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PENSIONERS' ASSOCIATION (R)

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(FORMERLY RMS PENSIONERS' ASSOCIATION)

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PENSIONERS' DAY 21-12-2014



Management Committee Members of CCCGPA, Karnataka, with the Chief Guest, Prof. H.S. Lakshminarayana Bhatta, (Sitting: 3rd from left) and Sri N. Bhaskaran, former General Secretary and Sri B. Sadashiva Rao, former Chairman, CCCGPA, (sitting: 4th & 5th from left) who were honoured on the occasion of 'Pensioners' Day,

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Sri K.B. Krishna Rao, Chairman, CCGPA addressing. **Sri S.S. Ramanatha Rao**, Vice Chairman to the left, **Sri S. Radhakrishna**, Genl. Sec. to the right



Sri B. Sadashiva Rao being honoured by prof. H.S.L.N. Bhatta



Sri N. Bhaskaran, being honoured by **Sri P. Gangadhara Rao**, Joint Genl. Sec.



Dr. Anand Bali being honoured by the chairman CCGPA



The 'Honoured' with **Sri K.B. Krishna Rao**, Chairman, **Sri PVR Murthy**, Vice Chairman and **Sri T.V. Suryaprakash**, Jt. Genl. Sec. (Standing)



Sri A.S. Rama Rao former Vice-Chairman, CCGPA addressing

Pensioners' Day Celebrated

This year's Pensioners' Day was celebrated on 21st December, 2014 under the auspices of the Coordination Committee of Central Government Pensioners' Associations, Karnataka, at Udaya Bhanu Kala Sangha, Kempegowdanagara, Bengaluru. Representatives of many Pensioners' Associations in Bengaluru and from other places in Karnataka attended the celebrations. In addition, a good number of Members of Pensioners' Associations at Bengaluru were present on the occasion. Thus, the meeting was well attended. The quarterly meeting of the Management Committee of CCCGPA was also held after observance of Pensioners' Day.

2. Before commencement of the Celebrations, a Medical check-up Camp was conducted at the venue by Sagar Hospitals-DSI, Shavige Malleshwara Hills, Kumaraswamy Layout, Bengaluru. A team headed by Dr. Anand Bali conducted medical examination of about 100 persons, including Pensioners and members of the general public. Medical tests included; checkup for Diabetes, Hypertension and Body Mass Index. A Physician was present for consultation and on his advice, ECG tests were also done. The Medical team paid attention to every individual who attended the camp and answered with patience the queries on health, made by the participants. The Medical Check-up camp was as a result of the initiative taken by Sri O.M. Bhaskaran, Treasurer, CCCGPA & Secretary, Karnataka Income-Tax Department Pensioner's Association.

3. Sri S.Radhakrishna, General Secretary, CCCGPA welcomed the Chief Guest Prof. H S Lakshminarayana Bhatta, Sri B.Sadashiva Rao and Sri N.Bhaskaran, Veterans of Pensioners' Movement in Karnataka, Representatives of Pensioners' Associations and Pensioners present. Speaking about the significance of "Pensioners' Day", Sri Radhakrishna stated that 17th December, the date on which the famous "Nakra Judgement", hailed as the "Magna Carta" of Pensioners was delivered in the year 1982, that provided a rich legacy for the Pensioner Community, came to be celebrated as "Pensioners' Day". He then requested the Chief Guest to address the

By- **K.B.Krishna Rao**, Secretary K P&T PA

gathering.

4. Prof. Lakshminarayana Bhatta, former Professor of Physics and Principal of Visweshwarapuram Science College, Bangalore, a well known Kannada literary figure, has popularized Dr. D.V. Gundappa's epic "Mankuthimmana Kaggas", by reciting its verses in his inimitable style and delivering lectures on the theme of the "Kaggas" of the famed poet of Kannada literature, popularly known as Dr. DVG. Pro. Bhatta in his hour long speech, interspersing it with quotations from the philosophical and literary gem composed by the great poet, held the audience spell bound. Prof. Bhatta, explaining in simple language, one of the verses '**Annadaturakintha Chinnadatura theekshna...**', stated that man's craving for recognition/reputation is more intense than his craving for food, wealth and pleasure which, often brings him sorrow and advised his audience to accept life as it comes, events as they happen and lead a contented life without expectation of respect, love and affection even from their beloved children. He concluded his speech by giving it a humorous touch by reciting a bilingual poem in Kannada & English. Prof. Bhatta was honoured by Sri Sadashiva Rao by presenting him with garland, a shawl and a bowl of fruits.

5. Shri B. Sadashiva Rao founder Chairman of the Co-ordination Committee of Central Government Pensioners' Associations & founder President of Karnataka P&T Pensioners' Association and Sri N. Bhaskaran, founder General Secretary of the CCCGPA & founder Secretary of Karnataka P&T Pensioners' Association were honoured on the occasion. Sri Radhakrishna, General Secretary, CCCGPA, felicitating both the Stalwarts of Pensioners' movement in the State paid encomiums to the veterans for their invaluable services in the cause of Pensioner Community. Sri Sadashiva Rao's contribution in drafting the Memorandum submitted to the 6th Central Pay Commission and Sri Bhaskaran's efforts in bringing Representatives of Major Pensioners' Associations in the Country on a single platform to arrive at a consensus on the need for

submission of a Common Memorandum on pension matters to the 6th and 7th Central Pay Commissions, as also his contribution in formation of the Confederation of Central Government Employees and Workers in the State in the early 80s were the highlights of Sri Radhakrishna's speech.

6. Sri K.B.Krishna Rao, Chairman, CCCGPA & Secretary, K P&T PA, honoured the two veterans by garlanding them and in his speech mentioned the contributions of the two veterans in formation "Karnataka P&T Pensioners' Association" in the year 1994 and about the growth of the Association during their stewardship. He stated that the K P&T PA which was formed with just 20 Members has 2,200 Members now and such a remarkable growth would not have been possible but for the selfless and dedicated service rendered by the two stalwarts. Continuing his speech, Sri Rao, stated that Sri Bhaskaran an Illustrious Trade Union Leader, who was in the P&T Trade Union Movement from 1960 to 1990, later on founded K P&T PA and served as its Secretary and President till he decided to step aside in July 2013, ending his five decade long active service in the cause of Central Govt. employees and pensioners.

7. Karnataka Central Government Pensioners' Association represented by its President, Sri S.S.Ramanatha Rao and Secretary, Sri Ashok Kololgi honoured the two veterans with the presentation of crockery items to each. The 'SP Vatta Memorial Trophy' awarded by Bharat Pensioners' Samaj, New Delhi, to KCGPA for its all round performance in the year 2014 was displayed in the meeting hall.

8. Dr.Anand Bali of Sagar Hospitals was honoured by the Chairman by garlanding and presenting him a bowl of fruits.

9. Sri Sadashiva Rao expressed his gratitude to CCCGPA for honouring him and stated that during his term as Chairman, he was supported by an excellent team of Committee Members and the credit for good work done should go to Sri Bhaskaran who was instrumental in its effective functioning.

10. Sri N.Bhaskaran, in his speech, thanked the Coordination Committee for honouring him and said that because of his experience in the Trade

Union, he was able to organize Pensioners and form K P&T PA and the CCCGPA. He mentioned about the services rendered by Sri A.S.Rama Rao former vice Chairman. He congratulated the KCGPA for getting the 'SP Vatta Award' and thanked the Association for honouring him. The open session ended thereafter.

9. In the afternoon session, Sri S.Radhakrishna General Secretary, initiated discussion on the items of the Agenda of the quarterly Management Committee meeting of CCGPA and furnished information on latest position with regard to revision of pension of pre-2006 Pensioners and the 7th Central Pay Commission. On the demands regarding grant of Interim Relief and merger of 50% of D R with pension, he stated that efforts made both by Pensioners' Associations and Central Trade Unions have not so far yielded good results and therefore, the Trade Unions must exert pressure on the Government to accept the twin demands.

10 Sri S.S.Ramanatha Rao, President, KCGPA called upon all Pensioners to write post cards to the Prime Minister, urging grant of Interim Relief and merger of 50% of D R with pension.

11. Sri K.B.Krishna Rao, Chairman, briefed the Management Committee about the proceedings of the meeting of the Representatives of Central Government employees and pensioners with the Representatives of Health Care Service Providers in Bangalore on 12-12-2014, arranged at the initiative of Central Government Employees Welfare Coordination Committee. He stated that only five Private Hospitals have empanelled under CGHS now and most of the other reputed Hospitals and Diagnostic Centres have backed out, on the plea of low CGHS package rates. Sri Radhakrishna and he appealed to the Health Care Providers to get empanelled and continue to provide services to CGHS Beneficiaries keeping in view the fact that most of the Beneficiaries are old and often need quality medical treatment and that on their part, they would take up the question of review of the package rates in all the forums available to them. The Chairman informed the House of the items/issues sent to the Department of Pension & PW by K P&T PA, for inclusion in the Agenda for discussion in the ensuing 26th meeting of SCOVA.

12.1. Sri.A.S.RamaRao, Consultant, Retired Railway Officers' Association & former vice Chairman CCCGPA, in his speech, stated that he was happy at being able to attend MC meeting after a long period and wished to make a few points which were of utmost importance. He expressed his disappointment over implementation of the Order dated 1-11-2011 of CAT Principal Bench, New Delhi, by the Department of Pension & PW, on grant of modified parity in pension, only to the Applicants before the CAT numbering 625 from 1-1-2006 and denying the benefit to all other pre-2006 Pensioners who were also eligible for it from the same date. He was of the opinion that since it was basically a matter of correcting a mistake in para 4.2 of the OM dated 1-9-2008 of the Dept. of Pension & PW, issued in implementation of 6th CPC recommendations, the Government should, without waiting for disposal of the SLPs pending before the Hon'ble Supreme Court, modify its OM dated 28-1-2013, extending the benefit of stepping up of pension, to all pre-2006 pensioners w.e.f 1-1-2006 instead of from 24-9-2012.

12.2. Another issue mentioned by Sri Rama Rao, was on grant of 'One Rank One Pension' to Defence Personnel. He said that the previous Central Government had agreed in principal to grant 'OROP' and the New Government has also expressed its commitment in implementation of the OROP Scheme. It is also learnt that its implementation would entail an expenditure of Rs. 8,000 crore and the question of finding resources to meet the expenditure is engaging the attention of the Government. He said that the Order is likely to be issued in a couple of months time and it will be "a dream come true" for the Defence Pensioners.

12.3. Sri Rama Rao, was of the opinion, that once the Order for grant of 'One Rank One Pension' for Defence Personnel is issued, the demand for similar dispensation for Central Civil Pensioners for grant of 'Complete Parity' in pension would gain momentum and on the analogy of 'OROP Scheme', the Central Civil Pensioners would demand, computation of their pension based on the maximum Pay of the Scale of Pay of the Post from which they had retired. Considering the financial implications of acceding to such a request from the Civil Pensioners, it is possible that the Government may draw a line of demarcation between Defence & Civil Pensioners and not agree to grant complete parity to Civil Pensioners. He said that in such an event, OROP (complete parity) for Civil Pensioners may be a dream; but, as the saying goes, "dreams often come true". Sri Rao, concluded his speech by quoting the phrase "Our belief that dreams come true, became a reality" from the speech of Chancellor of Germany, Madame Angela Merkel, delivered in October 2014 on the occasion of observance of the 25th Anniversary of the dismantling of Berlin Wall and reunification of Germany. Sri Rao stated "I hope that the dream of Civil Pensioners for complete parity in pension would also come true before long".

13. Sri T.V.Suryaprakash, Joint General Secretary, CCCGPA & Secretary, Coffee Board Pensioners' Association, who took the initiative in fixing the venue for the meeting, inviting the Chief Guest and making all arrangements for smooth conduct of the Pensioners' Day celebrations and holding of the Management Committee meeting of CCCGPA, proposed vote of thanks. The meeting ended at 2 p.m.

Photos on pages 1 and 2

Members with the following membership numbers are requested to renew their subscriptions for the journal, which was due for renewal in the month of Oct 2014.

220, 328, 361, 593, 712, 750, 766, 998, 1020, 1052, 1077, 1092, 1183, 1189, 1234, 1242, 1246, 1250, 1260, 1282, 1302, 1366, 1453, 1464, 1482, 1493, 1586, 1610, 1619, 1634, 1635, 1640, 1687, 695, 1732, 1741, 1744, 1758, 1764, 1773, 1792, 1850, 1863, 1914, 1953, 1990, 2005, 2006, 2007, 2025, 2046, 2050, 2063, 2116, 2117, 2120, 2121, 2122, 2123, 2126, 2127, 2129, 2133

Clarification regarding issue of medicines under CGHS

(O.M. No. 2.2.2014/CGHS(HQ)/PPTY/CGHS(P) Government of India of Ministry of Health and Family Welfare Department of Health & Family Welfare dated the 23rd December, 2014.

With reference to the above mentioned subject the undersigned is directed to state that the situation arising out of issue of Office Memorandum No. 2.2.2014/CGHS(HQ)/PPTY/CGHS(P) dated the 25th August, 2014 has been engaging the attention of Government for quite some time. Various representations about the difficulties being encountered have been received from different Stakeholders i.e., Beneficiaries and Doctors, necessitating a review of the matter. It was accordingly considered by a Committee under the Chairmanship of AS&DG, CGHS. After careful review and keeping the recommendations of the Committee in mind, the following guidelines are issued to streamline the functioning of the Wellness Centres:

- i) The Medicines are to be issued as per the CGHS Formulary and guidelines issued by this Ministry in this behalf.
- ii) In case the prescribed Medicines are not available in CGHS Formulary, but are essential for the treatment of the patient, they can be issued / indented by the Doctors of the CGHS Wellness Centre on the basis of a valid prescription of the Authorized Specialist subject to the condition that such Medicines are neither Dietary Supplements / Food items nor Banned

drugs. Instructions on this issue i.e., non-admissibility of Food items etc. issued vide O.M. No. 39-3/2003-04/CGHS/MSD/RS dated 23rd July 2009 and 3rd August 2009 must be followed.

- iii) In case of Anti-Cancer Drugs and other Life Saving Drugs that are not approved by the DCGI for use in India, each case should be considered by the Expert Committee under the Chairmanship of Special DG (DGHS).
- iv) The Technical Standing Committee constituted vide 2-2/2014/CGHS(HQ)PPTY/CGHS(P) dt. 27.8.2014 of this Ministry will review addition or deletion of Drugs in the CGHS Formulary list of Treatment Procedures / Investigations Listed Implants. The Technical Committee will meet once in three months or as per need, whichever is earlier. In the meantime, re-imburement for unlisted Procedures / Implants will be made at the rates approved by AIIMS/GB Pant Hospital actuals, whichever is less.

2. The O.M. of even number dated 25.8.2014 is superseded to the above extent while O.M. of even number dated 1.10.2014 is withdrawn.

**Payment of enhanced amount of Fixed Medical Allowance
Department of Posts issues instructions****Grant of Fixed Medical Allowance to the Central Govt. Pensioners residing in
Areas not covered under CGHS**

(Ministry of Communications & IT, Department of Posts, F.No.2-1/2015-Medical dated 7th January 2015 addressed to All CPMsG)

I am directed to forward herewith an OM No. 4-25/2008-P&PW (D) dated 19-11-2014 issued by Ministry of Personnel, Public Grievances & Pensions on the above mentioned subject for information and necessary action.

Pawan Kumar
Assistant Director General (Medical)

Central Govt. Holiday in February 2015 - Mahashivarathri, 17-2-2015

Gist of the issues taken up & discussed with Additional Director CGHS and group of CGHS Doctors by Sri P. S. Prasad, General Secretary, Confederation of Central Government Employees and Workers, Karnataka State, on 16-1-2015

&

Efforts being made by the Coordination Committee of Central Government Pensioners' Associations (CCCGPA) to ensure resolution of the problems faced by CGHS Beneficiaries due to drastic reduction in number of Empanelled Hospitals and Diagnostic Centres

Minutes of the Meeting with A D CGHS held on 16-1-2015

1) It was pointed out by the General Secretary, Confederation that the new list of Empanelled Hospitals issued by CGHS Bangalore on 15/11/14 has only 5 Hospitals and 5 Diagnostics Centers, against the need for 50 Hospitals and 100 Diagnostics Centers in all parts of the City.

2) The present Package rates of CGHS Bangalore, as complained by the Private Hospitals, are low which has deterred them from getting empanelled under CGHS. There are 30 to 40 treatment procedures, the rates of which require revision. Revision of rates will attract more number of Private Hospitals.

3) Even the present 5 Empanelled Private Hospitals are not providing hassel free medical treatment to CGHS Beneficiaries on the pretext of non availability of beds. These Hospitals, give priority to Health Insurance card holders. Therefore, the CGHS card holders are facing problems.

4) The Additional Director, CGHS, was requested to consider empanelment of smaller Hospitals and Nursing Homes under CGHS, since Super Specialty Hospitals have not sought empanelment.

5) There are many State Government Hospitals who have good infrastructure and good Doctors. The rates are also reasonable. Separate wards can be earmarked for CGHS card holders. Necessary action to be initiated by CGHS.

6) There is no recognised Hospital for cancer treatment.

After discussions, the following solutions, both long term and short term have been worked out to overcome the present problems being faced by CGHS Beneficiaries.

A) The CGHS Bangalore has been making efforts to include more Hospitals. They expect to include another 10 Hospitals in next one month. Meanwhile they have requested the Confederation to talk to more number of Hospitals of their choice and request the Hospitals to seek enplanement under CGHS. If needed, assistance of Dr. Ravindra, CMO Head Quarters, O/o the Additional Director, CGHS may be sought for in the matter. However, the initiative in approaching the Hospitals will be taken by the Confederation and follow-up action will be taken by Dr. Ravindra , thereby making the exercise a joint effort. As a result, the Beneficiaries will have the Hospitals of their choice. The whole process should be completed by 1st of Feb. The General Secretary, Confederation, has requested all Affiliates to talk to the Hospitals without delay.

B) Asst. Director, CGHS, has informed that some State Government Hospitals, like Jayadeva, PMY super Specialty Hospital (old Jayadeva Hospital building behind Victoria Hospital) , Sanjay Gandhi Hospitals, NIMHANS, Kidwai , etc have got very good infrastructure and good Doctors and provide treatment at very reasonable rates. Effort will be made to have separate wards for CGHS Beneficiaries. Till then, the existing facilities can be utilized.

C) Wherever there are mistakes in package rates notified, the matter will be taken up by A D, CGHS with DG CGHS, New Delhi, for effecting corrections. Confederation shall give a list indicating the rates requiring corrections.

- D) Cancer patients can take treatment in any Hospital at prescribed CGHS rates.
- E) All out effort will be made to include more number of Hospitals and Diagnostic Centers.
- F) Training programme will be held for CGHS Doctors in checking medical reimbursement bills.
- G) The existing Empanelled Hospitals will be asked to provide medical treatment as per agreement.

Efforts of Coordination Committee of Central Government Pensioners' Associations.

- i) The Chairman and the General Secretary, CCCGPA had appealed to the Representatives of some of the reputed Private Hospitals and Diagnostic Centres to get empanelled under CGHS, when both of them attended the meeting of the Representatives of Health Care Service Providers, Central Govt. Employees and Pensioners, organized by the Central Government Employees Welfare Coordination Committee on 12-12-2014. As a follow up of their appeal, they propose to meet the heads of some of the reputed Hospitals and Diagnostic centres, which have wide net work in different parts of the City and reiterate their appeal to them
- ii) Regarding the grievance of the Private Hospitals on low package rates, a comparative study of 2010 package rates with 2014 rates will be made to find out the exact number of treatment procedures in respect which there is a big difference in rates and the matter will be taken up with the Ministry of Health & FW to review the rates.
- iii) Help of well-wishers will be sought to get information on the basic rates in respect of 10 to 15 treatment procedures and compare them with the revised CGHS package rates of 2014 to assess the financial implications of providing those treatment procedures by Private Hospitals to CGHS Beneficiaries at the notified package

rates. If the rates in respect of some treatment procedures are found to be quite uneconomical, a report will be submitted to the Health Ministry with a request to review such rates.

- iv) Government of Karnataka has launched a Health Scheme called "Jyothi Sanjeevini" for its Employees and their dependent Family Members on 20-1-2015 for treatment of major diseases like Heart ailments, Cancer, Neurological disorders, Renal diseases etc., and has recognized a network of Private Hospitals and Government Hospitals in the State to provide cash less medical treatment to them. CCCGPA will obtain details of the Scheme, list of Hospitals empanelled under the Health Scheme and the rates offered to them by the Government of Karnataka for various treatment procedures. Representatives of CCCGPA will approach the Private Hospitals in Bangalore to request them to apply for empanelment under CGHS also.

- V. In pursuance of their efforts, Sri K.B.Krishnarao, Chairman and Sri S.Radhakrishna, General Secretary CCCGPA, met the MD (Marketing), Anand Diagnostic Laboratory, Bangalore on 23-01-2015, reiterated their appeal to them to apply for empanelment under CGHS. The MD expressed inability of the Diagnostic Lab to provide services to the CGHS Beneficiaries at November 2014 CGHS package rates and expressed their readiness to seek empanelment if there is an upward revision of rates. The Chairman and the General Secretary CCCGPA requested him to give them a list indicating the diagnostic tests, the rates of which they consider as too low to help CCCGPA to take up the matter in a proper forum for revision of package rates. The MD marketing said that the request would be considered and he would revert to them in a few days.

ಉಯಿಲು ಬರೆಯುವಾಗ ಗಮನಿಸಬೇಕಾದ ವಿಷಯಗಳು

1. ಉಯಿಲು ಮಾಡುವಾತ ಪ್ರಾಪ್ತ ವಯಸ್ಕನಾಗಿ, ಬುದ್ಧಿ ಸ್ಥಿಮಿತದಲ್ಲಿರುವವನಾಗಿರಬೇಕು. ಈ ವಿಷಯವಾಗಿ ಉಯಿಲಿನಲ್ಲಿ ಉಲ್ಲೇಖವಿರಬೇಕು.
2. ಉಯಿಲು ಮಾಡಿದಾತ ಎಲ್ಲಾ ಪುಟಗಳಿಗೆ ಸಹಿ ಹಾಕಿರಬೇಕು.
3. ಉಯಿಲನ್ನು ಬರೆಸಿದರೆ, ತನಗೋಸ್ಕರ ಬರೆದಾತ ಎಂದರೆ ಬಿಕ್ಕಲಂದಾರ ತನ್ನ ವಿಳಾಸ ಸಹಿತ ಸಹಿ ಹಾಕಿರಬೇಕು. ಆದರೆ ಮುಂದೆ ಅಗತ್ಯ ಬಿದ್ದಾಗ ಅವನು ಸಾಕ್ಷಿಯಾಗುವುದಿಲ್ಲ.
4. ಉಯಿಲನ್ನು ಬರೆದಾತ ಸಹಿ ಮಾಡಿರುವುದನ್ನು ನೋಡಿದ ಇಬ್ಬರು ಸಾಕ್ಷಿಗಳು ಸಾಕ್ಷಿ ರುಜುವನ್ನು ಹಾಕಿರಬೇಕು.
5. ಉಯಿಲನ್ನು ಮಾಡಿದಾತ ಸಾಕ್ಷಿಗಳ ಸಮಕ್ಷಮ ಸಹಿ ಮಾಡಬೇಕೆಂದಿಲ್ಲ ತಾನು ಸಹಿ ಮಾಡಿದುದಾಗಿ ಸಾಕ್ಷಿಗಳ ಮುಂದೆ ಒಪ್ಪಿಕೊಂಡರೆ ಸಾಕು. ಉಯಿಲಿನಲ್ಲಿ ಹಾಗೆಯೇ ಬರೆಯ ಬಹುದು.
6. ಸಾಕ್ಷಿಗಳು ಮಾತ್ರ ಉಯಿಲು ಮಾಡಿದಾತನ ಸಮಯಕ್ಷಮದಲ್ಲಿಯೇ ಸಹಿ ಹಾಕಿ, ವಿಳಾಸವನ್ನು ಬರೆಯಬೇಕು.
7. ಇಬ್ಬರು ಸಾಕ್ಷಿಗಳು ಬೇಕೇ ಬೇಕು. ಇವರು ವಯಸ್ಸಿನಲ್ಲಿ ಉಯಿಲು ಮಾಡಿದಾತನಿಗಿಂತ ಕಿರಿಯವರಾದರೆ ಒಳ್ಳೆಯದು. ಒಬ್ಬರು ವೈದ್ಯರಾದರೆ ಬಹಳ ಉತ್ತಮ.
8. ಉಯಿಲಿನಿಂದ ಪ್ರಯೋಜನ ಪಡೆಯುವವರು ಸಾಕ್ಷಿ ಗಳಾಗಕೂಡದು.
9. ಉಯಿಲನ್ನು ಒಳ್ಳೇ ಕಾಗದದ ಮೇಲೆ ಕೈಯಲ್ಲೇ ಬರೆಯಬಹುದು. ಟೈಪು ಮಾಡಿಸಲೂ ಬಹುದು. ಛಾಪಾ ಕಾಗದದ ಅವಶ್ಯಕತೆಯಿಲ್ಲ. ಸ್ಟ್ಯಾಂಪ್ ಶುಲ್ಕವೂ ಇಲ್ಲ.
10. ಶಾಯಿಯಲ್ಲಿ ಬರೆಯಬೇಕು. ತಿದ್ದುಪಡಿಗಳು ಅಥವಾ ಸಾಲುಗಳ ನಡುವೆ ಬರೆದವು ಎಷ್ಟಿವೆಯೆಂದು ಪ್ರತಿಪುಟದ ಬುಡದಲ್ಲಿ ನಮೂದಿಸಿ ಸಹಿ ಮಾಡಬೇಕು. ಪುಟ ಸಂಖ್ಯೆಯನ್ನು ಪ್ರತಿ ಪುಟದಲ್ಲಿ ನಮೂದಿಸತಕ್ಕದ್ದು.
11. ನೋಂದಣಿಯ ಅಗತ್ಯವಿಲ್ಲ. ಮಾಡಿದರೆ ಒಳ್ಳೆಯದು. ಉಯಿಲನ್ನು ಕವರಿನೊಳಗೆ ಹಾಕಿ ಸೀಲು ಮಾಡಿ ಸೀಲು ಮಾಡಿದ ಕವರನ್ನು ನೋಂದಣಿ ಮಾಡಬಹುದು.

- ಬಿ. ಸದಾಶಿವರಾವ್, ಮಾಜಿ ಅಧ್ಯಕ್ಷರು, KP&TPA

12. ನೋಂದಣಿಯಾದ ಉಯಿಲನ್ನು ನೋಂದಣಿ ಆಗದ ನಂತರ ಬರೆದ ಉಯಿಲಿನಿಂದ ರದ್ದು ಪಡಿಸಬಹುದು. ಕಡೇಗೆ ಬರೆದ ಉಯಿಲೇ ಜಾರಿಗೆ ಯೋಗ್ಯವಾಗಿರುತ್ತದೆ.
13. "ಇದೇ ನನ್ನ ಕಟ್ಟಕಡೇಯ ಉಯಿಲು; ಮೊದಲಿನ ಎಲ್ಲಾ ಉಯಿಲುಗಳೂ ಹಾಗೂ ತಿದ್ದುಪಡಿ/ಪುರವಣಿ/ ಅನುಬಂಧ (Codicil)ಗಳು ರದ್ದಾಗಿವೆ" ಎಂತ ಉಯಿಲಿನಲ್ಲಿ ಪ್ರಾರಂಭದಲ್ಲೇ ಬರೆಯತಕ್ಕದ್ದು.
14. "ಕೋಡಿಸಿಲ್" (Codicil) ಎಂದರೆ ಉಯಿಲಿಗೆ ತಿದ್ದುಪಡಿ. ಉಯಿಲಿನ ಎಲ್ಲಾ ನಿಯಮಗಳು ಕೋಡಿಸಿಲ್‌ಗೆ ಅನ್ವಯವಾಗುತ್ತವೆ. ತಿದ್ದುಪಡಿಗಳು ಜಾಸ್ತಿಯಿದ್ದರೆ ಅಥವಾ ತೀವ್ರ ಸ್ವರೂಪದವಾದರೆ ಬೇರೆ ಉಯಿಲನ್ನು ಬರೆಯುವುದೇ ಉತ್ತಮ
15. ಸ್ಥಿರಾಸ್ತಿ ಹಾಗೂ ಚರಾಸ್ತಿಗಳ ಪೂರ್ಣ ವಿವರಗಳನ್ನು ಕೊಡಬೇಕು. ಮತ್ತು ಯಾರ್ಯಾರಿಗೆ ಎಷ್ಟೆಷ್ಟು ಕೊಡ ಬೇಕೆಂದು ನಿಖರವಾಗಿ ಬರೆಯತಕ್ಕದ್ದು. ಅಂದರೆ ದಾನ ಪಡೆಯುವಾತನ ಹೆಸರು, ಪ್ರಾಯ, ಉಯಿಲು ಮಾಡಿದಾತನಿಗೆ ಸಂಬಂಧ ಹಾಗೂ ವಿಳಾಸ ಮತ್ತು ಎಷ್ಟು ಅಥವಾ ಯಾವ ಶೇಕಡಾ ದರದಲ್ಲಿ ಕೊಡತಕ್ಕುದೆಂಬುದನ್ನು ಸೂಚಿಸಿರಬೇಕು.
16. ಬೇಕಾದಲ್ಲಿ ನಿರ್ವಾಹಕ (Executor) ನನ್ನು ನೇಮಿಸಬಹುದು. ಇದು ಕಡ್ಡಾಯವಲ್ಲ. ನೇಮಿಸಿದರೆ ನಿರ್ವಾಹಕನ ಪೂರ್ವ ಸಮ್ಮತಿಯನ್ನು ಪಡೆದಿರಬೇಕು.
17. ಉಯಿಲನ್ನು ಸುರಕ್ಷಿತ ಸ್ಥಳದಲ್ಲಿಡಬೇಕು. ಇಲ್ಲವಾದಲ್ಲಿ ಪ್ರಾಣಕ್ಕೆ ಸಂಚಕಾರ! (ಬ್ಯಾಂಕಿನಲ್ಲಿ ಲಾಕರ್ ಇದ್ದರೆ ಅಲ್ಲಿಡಬಹುದು)
18. ಉಯಿಲನ್ನು ಮಾಡಿದ ಮೇಲೆ ಮಾಡಿದಾತನು ತನ್ನ ಉಳಿದ ಜೀವಾವಧಿಯಲ್ಲಿ ಯಾವಾಗ ಬೇಕಾದರೂ ತನ್ನ ಇಚ್ಛೆಯಂತೆ ಆಸ್ತಿಗಳ ವಿಲೇವಾರಿ ಮಾಡಲು ಯಾವ ನಿರ್ಬಂಧವೂ ಇಲ್ಲ.
19. ಉಯಿಲು ಜಾರಿಗೆ ಬರುವುದು ಮಾಡಿದಾತನ ಮರಣಾ ನಂತರವೇ
20. ಉಯಿಲು ಮಾಡಿದಾತನ ಮರಣಾ ನಂತರ ಸ್ಥಿರಾಸ್ತಿ ಹಾಗೂ ಚರಾಸ್ತಿಗಳು ಎಷ್ಟು ಉಳಿದಿವೆಯೋ ಅವು ಮಾತ್ರ ಉಯಿಲಿನಲ್ಲಿ ನಮೂದಿಸಿದಂತೆ ಹಂಚಲ್ಪಡುತ್ತವೆ.

Process of getting Digital Life Certificate issued to Pensioners

(G.I. Ministry of Finance O.M. No. CPAO/Tech/Amdt-Sch. Book/2014-15/720, dated 14.11.2014)

Reference is invited to correction slip No. 22 dated 10.11.2014 issued to facilitate acceptance of Digital Life Certificate based on Aadhar Biometric Authentication. The detailed process of getting Digital Life Certificate issued for Pensioners to be followed by Banks and Pensioners is hereby enclosed for necessary guidance.

2. This issues with the approval of the Competent Authority.

Process of getting Digital Life Certificate issued for Pensioners

Step 1: Pensioner needs to have an Aadhar number for getting Digital Life Certificate issued.

Step 2: Pensioner needs to enrol and biometrically authenticate himself/herself using one of the following methods:-

- a) Download application prepared for generating Digital Life Certificate from jeevanpramaan.gov.in on any Android Tablet/Smartphone or Windows PC. Procure a low cost Fingerprint Scanner/Iris Scanner from the market and plug it on USB port of the Tablet/Smartphone/PC. Using the above application, Pensioner will be able to enrol and biometrically authenticate in real time from the comfort of their homes by giving his/her Aadhaar number and other details related to their pension bank account.
- b) Pensioner can visit a nearby CSC Center, Bank Branch or any Government office whose details are provided under "locate center" on jeevanpramaan.gov.in and biometrically authenticate in real time by giving his/her Aadhaar number and other

pension details related to their pension bank account.

- c) If the Pensioner is already enrolled on the system, next time he gives his Aadhar number, he would only be required to authenticate his bio-metric for updating date of his Digital Life Certificate.

Step 3: After successful submission of Digital Life Certificate, Pensioner will be sent a sms on his/her mobile giving the transaction id. Pensioner will be able to download computer generated Life Certificate from jeevanpramaan.gov.in using this transaction id for their records.

Step 4: Bank Branch can be informed about submission of your Digital Life Certificate in one of the following ways:-

- a) Bank can login on jeevanparmaan.gov.in and can search manually for Pensioner's Life Certificate either by giving Aadhaar number, Bank Account number or Transaction Id.
- b) Core Banking Systems of Banks will be able to automatically download Life Certificate details from the Digital Life Registration Repository, and update life status in Pensioner's bank account.
- c) Pensioner's Digital Life Certificate can be sent to respective branch of the Bank by sending an email or forwarding the link through sms to download Life Certificate from the website.

Reminders through sms will be sent to the Pensioners enrolled on Jeevanpraman.gov.in for timely submission of their Digital Life Certificate.

Correction:- Pensioners Champion Nov. 2014 - LM 1254 P.R. Srinivasan - delete Rs. 1000 in the list of donation to PMNRF. Add Rs. 1000 in List of Subscription for Pensioners Champion.

OBITUARY

Sri N.Anniyappan, LM-1637, retired Stg Asst. RMS 'Q' Dn, Bangarpet, expired on 16-12-2014 at the age of 63 years. He leaves behind his wife and 2 sons.

Our heartfelt condolences to the bereaved.

Annul Get-together of RMS and MMS Pensioners on 1st Sunday of New Year

"Madhura Milana", the Annual Get-together, of RMS (Railway Mail Service) and MMS(Mail Motor Service) Pensioners of Department of Posts, took place on 4th January, the first Sunday of the New Year 2015, at Raghothaman Smaraka Bhavana, RMS Colony, RMV 2nd Stage Extension, Bengaluru.

About 200 Pensioners, some of them with their spouses attended. Sri S.M.Vital Rao, under whose initiative and guidance the Get-together was taking place during the last 10 years, presided over this year's Madhura Milana / Get-together.

Some Senior Pensioners lighted the lamp to mark the commencement of the meet and Master Pravardhan, grandson of H.V.Ramanatha rendered the invocation song. Sri K.K. Gangadharan, under whose guidance a new team of volunteers had made the arrangements for this year's Get-together, welcomed all the Pensioners present. A Cake was cut by the senior Pensioners in celebration of the New Year.

Four Octogenarian and seven Septuagenarian Pensioners were honoured. Each one of them was presented with a garland, a shawl and a steel plate with fruits.

Four Veterans, Sri B. Sadashiva Rao, Sri N.Bhaskaran, Sri M.Ramiah and Sri S.M.Vittal Rao were felicitated in recognition of their selfless and dedicated service for Pensioner Community since two decades. Each one of them was presented with a turban (Mysuru Peta), a garland,

a shawl and a steel plate with fruits.

Sri Sadashiva Rao, who spoke on the occasion, advised all Pensioners to take care of their health and to write a Will without fail, for distribution of their property among their Children. Sri N Bhaskaran in his address appreciated the efforts made by the new set of volunteers in arranging the Get-together.

Sri M.Ramiah, Sri H.S. Manjunath, Sri H.V. Ramanath, Sri T.R.Narayana, Sri K.K. Gangadharan and Sri D. Venkateshulu spoke on the occasion.

Sri H.V.Ramanatha, Sri K.S.Parthasarathy, and Sri M.S.Krishna Murthy, were honoured for their services during the past 12 years for taking interest in all the arrangements required to be made for smooth and successful holding of the Annual Get-together.

Sri K.B.Krishna Rao, Secretary, Karnataka P&T Pensioners' Association, proposing vote of thanks, congratulated the new Committee headed by Sri K.K.Gangadharan for making excellent arrangements for the Annual Meet and for continuing with the practice of honouring senior Pensioners. He thanked the Board of Directors of RMS Employees' Cooperative Society for providing the Auditorium for the Meet. He thanked all the Pensioners who had donated liberally and all the Members of the new Committee for extending their cooperation for successful holding of the Annual event.

Photos on pages 19 and 20

Legal Matters

1. Modified parity in pension- implementation of DoP&PW OM dated 28-1-2013 from 1-1-2006.

- (a) OA 655/2010 and Contempt petition No.158/2012 of CAT, Principal Bench Delhi – The case which came up for hearing on 17-12-2014 was adjourned to 6-2-2015.
- (b) SLP 36148-50 of 2013 Connected with Civil Appeal No. 8875-8876 of 2011 before the Supreme Court- listed in NMD final list of court No. 2 on 13-1-2015 did not come up for hearing– date of next hearing 17-2-2015.

2. PB 3/PB 4 Case

OA No. 4130/2013 before CAT Principal Bench, New Delhi---Came up for hearing on 13-1-2015, **Orders Reserved**

3. Grant of full pension to pre-2006 Pensioners who had retired with 20 years of qualifying service

OA 1165/2011, OA 2165/2011 and OA 247/2012: Came up for hearing on 15-12-2014: Adjourned to 29-1-2015

5. BSNL

Anomaly in fixation of pay BSNL employees who retired between 1-10-2000 and 31-7-2000 ie. within 10 months of formation of BSNL

O.A.NO.2173/2014 before CAT, Principal Bench, Delhi. Came up for hearing on 16-12-2014. Adjourned to 11-2-2015

Delay in payment of enhanced amount of Fixed Medical Allowance

Letter No. KPTPA/FMA/2015 dated 7th January 2015, written by the Association to Sri Lakshmi Prasad, Assistant Director (CS&Trg), O/o the CPMG, Karnataka, on the subject cited above is reproduced below.

Sir,

Subject: Non-payment of increased amount of Fixed Medical Allowance (FMA) to Pensioners residing in areas not covered under CGHS

Reference: (1) OM No.4/25-2008-P & PW (D) dated 19th November, 2014 of GoI, Ministry of Personnel, Public Grievances & Pensions (Department of Pension & Pensioners' Welfare).

(2) Department of Posts, letter No. 4-8/06-Pen, dated 22-9-2006.

We wish to invite your kind attention to the OM dated 19-11-2014 of the Department of Pension & Pensioners' Welfare cited at reference No.1 above, a copy of which is enclosed for ready reference, whereby the Fixed Medical Allowance (FMA) admissible to Central Government Pensioners residing in areas not covered under CGHS was enhanced from Rs.300/- to Rs. 500/- w.e.f 19-11-2014, the date of issue of the said OM.

2. Many Members of this Association, residing in several Districts of the State, including those residing in areas not covered under CGHS in Bangalore Urban District, have informed us that the increased amount of FMA has not yet been paid to them by the Pension Disbursing Post Offices even after a lapse of 50 days from the date of issue of the OM and its publication in the website of the Ministry of Personnel, Public Grievances & Pensions, Department of Pension and Pensioners' Welfare and in the Pensioners' Portal of the Department of Pension & PW, on the plea that necessary order with endorsement from the O/o CPMG/PMG, SK Region/PMG, NK region and concerned SSPos/SPOs, has not been received by them authorising payment of the increased amount of FMA.

3. In this connection, we wish to bring to your kind notice the instructions issued by the Department of Posts in its letter No. 4-8/06-Pen dated 23-9-2006, addressed to all CPMsG/PMsG/Directors and Dy.Directors of Postal Accounts, regarding action to be taken at Circle Office level to ensure disbursement of Dearness Relief to Pensioners without delay. We enclose herewith a copy of the said letter from the Department of Posts for reference.

4. We request you please to take immediate action in the matter of disbursement of the

enhanced amount of Fixed Medical Allowance also as per the instructions contained in Department of Posts letter dated 23-9-2006, since FMA payable to pensioners is one of the components of the gross amount of pension payable to them and as the abnormal delay in disbursement of the enhanced amount of FMA, (which is granted to the pensioners for meeting expenditure on their day-to-day medical expenses) has caused financial hardship to the pensioners.

5. Para 3 of the letter dated 23-9-2006 of the Department of Posts states as follows:

"..... the pension branch of the Circle Office may be advised to act directly on the Government Orders in respect of Dearness Relief etc., supplied by the Government to them through Post, Fax, e-mail or by accessing from the website of the pension paying Authorities concerned without waiting for receipt of Orders from the Nodal Ministry/Department. A suitable Officer in the Circle Office may be designated to access the DoPT website <http://persmin.nic.in/pension> and send the copies to the Pension Disbursing Offices without delay"

6. We request you please to advise all the Pension Disbursing Offices in the Circle to ensure immediate payment of arrears of FMA due to the pensioners for the period from 19-11-2014 to 31-12-2014.

An early reply in the matter is requested.

Thanking you,

yours faithfully,

DA: Copies of Orders

K.B.Krishna Rao

Editors Note: Ministry of Communications and IT, Department of Posts vide its letter dated 7th January 2015, (which appears in this journal) has forwarded the O M of DoP & PW, referred to above to all CPMsG for taking necessary action.

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

(CCCGPA, Karnataka, in letter No. CCCGPA/CGHS/ADV/15-16 dated 03-01-2015, addressed to the Additional Director, CGHS, Bangalore conveyed, as follows, names, addresses and landline/mobile telephone numbers of Pensioner-nominees of Coordination Committee of Central Government Pensioners' Associations ,Karnataka, for the Advisory/Grievance Committees of CGHS Wellness Centres and Polyclinic in Bangalore for the two-year term commencing from January 2015)

CGHS Wellness Centre No.1 - Shivajinagar

- Sri T. Sreenivasan**
93/144 (new), Mackan Road, Cant,
Bangalore-560013
Ph: 25300106 / Mob: 9480686871
Email: tsreenivasan1932@gmail.com
- Sri D.Varadarajulu,**
86, 3rd Cross, Corporation Colony, Borebank Road,
Fraser Town, Bangalore-560046
Ph: 25475001 / Mob: 9448513302

CGHS Wellness Centre No.2

Malleswaram/Seshadripuram

- Sri C.N.Venkateshwarlu**
D-902, Vaishnavi Nakshatra Apartments,
Yeshwanthapur, Bangalore-560022
Ph: 66632671 / Mob: 9481864835
- Sri N.K.Monhan Raj,**
20/1, H N Layout, Swimmingpool Extension,
Bangalore-560003
Ph:23469247 / Mob:9449210887

CGHS Wellness Centre No.3 - Basavavanagudi

- Sri K.C.Sayinarayana**
23, 7th Main Road, Avalahalli,
BDA Layout, Bangalore-560085
Ph: 26747209 / Mob: 9972915754
- Sri G.P.Nagarajan,**
945, 8th Cross, 13th Main,
Srinivasanagar 2nd Stage, Bangalore-560050
Mob: 9886325353

CGHS Wellness Centre No.4 - Halasur

- Sri T. Gopalaiah**
29, Ramakrishna Mutt Road, Halasur
Bangalore-560 008.
Ph: 25302831 / Mob: 8861251822
- Sri V.Suresh Babu,**
9/7, 1st floor, 3rd Cross, Lingaihnnapalya,
Halasur, Bangalore-560008
Ph:25303013 / Mob:9449117192

CGHS Wellness Centre No.5 - Vijayanagar

- Sri B.K. Gundu Rao**
10, 1st Main Road,
Coconut Garden, Nagarbhavi Road, Bangalore - 72.
Ph: 23213219 / Mob: 9845782166
- Sri Chandrasekhar,**
82, 6th Cross, 2nd main, Wadia Layout,
Vijayanagar, Bangalore-560040
Mob: 9449804135

CGHS Wellness Centre No.6 - Jayanagar

- Sri V.P.Sreedharmurthy,**
396, 4th Cross, West of Kanakapura Road
7th Block, Jayanagar West, Bangalore-560070
Ph: 26764491 / Mob: 9980296616
- Sri K.R.Gururaja Rao,**
281-B, 9th 'A' Main Road,
5th Block, Jayanagar, Bangalore-560011
Ph: 26632654 / Mob: 9845238753

CGHS Wellness Centre No.7 - Koramangala

- Sri K.S.Sridhar Rao,**
Flat No. 329, B Block, SLS Spelndour Main Rd.,
Devarabeesanahalli, ORR Marathalli Sarjapur,
Bangalore-560103
Mob: 9448829517
- Sri R.S.N.Murthy,**
A-701, Salarpuriya Serenity, 5th Main Road,
Sector- 7, H S R Layout, Bangalore-560102
Mob: 9731663662

CGHS Wellness Centre No.8 - Domlur

- Sri N.Venkatachalapathy,**
104, 6th Cross, CIL Layout, C.N. Halli,
RT Nagar, Bangalore-560032
Mob: 9449392525
- Sri V. Padmanabhan**
202, Srikrishna Apartments, Rustambagh Main Road,
HAL P.O., Bangalore-560 017.
Ph: 25267954 / Mob: 9986010167
e-mail: vasudevpadmanabhan@yahoo.com

CGHS Wellness Centre No.9 - Gangenahalli

1. **Sri Prakash H. Adnur,**
7, 1st A Main, 2nd Cross, Dolors Colony,
Ashwathnagar, Bangalore-560094
Mob: 9880783113

2. **Sri C.M. Hoogar**
50, 4th Main, Postal Colony,
Sanjaynagar, Bangalore-560094
Ph: 23410359 / Mob: 9449654714

CGHS Wellness Centre No.10 -C.V.Raman Nagar

1. **Sri A. Poobalan**
27, 7th Cross, Adithya Layout,
Near Christ the King School
Ramamurthy Nagar, Bangalore-560 016.
Ph: 25650535 / Mob: 9980187187

2. **Smt S. Parimala,**
Flat No. D-1, Block No. 1,
Samhita Green Oaks, Kagaadapura,
C.V. Raman Nagar, Bangalore - 560 093
Ph: 25340562 / Mob: 9886053393

CGHS Polyclinic

1. **Sri Krishna Prakash, (WC-5)**
156, 19th Cross, 3rd Block,4th Stage,
Basaveshwaranagar, Bangalore-560079
Ph: 23202845 / Mob: 9731058891

2. **Sri PVijayaraghavan (WC-3)**
453, 3rd Main, 6th Block, 2nd Phase,
Banashankari 3rd Stage, Bangalore-560085
Ph: 26722277 / Mob: 9243458928

Newly Enrolled Members

Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1 D.V.Gopalakrishna	In charge Photo Division, NAL(CSIR), Ministry of Science and technology	ALM 2227
2 H.V.Ramakrishna	HSG II Supervisor, BG City RMS	LM 2228
3 A.Aruna Prakash	BCR Sorting Assistant, BG City RMS	LM 2229
4 Veeraiah	Mail Guard, BG City RMS	LM 2230
5 B.Surendra prasad	Sorting Assistant. BG City RMS	LM 2231
6 A.Suresh Rao	Sorting Assistant. BG PSO	LM 2232
7 Viswanathan	MTS, HRO(D), BG Stg Division	LM 2233
8 Doddamadaiah	Sorting Assistant. BG City RMS	LM 2234
9 D.S.Srinivasan	MTS, (Mailman), BG City RMS	LM 2235
10 S.Perumal	HSG II, BG City RMS	LM 2236
11 N.Niranjana Phadke	Sorting Assistant. BG City RMS	LM 2237
12 C.S.Chandrashekaraiiah	Supervisor(BCR), HRO, Bg TD Stg Office	LM 2238
13 PKamalesan	HSG II CMA, BG City RMS	LM 2239
14 A.N.Ramesh	Accountant, Tobacco Board, Ministry of Commerce	ALM 2240
15 Rajeswari	TSCL(Group D), HRO BG City RMS	LM 2241
16 V.Jayavantha Rao	MTS, (Mailman), BG City RMS	LM 2242
17 D.A.Sudarsanam	Technical Officer, Grade B, LRDE, Bangalore	ALM 2243
18 M.N.Hammigi	Sr.Supdt. Of Pos, Belgaum Division	LM 2244
19 Shankaranand Ganesh Naik	Asst.Postmaster(Mails), Kumta HPO	LM 2245

LM: Life Member

ALM: Associate Life Member

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

(Regd. under the Karnataka Societies Registration Act 1960: Regn. No. 1070/98-99)

212, "Kaveri", 7th 'A' Main, Hampinagar, Bengaluru-560 104. E-mail: cccgpabangalore@gmail.com

K.B. Krishna Rao, Chairman

23230545 M. 9483467750

S. Radhakrishna General Secretary

9448880921

O.M. Bhaskaran Treasurer

23451578

News from Affiliates on celebration of Pensioners' Day

Posts & RMS Pensioners' Welfare Association, Gulbarga

Pensioners' day was celebrated on 17-12-2014. Sri S.S.Mangalgi Retd. Postmaster presided. Sri Y.N.Yewoorkar, Secretary after welcoming the Guests and others present, spoke on the significance of Pensioners' day. Sri N.Prakash, Senior Superintendent of Post Offices, Gulbarga Division was the Chief Guest. In his speech, he appreciated the service rendered by the Pensioners' Association and assured the Pensioners that he would make efforts to address the grievances of the Pensioners.

Dr. B.M. Gullagi, Retired Joint Director of Medical Services, Karnataka, spoke on the subject "How to handle common ailments in old age" and advised Pensioners who are Senior Citizens to take care of their health and consult Expert Doctors when needed.

Sri D.Kalyana Rao, Retd. Senior Superintendent of Post Offices spoke on "Mental Health in old age". Sri S.G.Beedimani Retd. Postmaster and Sri. M.C.Gudur Postmaster Gulbarga H O also addressed the gathering. Sri D.M.Kulkarni Trasurer, proposed vote of thanks.

Udupi District P&T Pensioners' Association, Udupi

Pensioners' Day was celebrated by the Association on 21-12-2014 at Kathyayini Mantap, Kadiyali Temple, Udupi. The Annual General Body meeting of the Association was held on the same day. Dr. N.Vijaya Balla, Dharmadarshi of Janardhana Mahkali Temple Ambalpadi and Patron of the Association was present. Sri T.Sanjeeva Rao, President of the Association presided over the function. Sri Ravindranath Shanbhag, Human Rights Protection Foundation, Udupi, was the Chief Guest. Smt Shanthala

R. Bhat, DGM, BSNL Udupi was the Guest of honour.

Sri George Samuel, Secretary welcomed the Patron, the Chief Guest, the Guest of honour and all those present. Nineteen Septuagenarian Members and three 85 year old Members were honoured on the occasion. They were presented with shawls and mementos.

The Chief Guest, Sri Ravindranath Shanbagh, in his speech explained the protection available to the people in their old age under the Law. The Patron, and the Guest of honour, extended their greetings to the Pensioners and wished them well. Sri Sanjeeva Rao, President, honoured the Patron, Chief Guest and the Guest of honour by presenting them with shawls and mementos. The celebrations ended after vote of thanks proposed by Sri H.K.Mallya, Vice President.

In the Annual General Body meeting of the Association, Sri H.K.Mallya and Sri George Samuel were unanimously elected as President and Secretary respectively.

Karnataka Income- Tax Department Pensioners' Association

Pensioners' Day was organized along with Retired Income-tax Employees Welfare Trust, Mysuru on 23-12-2014 at Builders Association of India Hall, Mysuru. The programme commenced after invocation and observance of a minutes silence in memory of Members of the Association who expired during the year 2014. Sri B.R.Nagaraja Rao, President, Retired I.T.Employees welfare Trust, Mysuru, welcomed the gathering. Sri S.K.Sahai, IRS, Principal Chief Commissioner of Income-tax, Karnataka and Goa, was the Chief Guest. In his address he spoke about the importance of Pensioners' Day and also on the benefits admissible to the Pensioners under CGHS.

Sri S.Radhakrishna , General Secretary, Coordination Committee of Central Government Pensioners' Associations, Karnataka, in his address, gave details of the issues included in the Memorandum submitted to the 7th Central Pay Commission on Pension and CGHS matters. He spoke about the reluctance of some Private Hospitals to seek empanelment under CGHS on the plea that the revised package rates for various treatments are low.

Sri O.M.Bhaskaran, Secretary, KITDPA, spoke about the activities of the Association. Sri Srinivasa Raju, Vice President, spoke about the significance of Pensioners' Day.

Sri S.Venkataramu, Secretary, RITEWT, spoke about the activities of the I T employees Welfare Trust. He gave a brief profile of the following persons who were honoured on the occasion of Pensioners' Day for their

distinguished services to the Society in various fields.

Sri. P.C.Chadaga and Sri M.Thirumala Kumar for literary work, Sri B.R.Shivaramaiah for Cultural Activities, Sri Nagaraj, an International Tennis player employed in Income-tax Office, Mysuru, and Sri Ranmachandran, Dharmadhikari, Sringeri Sharada Mutt, and distinguished Social Worker.

Sri P.C.Chadaga and Sri Thirumalakumar, Commissioner of Income-tax also addressed the gathering.Sri B.M.Manjunath proposed vote of thanks.

A Troop from "NELE" an organization for uplifting orphan children, entertained the audience with an excellent Dance programme, exhibition of Yoga Skills and chanting of Vedic Hymns.

"COMPLETE" or "FINISHED"?

No dictionary has ever been able to define the difference between "complete" and "finished".

However, during a recent linguistic conference, held in London, England, Samsundar Balgobin, a Guyanese linguist, was asked to explain that very distinction.

The question put to him was:

"Some say there is no difference between 'complete' and 'finished.' Please clarify the difference, if any, in a way that is easy to understand."

Mr. Balgobin's response:

"When you marry a right woman, you are 'complete.'

If you marry a wrong woman, you are 'finished.'

And, if the right one catches you with the wrong one, you are 'completely finished.'

His answer received a five minute standing ovation

Optimistic People have ideal Cardiovascular health

A new study has demonstrated that people who are Optimistic are likely to have healthy hearts. The study conducted at University of Illinois examined associations between optimism and heart health in more than 5,100 adults and suggested that people who have upbeat outlooks have significantly better cardiovascular health.

Lead author Rosalba Hernandez said individuals with the highest levels of optimism have twice the odds of being in ideal cardiovascular health compared to their Pessimistic counterparts.

In accordance with AHA's heart-health criteria, the researchers allocated 0, 1 or 2 points, representing poor, intermediate and ideal scores, respectively to participants on each of the seven health metrics, which were then summed to arrive at a total cardiovascular health score. Participants' total health scores ranged from 0 to 14, with a higher score indicative of better health.

The participants, who ranged in age from 45-84, also completed surveys that assessed their mental health, levels of optimism, and physical health. Optimists had significantly better blood sugar and total cholesterol levels than their counterparts and they also were more physically active, had healthier body mass indexes and were less likely to smoke.

Subscription of Rs. 100/- received for Pensioners' Champion in Dec. 2014 - Jan. 2015

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
36	M.Kantharaju	1570	Yeshodamma	1956	G.L.Shivaswamy
99	H.S.Krishna Murthy Rao	1595	Nalini Prasad	1967	G.S.Gurudevachar
913	M.N.Shankaranarayana Rao	1692	G.V.Christopher	2011	M.V.Chayapathi Rao
1115	K.V.L.Iyengar	1719	H.V.Gururaja	2016	R.D.Dixit
1118	N.K.Venkataramaiah	1804	K.S.Janardhanachari	2134	N. Narasimhan
1306	S.Ethiraj	1826	L.Periaswamy	2056	K.K.Bhajantri
1421	Y.C.Dixit	1840	V.R.Sridharan	2138	H.Ganesh
1447	N.M.Hegde	1845	P.Rudraiah	2141	N.Krishnappa
1500	N.Gopalakrishna	1884	Y.Jagannath	2146	K.Lakshmipathy
1503	R.Shankara Ramaiah	1910	Kalpana Subash	S-198	K.S. Krishnamurthy
1565	G.V.V. Sastry	1916	S.Sivaprasada Rao	S-246	D.L. Jogathap

Subscription of Rs. 200/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
46	V.Prahlada Rao	1768	K. Doddappa
533	N.S.Ananda Rao	1900	G.Mathiyazhagan
548	Shakunthala Jois	1983	S.Shankar
877	Renukaradhya	2132	K.S.Krishna Murthy
961	Sadasivaraju	S-238	R.N.Naragund

Subscription of Rs. 120/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
S-104	J.L.Lekhi
S-105	O.P.Dhanija
S-106	O.P.Shreya
S-128	B.M.Kulkarni
S-181	M.R. Kukkar
S-196	K.V.Varagiri
S-201	Daulat.L.Baley
S-247	K. Raja Rao

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

LM/ALM	Name (Smt./Sri)
57	B.R.Hanumatha Rao
392	Janaki Sethuraman
722	Meenakshi.M.Sirsi
2068	Williams Harry
2111	S.G.Hegde

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

LM/ALM	Name (Smt./Sri)
812	C.N.Seetharam
1082	S.K.Prahlada Rao
1442	T.Achuthan
1526	P.A.Longhinose
2000	H.B.Dattatri
2158	T.Rajeswaran

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
July 14	252	2896	241.33	108.47
Nov. 14	253	2949	245.75	112.29

Expected D.R. w.e.f. 1-1-2015-113%

By. K.B. Krishna Rao

LM 930 M. Narayana Sharma Rs. 800/-

Exclusive Eye Centres - Bangalore

8.	Narayana Netralaya - 2	Narayana Nethralaya, # 258/A, Bommasandra, Narayana Health City, Bangalore - 99. Ph No. 080 -6666 0707	NABH	Exclusive Eye Care Centre
9.	Narayana Netralaya - 3	Narayana Nethralaya, No.37, Castle Street, Opp. Sacred Heart Church, Ashok Nagar, Bangalore - 560 025. Ph 080-6697 4033, 080 6697 4013	NON-NABH	Exclusive Eye Care Centre
10.	Nethradhama Superspeciality Eye Hospital	Nethradhama Superspeciality Eye Hospital, No.256/14, Kanakapura main road, Jayanagar 7th block Bangalore -82 Ph 080-26098000	NABH	Exclusive Eye Care Centre
11.	Netra Enterprise Prabha Eye Clinic	PRABHA EYE CLINIC AND RESEARCH CENTRE, #504, 40TH CROSS, 8TH BLOCK JAYANAGAR, BANGALORE-70 Ph no: 080- 22444131	NON-NABH	Exclusive Eye Care Centre
12.	Padmabhushana Dr. M C Modi Eye Hospital	Padmabhushan Dr.M.C. Modi Eye Hospital, Dr.M.C.Modi Road, Mahalakshampuram, Bangalore 86 Ph.080-23492233	Non-NABH	Exclusive Eye Care Centre
13.	Sankara Eye Hospital	Sri Kanchi Kamakoti Medical Trust - Sankara Eye Hospital Site-43, Varthur Main Road, Marathahalli, Bangalore-560037 Ph no 080-28542727	NON-NABH	Exclusive Eye Care Centre
14.	Shekar Nethralaya	Shekar Nethralaya, No.33 100 feet Ring road, JP Nagar 3rd phase, Bangalore - 560078. Tel:- 080 26593210	NON-NABH	Exclusive Eye Care Centre
15.	Sukruthi Eye Care Microsurgical Centre	Sukruthi Eye Care Microsurgical Centre, 14B, Vyalikaval, Malleswaram 11th Cross, Bangalore 560003 Ph no 080-23566251	NON-NABH	Exclusive Eye Care Centre

Note: In the December 2014 Issue of the Journal, Sl. Nos. 8 to 15 were leftout by oversight



Members of the New Committee with the 'Honoured Veterans'.
 From left S/s. S.M. Vittal Rao, N. Bhaskaran, B. Sadashiva Rao and M. Ramiah



Sri B. Sadashiva Rao being honoured by
 Sri K.K. Gangadharan



Sri N. Bhaskaran, being honoured by
 Sri K.B. Krishna Rao



Sri M. Ramiah being honoured by Sri H.V. Ramanatha



Sri S.M. Vittal Rao being honoured by Sri M. Pari



Smt.&Sri V. Prahlada Rao being honoured by
Sri M.S. Krishnamurthy



Smt.&Sri K.R. Subbanna being honoured by
Sri D.V. Srinivasa Rao



Sri K.B. Krishna Rao being honoured by
Sri B.L. Channappa



Smt.&Sri Bettaiah being honoured by
Sri K.R. Anantha Ramu



Smt.&Sri D. Ramamurthy being honoured by
Sri K.S. Parthasarathy



Smt.&Sri K. Yellappa being honoured by
Sri N.M. Hegde

Regd. Journal

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