him to invite

him for the meeting. Sri Ramanujan, in his speech, dealt at length about the changes that have been taking place in the Department of Posts in tune with the fast technological development taking place in the country in other sectors and opined that DoP should keep pace with development elsewhere. He mentioned about "Project Arrow"-the scheme to computerize functions of post offices- started in DoP four years back and stated that the project has covered all the post offices in the country and now the quality of service has improved and the post offices have a better look. Continuing he said that due to technological development, the post office has to contend with only Corporate Mail and the quantum of personal mail has dwindled. The DoP has to necessarily find new ways of generating revenue and in this direction, several new businesses are in the pipeline such as Core Banking, Insurance, Printing, Packing etc., In terms of mail operation, high speed sorting machines are being introduced. He said that introduction of all the new schemes might take some more time but, changes are sure to take place in the DoP which would come very soon and bring changes not only in the present technology but in the attitude of the staff and their performance and behavior with customers would improve.

Sri Ramanujan exhorted the P&T Pensioners to open Saving Bank Accounts in POs so that they can avail the proposed new Scheme "Sanchaya Post at Doorstep" through which they can get Payment of pension at their door step". He said that the proposed Scheme has been explained by the Secretary and any new points/clarifications may be examined after receiving feedback from the beneficiaries. He further said that the new scheme which is now available to P&T pensioners only, can be extended to others SB account holders also in future. When once the SB account is linked to "Adhar number" other benefits like the DBT, LPG subsidy amount etc., can be credited to the SB account. He thanked the Association for giving him an opportunity to address the gathering.

Sri Sadashiva Rao, in his presidential address thanked the CPMG for accepting the invitation of the Association and speaking on the occasion. He advised the members to keep themselves active, take care of their finances,

and to write a WILL to bequeath their property.

Sri Bhaskaran, Secretary stated that Sri B.Sadashiva Rao, President, Sri Ramiah, Vice-President and Sri. S.M.Vittal Rao, Treasurer, have not filed their nominations for election to the Executive Committee for the years 2013-16 due to personal reasons. Praising them for their invaluable service to the Association during the past 20 years, he requested the Chief Guest to honour them on behalf of the Association. All the three outgoing Office Bearers were honoured by garlanding them and presenting each of them with a bowl of fruits, a shawl and a wrist watch.

Sri K.B.Krishna Rao moved a resolution proposed by him and seconded by Sri B.L.Channappa to place on record the invaluable and selfless service rendered by Sri B.Sadashiva Rao, Sri M.Ramiah, Sri N. Bhaskaran and Sri S.M.Vittal Rao, which was unanimously adopted by all the members by raising their hands.

34 Members who had completed 75 years were felicitated on this occasion. The Chief Guest, President and Secretary jointly honoured the members by presenting each of them with a garland, a bowl of fruits and a memento.

The Open Session ended at 1-15 PM

Post lunch Session

The post lunch session commenced at 2 P.M. The president read out some of the important demands still pending before the Government. He mentioned about the issues relating to grant of Grade Pay of Rs. 4,600 to pre-2006 pensioners who retired from grade S-12, delay in issue of RPPAs, Increase in the amount of FMA, extending the benefit of merger of 78.2% of IDA with pension in respect of BSNL pensioners, shortage of doctors in CGHS, Submission of Life Certificate in November etc.

Sri. Rajagopalan suggested that out of 25 tokens issued for consultation with Specialists at the Polyclinic, 20 may be issued for general category and 5 to others. The Secretary informed the member that as per the revised procedure the beneficiaries can get appointment for consultation with Specialists fixed at their CGHS Wellness Centres.

Regarding elections to the Executive Committee, the Secretary informed the House

that nominations have been received for all the 14 posts and that five Members of the previous Committee S/S. B.Sadashiva Rao, M.Ramiah, S.M.Vittal Rao, V.S. Shanmugham, and K. Armugham have not filed their nominations. The following were declared as elected to the Executive Committee for the year 2013-16. S/S. N.Bhaskaran, G.Babu, K.B.Krishna Rao, B.K.Gundu Rao, K.R. Anantha Ramu, M.N.Gopinath, B.L.Channappa, M.S. Venkataramaiah, S.Paramasivan, V. Muthukumar, M.S. Krishna Murthy, A. Kanagamani, M. Nanjunde Gowda, and R.J. Chakrapani.

The Secretary proposed that Sri B.Sadashiva Rao, Sri. M.Ramiah, and Sri S.M.Vittal Rao be nominated as permanent invitees to the Executive Committee, which was unanimously approved by the house.

In his concluding remarks the Secretary thanked the President, Vice-President, and the Treasurer for extending full co-operation in publishing the monthly journal, in completing construction of Pensioners' Bhavan and in other activities.

The President in his concluding remarks recalled the days when they used to meet underneath a tree before formation of the Association and explained the progress made by the Association since 1993. He said that his relationship with the Secretary was cordial and thanked all the Office Bearers for the cooperation extended to him during his term.

Sri B.K.Gundu Rao proposed vote of thanks. He thanked the CPMG for attending the meeting and addressing the gathering. He expressed his gratitude to all those who helped the Association in its functioning and in holding the Annual General Body Meeting. The AGB Meeting ended at 4 PM.

ALL INDIA CONSUMER PRICE INDEX				
Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
June 13	231	2648	220.67	90.63
August 13	237	2694	224.50	93.94
Sept. 13	238	2717	226.41	95.60

By. K.B. Krishna Rao

Presidential speech delivered by Sri.B. Sadashiva Rao at the Annual General Body Meeting of Karnataka Posts and Telecommunications Pensioners' Association held on 27th October, 2013.

Esteemed Chief Guest of the day, and Chief Postmaster General, Karnataka Circle, Sri. M.S. Ramanujan, Representatives of sister Pensioners' Associations affiliated to the Coordination Committee of Central government Pensioners' Associations, Karnataka, Representatives of Unions of Central Government Employees and my dear pensioner brothers :-

I consider it a unique day today, because of an important personality whose presence, we have been able to secure after many years of our functioning. I refer to the Chief Postmaster General, who, by his gracious presence, has clearly indicated his concern for the pensioners' community. After all, today's employees are tomorrow's pensioners! Sir- we are grateful to you for your being with us today and for having shared some of your valuable thoughts with us.

2. All pensioners are now Senior Citizens and a sizeable number of them belong to the category of "Very Senior Citizens" being 80+ in age. The "National Policy on Older Persons" formulated and adopted by the Government of India in February, 1999 seeks to assure older persons that their concerns are National concerns, that they will not live unprotected, ignored or marginalised, that the goal of National Policy is the well-being of older persons, that it aims to strengthen their legitimate place in society and that it will help them to live their last phase of life with purpose, dignity and peace. The Policy also visualises that the State will extend support for financial security, healthcare, shelter, welfare and other needs of older persons, provide protection against abuse and exploitation, make available opportunities for the development of the potential of old persons, seek their participation and provide services so that they can improve the quality of their lives etc.

3. The most important requirement of older persons is "Healthcare". The allocation of funds for this in India is the lowest among both developed and developing Nations. The irony is that it is getting reduced from year to year. While it was 7.2% of GDP in 1985-'86 it is 3.9% of GDP in 2010-'11. The "Central Services (Medical

Attendance) Rules, 1944 is not made applicable to the pensioners despite a number of favourable decisions handed by Courts, including the Apex Court. Recently, Government had to reimburse medical claims of half a dozen pensioners in this state to avoid contempt of court proceedings! The "Central Government Health Scheme" (CGHS) is confined to 24 stations and not even extended to all State Headquarters; leave alone its expansion to district headquarters and other stations justifying its establishment as per prescribed standards. Beneficiaries of "Postal Dispensaries" (where they still exist) do not get the benefit of hospitalisation. The "Fixed Medical Allowance" of Rs. 300/- per month being given is not even sufficient to pay the fees of a Specialist. For every demand of the pensioners the Government's plea is "Financial constraint". If the basic requirement of Healthcare for older persons is being neglected like this, the National Policy on Older Persons has no significance at all!

4. On "Financial Security"-less said the better! On merger of 50% of Dearness Relief with pension when the Consumer Price Index crosses the 50% mark over the base index, though the 5th CPC had recommended it and the Government of India implemented it too, Government does not want to implement it now merely because the 6th CPC has not recommended it. As a matter of fact, the recommendation of 6th CPC on this issue applies to the serving employees to whom increments are payable as a percentage of the pay in the Pay Band and Grade Pay thereon and provision has also been made for all allowances to be revised periodically linked to the increase in the price index. How can this be made applicable to pensioners who do not get either increments or allowances? We made another forceful and justified demand that the Age-related Additional Pension should start from the age of 65 years onwards with 5% increase, every five years up to 80 years and to continue the existing percentages thereafter. This has been turned down by the Government unceremoniously! The demand for restoration of commuted value of

pension in 12 years instead of in 15 years has also been turned down without any valid reason. The enhanced family pension on the death of the head of family is intended for the family to stabilize the sudden drop in the take home pay/pension. The distress due to loss of bread winner and financial insufficiency are the same, whether it is the death in harness or due to pensioner's death. It is not fair to limit the benefit to cases of death in harness alone. In fact, the distress, financial crunch and sentimental depression are more or less the same for both the categories. This is definitely an unfair differentiation! The recommendation of 5th CPC on "Complete Parity" accepted and implemented for the pre-1986 retirees with effect from 1-1-1986 has not been implemented in respect of pre-1996 retirees with effect from 1-1-1996 thereby creating a wide gap in the amount of pension drawn by pre-1996 retirees with reference to post-2006 retirees, merely because the 6th CPC did not make a specific recommendation on this! On "Modified Parity", though the 6th CPC made the required recommendation, the same was distorted and implemented by the Government compelling the pensioners to approach the judiciary seeking justice. On being directed by the judiciary, the Government implemented it reluctantly with effect from 24-9-2012 instead of from 1-1-2006. Though Government's SLP on this issue was dismissed by the Supreme Court, thereby reaching finality; Government is dilly dallying on its implementation with effect from 1-1-2006. The "National Litigation Policy" announced by the Government of India is found to be intended only for the purpose of publicity and not for actual implementation!

5. I have given a brief account of some of the important grievances of Central Government Pensioners. Our 75+ pensioners are waiting for being felicitated and as this is undoubtedly the most important programme of this day, it is not fair on my part to prolong my speech. Before

ending up, I would like however to repeat my usual advice to my brother pensioners, so that they may take it seriously in their own interest.

- i) Open a Pension Savings Bank Account, jointly with your spouse (in whose favour authorisation for Family Pension exists in the PPO) at the Post Office where you receive your pension. If you already have a SB account either in the Post Office or in the Bank get it converted into a Joint Account. (Either or Survivor type) In addition to the normal benefits, your family now gets the benefit of hassle-free settlement of Family Pension in case of your death as submission of application in Form-14 by the family has now been dispensed with.
 - ii) Take care of your health. Make it a point to daily walk for 3 to 4 Kms in the mornings as that is the best exercise possible for you.
 - iii) Take care of your finances till your last breath. Write a "WILL" in respect of your self-earned property.
 - iv) Immediately verify whether you have filed a "Nomination" in Form-A under the "Payment of arrears of pension (Nomination) Rules, 1983" If not filed, please file it and keep the acknowledgement safely inside your PPO.
6. Lastly, I wish to announce that due to my deteriorating health, I have decided to step down and accordingly have not filed my nomination for re-election. I would however, like to take this opportunity to thank my co-office bearers, particularly the Secretary, Mr. N. Bhaskaran and you all for the wonderful cooperation extended to me to oversee the proper functioning of this Association during the past 20 years of my President ship. I wish you all a long, healthy and useful retired life!

CGHS News –Advisory Committee in Wellness Centre No.3, Basavangudi

A post of pensioner-nominee in the Advisory Committee of CGHS Wellness Centre No.3, Basavangudi has fallen vacant on account of the demise of Sri M.N. Subba Rao. The post has been filled up by CCCGPA, Karnataka, by nominating the under mentioned pensioner:

Sri K.S.Sridhara,

317, 6th Main Road, Banashankari 1st Stage, 1st Block, Srinagara, Bangalore-560 050.

Phone Landline: 26631234 – Mobile No. 9886305240.

Sanchay Post at Doorstep

(A senior Citizen-friendly novel Scheme of Sri M.S. Ramanujan, the new Chief Postmaster General, Karnatak Circle- He initiated discussion on the Scheme, when the representatives of the Association met him after his taking charge and spoke about it while addressing in the AGB meeting of our Association on 27th October 2013. The Scheme was also discussed in the AGB meeting. We are circulating the Scheme for ascertaining the opinion of general membership. The CPMG stated that he is prepared to consider changes, if any required, to make the Scheme more acceptable and beneficial to Senior Citizens. Members are requested to intimate their opinion about the Scheme with suggestions, if any, before 15th December 2013)

The Postal Dept. is introducing Core Banking Solution and ATM facility shortly and therefore, it is preferable for pensioners to draw pension through PO S.B. Account

1. The scheme shall be called as Sanchay Post At Doorstep (SPAD)
2. Scheme is aimed to provide banking services at the door step of the account holders who are senior citizens and initially it is open only for Post Office Pensioners. This scheme would facilitate the POSB customers who cannot visit the Post Office to draw money from Savings Bank accounts.
3. The facility is available for withdrawal through cheque or through withdrawal form (SB-7). In case of withdrawal through SB-7, the depositor has to make available the pass book to the Post Office messenger (POM) for verification and return. This is optional for cheque withdrawal.
4. This facility is also available for crediting money or cheque leaves into the SB account
5. The SB account of the customer shall be in Head Post Office only. In case the account holder desires to avail this service for an account standing at otherwise than a Head Post Office, the customer can either apply for a transfer of account to the said Head Post office or open a new SB account
6. In no case, the delivery shall be taken up by the messenger of the Post Office outside the limit of the beat of the Post Office
7. Any account holder who is a senior citizen having a savings bank account in his delivery Post Office shall make a written request to the Post Master concerned for opting this scheme.
8. There shall be a registration fee for every customer for Rs. 200.00 which shall not be refunded on any ground.
9. The account holder shall pay Rs. 35.00 for every banking transaction done at the door step.
10. The registration fee shall comprise of 4 times the service charge i.e., $30 \times 4 = 120$ plus cost of identification card.
11. In case, the account holder is not at doorstep when the messenger of the Post Office visits, the service charges shall be debited from the registration fee. After four debits, the registration gets automatically cancelled. If the account holder desires to renew the registration, he has to recoup the four defaults service charges. In no case, the service charges shall be denied to the Post Office once the messenger reaches the doorstep for the said service.
12. Account holder shall visit the Post Office personally for updating the passbook from time to time or atleast once in three months.
13. All calls for Sanchay Post at Doorstep received before 12.00 noon shall be served on the same day unless otherwise recorded with reason by the Postmaster. The calls received after 12.00 noon shall be queued for the next working day.

Deposit

14. The account holder shall call the Postmaster over phone and intimate the amount desired to be deposited. The Postmaster confirms the name of the Post Office messenger and the expected time of arrival of the said messenger at the door step of the account holder.
15. The Post Office messenger will attend the customer and hand over the paying slip authorized by the Postmaster in his seal and signature and collect the cash.

16. The Postmaster will confirm the receipt number over phone and confirm the receipt of money over phone and communicate the transaction id.

Withdrawal

17. The maximum amount that can be withdrawn at a time under the service shall be Rs. 5000/- (Rupees five thousand only) or balance at credit in the SB account under reference whichever is less, subject to retention of minimum deposit in the SB account as the case may be.

18. On call of the account holder the Postmaster confirms the expected time of arrival of the Post Office messenger and his/her name to the account holder.

19. On reaching the messenger at the doorstep, the account holder signs the SB 7 form in presence of the messenger and shows the "Sanchay Post at Doorstep Identification card".

20. The Post Office messenger to verify the photo and specimen signature from the Identity card and make payment, if satisfied.

Supreme Court Judgment - Pension cannot be denied without authority by lay

(S.C. Civil Appeal No. 6770 of 2013 (Arising out of Special Leave Petition Civil) No. 1427 of 2009) State of Jharkhand & Ors Vs. Jitendra Kumar Srivastava & Anr. (With C.A. No. 6771/2013 (arising out of SLP No. 1428 of 2009))

New Delhi: Treating a citizen's right to receive pension and gratuity as right to property, the Supreme Court has ruled that no Government employee can be deprived of this right, even if departmental or criminal proceedings are pending against him.

A Bench of Justice K.S. Radhakrishnan and Justice A.K. Sikri further held that gratuity and pension were an employee's hard earned benefits and not bounties. "This right to property cannot be taken away without the due process of law as per the provisions of Article 300A of the Constitution of India", the Bench said, faulting the Jharkhand Government's decision to withhold dues of its retired employee facing corruption case.

"An employee earns these benefits by dint of his long, continuous, faithful and unblemished service. It is thus hard earned benefit which accrues to an employee and is in the nature of property," it held.

SC decided Jharkhand's act to deny pension and gratuity to its retired employee Jitendra Kumar Srivastava on the basis of an executive Order. Noting that there were no provisions in the Pension Rules permitting the Government to withhold retirement benefits, the Bench was of the view that the 1998 executive Order denying pension to Srivastava affected his Fundamental Rights.

"A person cannot be deprived of this pension without the authority of law, which is the Constitutional mandate enshrined in Article 300A of the Constitution. It follows that attempt of the appellant to take away a part of pension or gratuity or even leave encashment without any statutory provision and under the umbrage of administrative instruction cannot be countenanced". the Top Court held.

SC dismissed Jharkhand's appeal against State High Court's Order directing it to release the withheld dues to Srivastava. HC had on October 31, 2007 held that the Bihar Pension Rules didn't empower the Government to withhold gratuity, pension and leave encashment at any stage either prior to or after conclusion of departmental proceedings.

HC gave its order on Srivastava's petition who had retired from the post of Artificial Insemination Officer, Ranchi in 2002, seeking release of part of his pension and other dues. Srivastava had joined the Animal Husbandry and Fisheries Dept. Bihar Government in 1966. In 1966, two cases were registered against him for alleged financial irregularities while he was posted as Artificial Insemination Officer, Ranchi. After the formation of the State of Jharkhand, he became an employee of Jharkhand and two years later faced a departmental inquiry. Eight months later Srivastava retired from service

(Courtesy: Bharat Pensioner of Sept. 2013)

Living Happily After Retirement

(Speech by P.P. Ramachandran, a Post Graduate in Economics from Bombay University, who retired from Reserve Bank of India, Bombay)

I am thankful to the Chembur Senior Citizens Association for offering me a chance to be with all of you this evening. I regret that I shall begin with a funeral reference. Since death is but part of Life I shall recount this charming story. In a tiny village in Kerala, a devout christian breathed his last and the local priest being out of station, a priest from an adjoining village was called upon to deliver the funeral oration. "Ladies and Gentlemen", began the venerable pastor with the dead body in a coffin before him, "Here lies dead before me a rare human being of this village with outstanding qualities. He was a gentleman, a scholar, sweet of tongue, gentle of temper and very catholic in outlook. He was generous to a fault and ever smiling". The widow of the deceased stood up at the end of the Hall and screamed, "O! God! They are burying the wrong man". A similar doubt can reasonably arise in my wife's mind about the qualities of my head and heart eloquently praised by the previous speaker. Now, I will revert to the subject allotted to me, "Living Happily After Retirement". Retirement is a problem peculiar to our generation. In the times of our fathers and grandfathers, retirement was not much of a problem. There are three reasons for this. First, Life Expectancy - Fifty years ago, the life expectancy at the age of retirement fixed at 55, was 60. A study of Government records revealed that very few people enjoyed pension for more than five years at that time. Most people died before sixty and consequently, spending five years after retirement did not pose any major problem. Today, Life Expectancy at retirement at 58 or 60, is 75 years which means half of your working life is still left after retirement. To give you an example, two Senior Officers of RBI died at 93 years - 35 years after retirement. The second reason is the change in the family structure. Half a century ago, most people were in a joint family. The day you laid down office, you still had a large family around you. Surely, in a large family, there was always something you could do, that was meaningful and made you feel you were contributing to the family. Today, the family has become nuclear - husband, wife, children. By the time one retires, the children have gone away. In

good old times, daughters used to get married and promptly go away. Nowadays sons get married and shift on and for First Night itself! What is left is the old couple - You for Me and Me for you. This is not particularly easy to accept and adjust to after retirement. The third reason is the problem of "Roots". In halcyon days, people used to have a "native place" and an "ancestral home". They looked forward to going there and setting down after retirement. Today, except for Leave Fare Concession purposes, there is nothing left in terms of native place. People often are confused as to where to settle. These three problems make retirement planning a crucial item. If you have planned for retirement, you can anticipate and tackle these problems. People are not accustomed to the idea of staying by themselves. If one asks an audience of prospective retirees and their wives "How many of you expect to stay after retirement with your children, hardly one hand goes up. If some husband raises his hand, his wife immediately slaps it down saying, "I'll be damned if I am going to stay with my daughter-in-law!" So, it is a tough problem to think about old people staying just the two of them. This makes planning all the more significant. The most difficult problem that we face after retirement is the psychological one. When an Executive retires, he is at the peak of his career - his status, prestige and financial acumen. The moment he lays down office, all these desert him. He discovers that "Everything becomes Less and Less". The first thing he notices is the way his status and prestige are affected. Even at home, the retired person is no longer the important person. If he demands of his wife an early breakfast, she will promptly admonish him, "You are retired now. So take it easy. Let those employed go first!" He is no longer "Numero Uno". A friend of mine who was a Senior Executive in RBI was getting 500 Greeting Cards and Diaries for the New Year. After one year of retirement, it dwindled to fifty and this year he got ten. Greeting cards and diaries are surely an indicator of the respect you are held in. The most immediate problem on retirement is time arrangement. We all have

twenty four hours at our disposal, whether we like it or not. When you are a Senior Executive you work for ten, twelve or even fifteen hours and you feel "Suppose I had two hours more, how nice it would be!. Life would be easier." After retirement, we have twenty four hours and nothing to do! Result - misery and this is one thing one likes to spread! No man wants to be miserable alone. He will make as many people miserable as he can. A man who has nothing to do will harass people around him. Turning on head, the Benthamite principle of maximization of welfare - maximisation of ill fare! There are two solutions to this problem. One is to continue to do the same work one was doing at the time of retirement. The first option is very convenient, but where is such an opportunity for the majority? There is the temptation to wangle out an extension but this does lead to compromising principles, which many succumb to regrettably. I have seen Senior Officers accepting jobs as liaison officers and standing outside the cabin of their subordinates and seeking favours from them. But how long-lasting is the solution. Extension merely postpones the problem. It crops up again quite swiftly. The second option is to do something different, i.e., option to get another job. An Executive can get another job, provided he is willing to sacrifice self-respect. Generally, jobs are given by the previous employer's suppliers. Cases are legion where army, navy, air force officers are caught for espionage in such employment. In commercial organizations, officers are employed to get orders and collect bills speedily from their erstwhile employers. So, you will agree that this is no solution. All of you are aware that the Bard of Avon - William Shakespeare wrote of the "Seven Stages of Man". Modern psychologists have abridged it to four and these are thus. Before finding a girl Spiderman. After engagement - Superman. 10 years after marriage - Watchman. 20 years after marriage - Doberman. After this lighter side, I revert to post - retired life. The retired official is likely to fall into four dysfunctional time - options. The first is "Withdrawal". Many retired people, the day they retire from office, withdraw from Life and within a few months, they just pass away. When you ask a Doctor, he will tell you "I can give a Medical term but this is a case of *simple lack of will to live*". The second, time management

option is "ritual". A person can create a ritual for himself. He gets up at a specific times does different activities at specific time, and this invariably results in misery for others, if that specific time frame is not adhered to. While he has in essence nothing to do, he is trying to make his activities meaningful. This leads to a meaningless ritual. The third option is Pastime. Many people get together and embark on a combined ritual which is called Pastime. This too does not add to the meaningfulness of life. The last option turns out to be even mischievous. It is playing games not physical ones like badminton, tennis, but psychological ones where you try to manipulate people, get into their problems, complicate them and generally enlarge the tension around you. Many a respectable person indulges in this and creates problems, where none existed. The alternative to these are Functional options. The first is become a Consultant. Lurking inside every Executive is a Consultant. But for this considerable expertise is required. All are not Consultants. The second option is to start your own Business or Industry. But this calls for enterpreneurial qualities which an Executive may lack. Many are the cases where lakhs of rupees have turned into thousands! The third option is to involve oneself in Professional Activities. For this, one must build up one's position even before retirement. Many cliques operate to prevent outsiders from encroachment. The fourth is to get into spiritual activities. While nobody is required between you and God, nowadays, we find more and more Godmen, Swamijis, Pseudo Gurus - some even US-returned. There is a temptation to follow some Swamiji or even become one yourself. This is a very slippery slope. Beware! there are more hoaxes in the religious field than anywhere else! The last and most meaningful option is to cultivate a Hobby. Use your creative abilities and do something that you enjoy doing. You should start this even while in service. We live in three Boxes. First is the Box of Learning, which starts from birth and goes on till 20 plus Second is the Box of Work which commences at 20 plus and goes on up to 58 to 60 - the age of retirement. Third is the Box of Leisure. When we are in the Box of Work what is significant is Status, Prestige, Power - all these we aspire for and it is what we get from Life. The more we get, the happier we

are. The day we retire, we move into Box 3 - the one of Leisure. If we have to enjoy this, we have to change our psychological position and appreciate creativity, autonomy and integrity. When you were a small child of two or three, did status, prestige or money mean anything? What you wanted was autonomy, creativity. A child is always creative. It enjoys creativity. One example, when visitors come, you ask your child, "Pushpa, sing "Twinkle Twinkle Little Star". She will not sing. You shout at her. You tell your visitors proudly she is three only and knows twelve nursery songs. The moment the guests are gone and your servant comes for cleaning, your daughter will sing to her all the twelve songs. The child has its own values! By the time we enter the Box of Work, values change. We are not taught to respect our autonomy but fall in line - conformity is the rule. If the son plays the violin his mother will come and tell him, "Playing the Violin now? Study now, Maths is very scoring. If you get centum, admission to IIT is easy. Life is competitive, Dear Son! "When we enter the Box of Leisure, values change your psychological position has to be changed. New values of creativity, integrity and autonomy emerge. Hobbies are an excellent way of getting Leisure Value. Everybody must identify his hobby that he can enjoy. No bother about Power, Prestige and Status. An individual can live in one box only or interchange or combine the boxes. You can have learning, work and leisure together. One can even take up a hobby that is financially productive. As time passes, one learns. The real problem of retirement is that people refuse to face the problem. The mantra is "Let us cross the bridge when we come to it." This is not correct. Since we live in three Boxes we must prepare ourselves for crossing from one to the other. Structuring our time is the prime requirement. In the beginning, you are contributing to Value. Think of Transfer Value. After retirement, you can think of Leisure Value. Develop good hobbies which incorporates your creativity, autonomy and integrity. I have taken to Letter writing. (Rajaji, Kalam and HRF Keating). You will lead a happy life. Retirement is not adding "Years to your Life but adding Life to your Years". Retirement is not calamity, but an opportunity. I shall advert to some basic qualities one must cultivate. There are two ways to look at every situation in life. Is

the cup half empty or is the cup half full. One man was not worried about his becoming bald. He declared "I have less hair to comb!". Another man in identical situation moaned, "I have more hair to wash!". Always remember that you are loved, even when it does not seem like it. Believe in yourself and your values. Don't sell out when things go wrong. Don't let anything get you down. Always bounce back. Set goals for your future and never settle for anything less. Realise that there are others in this World with bigger problems than you. Appreciate the good things of Life. Sunrise, Sunset, Flowers, Birds. Be thankful for the good times you have with your loved ones. Spend more time with your family and friends. Appreciate the simple things of Life and don't get caught up in the material things of life. Be an Optimist and see the Cup as being Half Full. Before long your attitude will rub off on others. You can make the World a better place to live by simply making yourself a happier person. You will permit me to conclude with an allegorical story. First God created the Cow and said, "You must go with farmer daily to the field all day long and suffer under the Sun, have calves, give milk and help the farmer. I give you a span of sixty years". The Cow said, "That's surely tough. Give me only twenty years. I give back forty years. "On Day Two, God created the Dog and told him, "Sit all day by the door of your house and bark at strangers. I give you a span of twenty years. "The Dog said, "Too long time for barking. I give up ten years." On the third day, God created the Monkey and said to him, "Entertain people. Make them laugh. I give you twenty years. The Monkey said to God "How Boring! Monkey tricks for twenty years! Give me only Ten years". Lord agreed. On the fourth day God created Man. He told him, "Eat, sleep, play, enjoy and do nothing. I will give you twenty years." Man said, "Only twenty years. No way. I will take my Twenty and give me the Forty, the cow gave back, the Ten that the Monkey returned, and the Ten the Dog surrendered. That makes eighty. O.K?" O.K said God. That is why for the First twenty years we sleep, play enjoy and do nothing. For the next forty years we slave in the Sun to support our family. For the next ten years we do Monkey tricks to entertain our grandchildren. And for the last Ten years, we sit in front of the house and bark at everybody. Thank you All!

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

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
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349	A.M. Karanth	1078	T.S. Rama Setty	1635	M. Balakrishnan
361	S.R. Naik	1092	M. Abdul Salam	1637	N. Anniyappan
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847	S.N. Krishnamurthy	1608	M. Annakkily	2061	K.R. Krishnamurthy Iyer

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513	M. Anantha Narayana	1170	T.V. Vasudevan	1491	P.P. Gopi
561	K. Susheela	1182	G.S. Desikachar	1500	N. Gopalakrishna
772	D.V. Srinivasa Rao	1225	G.V. Advani	1746	Indira Bai
782	D.R. Balarama Gupta	1274	V. Muthukumar	1867	H.K. Pratap
844	H.K. Munimadaiah	1289	H.M. Manjunath	1892	R. Shanmugham
877	Renukaradhya	1400	V.S. Subramani	1910	A.H. Sathyabodha Rao
1119	K.G. Santha Raja Gupta	1424	N. Sivasankaran	1958	K.S. Sridhara

Subscription of Rs. 300/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
147	M. Mirza Abdulla
1011	K. Seshadri
1240	Saraswathi Padmanabhan
1468	T. Venugopala Sastry

Donations

LM/ALM	Name (Smt./Sri)	Rs.
694	Chandra Seshachalam	1,000
349	A. Mahabaleshwar Karanth	500
513	M. Ananthanarayana	500
Wellwisher	P.R. Venkataraman	500
782	D.R. Balarama Gupta	300
Wellwisher	B. Srinivasan	100

Subscription of Rs. 500/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
1544	Dr. S.S. Salimath

Nomination facility under CGHS for claiming medical reimbursement in the event of death of the principal CGHS cardholder - reg.

(O.M. S. 11011/12/2013-CGHS (P) dated the 25th September, 2013 of Dept. of Health, MoH & FW of GoI)

The undersigned is directed to state that the Ministry has been receiving representations from CGHS beneficiaries to introduce nomination facility, whereby a person duly nominated by the principal CGHS cardholder can claim the reimbursement of expenses incurred on the medical treatment of the beneficiary in the event of unfortunate death of the principal card holder.

2. The matter has been examined in this Ministry in the context of difficulties being faced by the family members of a deceased CGHS cardholder in completing the prescribed formalities for claiming reimbursement of medical expenses. Accordingly, it has been decided with the approval of the competent authority to simplify the procedure and provide an option to the principal CGHS cardholder beneficiary to nominate a person to claim reimbursement of medical expenses in the event of his/her unfortunate death.

3. The nomination facility shall be subject to the following conditions:

- a) The nomination facility shall be available only to the CGHS pensioner cardholders.
- b) Beneficiaries who wish to exercise this option shall submit their declaration of nomination in the prescribed 'Nomination Form' duly filled up and complete in all respect, to the CMO In-charge of the CGHS Wellness Centre where the beneficiary is enrolled. (*Proforma of Nomination Form reproduced on next page.*)
- c) CMO In-charge shall maintain a separate register 'Nomination Register' to record the particulars of the nomination submitted by the CGHS beneficiary in exercise of this option. Once the nomination details

are recorded, the CMO In-charge shall forward the 'Nomination Form' to the card issuing authority, i.e., Addl. Director (HQ), CGHS in the case of Delhi and respective Additional/Joint Director, CGHS in the case of other CGHS-covered cities for making necessary entries in the CGHS database after due scrutiny and approval of Additional Director, CGHS concerned.

- d) The nomination shall be treated as valid only if the same has been in the CGHS database.
 - e) Only one person shall be allowed to be nominated as the original nominee or first nominee. In addition, another person can also be nominated as 'alternate nominee or second nominee', who can claim reimbursement in case of unfortunate death of the first nominee.
 - f) The principal CGHS cardholder beneficiary can nominate any natural or juristic person as his/her nominee for this purpose, whether related or unrelated to him/her.
 - g) This option can be exercised at any time during the lifetime of the beneficiary. However, this option can be exercised only twice in the lifetime of the pensioner cardholder.
 - h) In case, no option has been exercised during the life time of the CGHS pensioner beneficiary, the existing CGHS provision for claiming reimbursement of medical expenses, requiring submission of Affidavit by the claimant and NOCs from other legal heirs shall continue to apply.
4. This Office Memorandum will be effective from the date of its issue.

Members, who have not renewed subscription for the period 2013-14, will not be getting Pensioners' Champion from "December 2013 issue" onwards.

**Central Government Health Scheme
Nomination Form**

(When the pensioner - CGHS beneficiary wishes to nominate a person to claim the medical reimbursements from CGHS in the event of his/her death)

I, hereby nominate the person/persons mentioned below and confer on him/her the right to receive the amount of medical reimbursement(s) in the event of my death, as have become admissible as per the laid down guidelines under CGHS and remained unpaid, at the time of my death.

Original Nominee	Relationship	Age	Alternative Nominee
Name & Address of the person nominated by the CGHS beneficiary	if any, with the CGHS beneficiary		Name & address of the person, if any, to whom the right, conferred on the nominee shall pass in the event of the nominee pre-deceasing the CGHS beneficiary or the nominee dying after the death of the CGHS beneficiary but before receiving the medical reimbursement from CGHS

Dated this day of 20..... at (Place)

(Signature of the beneficiary)

Name:
Address:

CGHS Card / Ben ID No.
Contact No.:

Witness:

1.

Signature of witness

Name:
Address:

2.

Signature of witness

Name:
Address:

For Official Use

Particulars of nomination received and entered in Nomination Register at

Sr. No. dated

Dated:
CGHS Wellness Centre:

Signature of CMO In-charge
(with seal)

Sri Basavarajaiah, LM 645, Retd. Sorting Assistant, SRO, RMS Q Division, Mysore, expired on 17-9-2013 at the age of 75 years. He is survived by his wife, three sons and three daughters.

Sri B.V. Subramanyam, ALM 590, Retd. Member (Chief Engineer, CPWD) O/o Appropriate Authority, I.T.Dept., Bangalore, expired on 21-9-2013 at the age of 79 years. He is survived by his wife, a son and a daughter.

Sri M.V. Rangaiah, ALM 2076, JTO, O/o D.E. Telephones, Karwar, expired on 26-9-2013 at the age of 76 years. He is survived by a son and two daughters.

Sri M. Venkatesan, ALM 1903, Scientific Officer, Grade E, Nuclear Fuel Complex, Dept. of Atomic Energy, Hyderabad, expired on 10-11-2013 at the age of 74 years. He is survived by his wife and a son.

Our heartfelt condolences to the bereaved.



Sri B. Sadashiva Rao, President being honoured



Sri M. Ramiah, Vice President being honoured



Sri S.M. Vittal Rao, Treasurer being honoured



Sri K.B. Krishna Rao moving the resolution to place on record the services rendered by above mentioned office bearers



Another section of the audience



Sri B.K. Gundu Rao, Joint Secretary proposing vote of thanks

Note: Individual photos of members who were felicitated in the AGB Meeting on 27-10-2013 can be collected from the Secretary of the Association, Sri K.B.Krishna Rao, after fixing appointment over phone.

Posted on 27th/30th of every month at Bangalore GPO - MBC
RNI Regn. No. KAR BIL/2000/1576 Reg. No. CPMG/KA/BGS/446/2012-14 - Total No. of Pages: 20

List of Office Bearers and Members of the Executive Committee for the term 2013-16

		Executive Committee Members	
President	Sri N. Bhaskaran		
Vice President	Sri G. Babu	Sri M.S. Venkataramaiah	Sri M.N. Gopinath
Secretary	Sri K.B. Krishna Rao	Sri B.L. Channappa	Sri M.S. Krishnamurthy
Joint Secretary	Sri B.K. Gundu Rao	Sri S. Paramasivan	Sri A. Kanagamani
Treasurer	Sri K.R. Anantha Ramu	Sri V. Muthukumar	Sri M. Nanjunde Gowda
Auditor	Sri S.M. Vittal Rao	Sri R.J. Chakrapani	

All communications to the Association for the Secretary should, hereafter, be addressed to

Sri K.B.Krishna Rao, Secretary,
Karnataka P&T Pensioners' Assn.,
165,4th Main, 3rd Block, 3rd Stage,
Basaveshwaranagar, Bangalore-560 079
(Phone No. 23231234)

All remittances to the Association by way of subscription for Pensioners' Champion/donation / for enrollment as member, should, hereafter, be made to Treasurer of the Association to the under mentioned address.

Sri K.R. Anantha Ramu, Treasurer,
K P&T PA, 1158, 7th Main, 7th Block,
HMT Layout, Vidyananyapura, Bangalore-560 097
(Phone No. 23642466)

PENSIONERS' DAY

will be celebrated under the auspices
of the **Coordination Committee of Central Govt. Pensioners' Assns., Karnataka.**

Venue: UDAYABHANU KALA SANGHA,
Gavipuram Choultry Road, Ramakrishna Matt Layout, Kempegowda Nagar, Bangalore-560 019.
(Alight at Ramakrishna Ashrama Bus Stop)

Date and Time: at 11.30 A.M on Sunday the 15th December, 2013

DR. K.P. PUTHURAYA,
Visiting Professor, International Medical College, Bangalore
Will be speaking on

HOW TO HANDLE OLD AGE

All members of Affiliate Associations including those of
Karnataka P&T Pensioners' Assn. are requested to attend

N. Bhaskaran

Working Lunch: 1.00 P.M.

General Secretary Coordination Committee of Central Govt,
Pensioners' Assns., Karnataka.

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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