



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

**Own Building: PENSIONERS' BHAVAN**

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## **Veterans of P&T Pensioners' Movement in Karnataka Honoured**



**The Honoured with the President, K P&T PA**

**From left: Sri M. Ramiah, Former Vice President, K P&T P Association,  
Sri N. Bhaskaran, Founder Secretary, Sri G. Babu, President,  
Sri B. Sadashiva Rao, Founder President and Sri S.M. Vittal Rao, Former Treasurer**

Report page - 3

## Unveiling of Portraits



**Sri G. Babu**, President, K P&T PA, unveiling the Portraits of the Veterans



**Sri B. Sadashiva Rao**, Founder President  
being honoured by **Sri G. Babu**, President, K P&T PA



**Sri M. Ramiah**, Former Vice-President  
being honoured by **Sri M.N. Gopinath**, Vice-President, K P&T PA



**Sri N. Bhaskaran**,  
Founder Secretary  
being honoured by  
**Sri K.B. Krishna Rao**,  
Secretary, K P&T PA



**Sri S.M. Vittal Rao**,  
Former Treasurer  
being honoured by  
**Sri K.R. Anantha Ramu**,  
Treasurer, K P&T PA



**Sri G. Babu**, President being honoured by **Sri B.K. Gundu Rao**, Vice-President, K P&T PA

## Founders of Karnataka P&T Pensioners' Association Honoured

Pensioners' Bhavan, the building owned by the K P&T PA, in Telecom Layout, off Bengaluru International Airport Road, was the venue of registering a memorable event in the two decade old history of the Association. The Executive Committee had taken a decision to exhibit in the main hall of 'Pensioners' Bhavan', the Portraits of Veterans, who started the Association in 1994 and nurtured it to its present stature and who have since stepped aside from active service in the Association. Accordingly, a ceremonious function was held on 11.4.2015 at 10 a.m. for unveiling of the Portraits of the following Veterans.

1. Sri B.Sadashiva Rao, Founder President
2. Late Sri N.Muthusubramanian, Founder Vice President
3. Sri M.Ramiah, Former Vice President
4. Sri N.Bhaskaran, Founder Secretary
5. Late Sri V.S.Gopalakrishnan Founder Treasurer
6. Sri S.M.Vittal Rao, Former Treasurer

2. Some of the Former Executive Committee Members of the Association and Representatives of many other Pensioners' Associations in Bangalore, which are affiliated to the Coordination Committee of Central Government Pensioners' Associations, Karnataka, attended the function, presided over by Shri G.Babu, President of the Association.

3. Shri K.B.Krishna Rao, Secretary, welcomed the gathering. He enumerated the contributions made by each of the above Stalwarts. He recalled that Sri N.Bhaskaran and Sri N.Muthusubramnian were associated with P&T Trade Union Movement in Karnataka for many decades, both while they were in service and after retirement. Sri B.Sadashiva Rao and Sri M.Ramiah were able Officers on the Administrative side while in service. After retirement, however, they all joined hands to form the Pensioners' Association. Sri Krishna Rao narrated the history - how just 20 Pensioners of Railway Mail Service (a wing of Postal Department), who used to meet in

**V. Gopal,**  
*Executive Committee Member, K P&T PA*

a public park, decided to start 'RMS Pensioners' Association' in 1994 in a small way. How, due to dedication and hard work of mainly two persons, viz., Sri B.Sadashiva Rao and Sri N.Bhaskaran, the Association grew in size, enrolling members in hundreds. How it changed into 'Karnataka P&T Pensioners' Association' in 1996. How, Sri N.Bhaskaran and Sri B.Sadashiva Rao founded the Co-ordination Committee of Central Government Pensioners' Associations (CCCGPA) in Karnataka and took both Organisations forward simultaneously. How, the Association gained immense credibility and earned a name for itself at the National level till it became a Member of SCOVA. Sri Rao recalled specially the contribution of Sri Bhaskaran in bringing together Major Central Government Pensioners' Associations in the Country in agreeing to submit a 'Common Memorandum of Pensioners' demands to 6th and 7th Central Pay Commissions. He also made a special mention of the hard work and dedication of all the 4 Veterans on the dais, in construction of the building of the Association "Pensioners' Bhavan" - right from collection of funds to supervising the construction of the beautiful two storey building with all modern amenities. He said that the 'dream of owning a building of its own' became true, which was nothing short of a miracle, only because of the sheer determination and perseverance on the part of Sri Bhaskaran. Sri Rao stated that K P&T PA is the only Pensioners' Association in the Country to have a building of its own, which is a unique achievement for a Pensioners' Association.

4. Sri Rao described Sri M.Ramiah as the 'right hand' of Sri N.Bhaskaran and said that he helped the latter in all matters. Sri Rao specially mentioned how Sri Ramiah was meticulous in planning and conducting Annual

General Body meetings every year. He did all the paper work, from preparing the list of Members to be felicitated on attaining 75 years of age in AGB, to arranging the function. Sri Ramiah was so meticulous in preparing the list, as a result of which, there had not been a single omission.

5. Sri Rao praised Sri S.M.Vittal Rao's contribution as Treasurer among other things. Sri.Vittal Rao served as an Accountant in RMS and had earned a good name. Sri.Vittal Rao maintained the accounts of the Association perfectly for 20 years, especially during building construction, when large amount of money was collected. He was careful in seeing to it that not one rupee should go unaccounted for or wasted. He was also helpful in collecting the donations for the building fund as he has a lot of goodwill. Sri Krishna Rao described him as 'Ajathashatru'. Sri.Vittal Rao is still serving as Auditor and guiding the Office Bearers.

6. Sri Rao said that all the leaders, though retired from active service, still help and guide the Association in every matter. He then welcomed all those who were present including the Invitees from CCCGPA and other Pensioners' Associations viz., BSNL, Central Excise, Income Tax, Khadhi & Village Industries Commission, Coffee Board, KCGPA, and veteran members of K P&T PA.

7. Then Sri G.Babu, President, K P&T PA, unveiled the Portraits of all the six Veterans. All the 4 Veterans on the dais and Sri.G.Babu, President, were felicitated. Each of them was garlanded and presented with a bowl of fruits. The President then invited the Guests present to speak. The following persons spoke about their association with the Veterans felicitated.

7.1. Sri S.Radhakrishna, General Secretary, CCCGPA & Secretary IA & AD Pensioners' Association spoke at length about his association with Sri N.Bhaskaran in Trade Union activities when he was a newcomer. He said that Sri N.Bhaskaran has been an inspiring Leader and a guiding hand to him. He described

the Karnataka P&T Pensioners' Association as a 'Democratic Organisation' as the two Veterans present were Gazetted Officers while other two Veterans were from the operative wing of the Department of Posts. But while forming the Pensioners' Association, all of them came together, which is something extraordinary. He mentioned that the credibility of the Pensioners' Associations like K P&T PA is such that the Administrative Authorities of Central Government in Bangalore always invite them for meetings and take into consideration their suggestions in finding solutions to the problems. Sri Radhakrishna cited the instances of meetings held recently by the Secretary, Central Government Employees Welfare Coordination Committee and the Additional Director, CGHS, to find solutions to the vexed problem that had arisen due to revision of CGHS package rates and the reluctance of Managements of many reputed Private Hospitals in Bangalore in seeking empanelment under CGHS, citing low CGHS package rates. He said that the rapport established by Shri B.Sadashiva Rao and Shri N.Bhaskaran with the Government Authorities when they were Office Bearers of CCCGPA and K P&T PA and the credibility of the Associations that they had built, are mainly responsible for the continued recognition that the Pensioners' Associations are getting. He also talked about 'Common Memorandum' to 6th and 7th CPCs. He recalled how Employees of RMS were persecuted during 1960 and 1968 'strikes' and Bhaskaran and others were suspended from service and punished. He said that today we take the 'Pay Commission' for granted and we get pay revisions every ten years. He said that but for the sacrifices of Sri N.Bhaskaran and many others in the past, this would not have happened. He said that leaders of Trade Union in 1960s and 1970s left indelible footprints. They paved the way for constitution of Pay Commissions among other benefits that we enjoy now. He stated that now there are more



Pensioners than Serving Employees and that we have to wait to see how much benefit the Pensioners would get from the 7th CPC. He praised Shri K.B.Krishna Rao for carrying on the work of the Veteran Leaders and called him an 'Able Successor'. Sri Radhakrishna said that, he himself has succeeded Shri.N.Bhaskaran and Shri.B.Sadashiva Rao in CCCGPA and he hoped that the two would guide him in future also.

7.2. Sri A.N.Balaram, President, Coffee Board Pensioners' Association, recalled his association with K P&T PA and its Leaders for the past 12 years. He said that Sri B.Sadashiva Rao is a fountain of knowledge on pension matters. He said that Sri N.Bhaskaran is a Trade Union Veteran for 50 years apart from being the strength behind K P&T PA. He praised the efforts of K P&T PA in submitting 'Common Memorandum' to 6th and 7th CPCs. He wished all the Veterans long life and the Association all the best.

7.3. Sri O.M.Bhaskaran, Secretary, Karnataka Income Tax Department Pensioners' Association and Treasurer, CCCGPA, said that K P&T PA is the guiding spirit to all Pensioners' Associations. He described Pensioners' Bhavan as a wonderful building and a unique feature. He said that it is befitting that the Portraits of Veteran Leaders should be exhibited. He praised the sincere efforts done by the Association in pursuing CGHS matters to bring facilities to all Pensioners. He said that the credit of bringing more number of Hospitals under CGHS Empanelled Hospitals should go to Pensioners' Associations also. He expressed best wishes to all.

7.4. Sri Ashok Kololgi, Secretary, Karnataka Central Government Pensioners' Association, conveyed best wishes from Sri S.S. Ramanatha Rao, the President of his Association, to K P&T PA and the Stalwarts of Pensioners' Movement, whose Portraits were unveiled and recalled how he first came into contact with Sri B.Sadashiva Rao and others in K P&T PA

when he became a CGHS Advisory Committee Nominee.

7.5. Sri Mirza Naseem Akthar, Secretary, Karnataka Khadhii and Village Industries Commission Pensioners' Association, said that he was also involved in Trade Union while in service. He came into contact with K P&T PA after joining Co-ordination Committee. He praised and thanked its leaders for their sincere efforts in the cause of Pensioners welfare and expressed best wishes.

7.6. Sri. T.V.Suryaprakash, Joint Secretary, CCCGPA and Secretary, Coffee Board Pensioners' Association, acknowledged the guidance of Sri N.Bhaskaran and Sri B.Sadashiva Rao in the affairs of CCCGPA. He said that both are even now always ready to help in any matter. He conveyed his best wishes to all the 4 veterans.

7.7. Sri R.Durgaprasad, Secretary, Central Excise & Customs Pensioners' Association, said that his association with K P&T PA began only after he retired and joined his Association. He said that he is happy to be present on the occasion. He conveyed his best wishes to all.

7.8. Sri H.S.Manjunatha, former Circle Secretary, All India RMS & MMS Employees Union, Group-III, Karnataka, Member K P&T PA and Legal Advisor to the Association, spoke about his association with the veterans. He said that even though he became a member after he retired voluntarily in 2003, he was always in touch with the Association from its inception. He praised the sincerity and hard work of the Office Bearers in constructing the Pensioners' Bhavan. He said that he was glad that the Portraits of four Veterans are unveiled in their lifetime. He said that the Government policies are not encouraging and called upon all Pensioners' Associations to join hands with Serving Employees Unions in the agitations that the Service Unions would conduct in future. He expressed best wishes to all the four Veterans.

The President then requested the

felicitated Guests to speak a few words.

8. Sri B.Sadashiva Rao said that he is happy to be present on the unveiling of his own Portrait. He said that he is overwhelmed by the goodwill of all. He thanked Sri G.Babu for allotting a site for the building. He said that there is no gainsaying that the building was purely the personal efforts of Sri N.Bhaskaran. That collection of Rs.50 lakh is not easy and that obtaining Income Tax exemption for the donation made to the Association also helped. He said in all humility that he is nothing before Shri Bhaskaran and only helped him to the best of his capacity. He expressed happiness that the work started in their time is being carried on by the present Office Bearers. He thanked one and all for the wonderful function.

8.1..Sri.M.Ramiah modestly said that his contribution is minimal. He spoke about the building construction. He also thanked Sri G.Babu for allotting the site in Telecom Layout. He thanked Sri Bhaskaran and Sri B.Sadashiva Rao for their guidance and other members for their help. Quoting the Kannada saying "Hoovina Jothe Naaru Svargakke", he said that the inclusion of his name in the list of Veterans is akin to the saying. He thanked all for the gesture.

8.2. Sri N.Bhaskaran recalled the modest beginning of the Association. He also recalled his interaction with CCCGPA and other Associations. He praised Sri B.Sadashiva Rao for drafting Bye-laws of the Association, Common Memorandum submitted to the 6th CPC, compilation of Compendium etc. He called him the 'Brain behind the Association'. He also thanked Sri M.Ramaiah for his help and recalled how he called him his 'right hand'. He also thanked Sri G.Babu not only for granting a site but in all matters of building construction from beginning to end. He said "thanks to Sri Babu, the building has come out finely". He praised Sri S.M.Vittal Rao for maintaining the Accounts of the Association as its Treasurer in an efficient manner and said that there was never any complaint from any quarter about misuse of

money--thanks to Sri.Vittal Rao. He said that the donation of Rs. 3 lakhs collected in the final stage of construction of the building was because of Sri Vittal Rao's efforts. He described Sri Rao as 'Ajathashatru'. He recalled the time when many of the Executive Committee Members went from door to door, covering whole of the City to collect funds for the building and how he and Shri Ramiah covered South Bengaluru area while Sri K.B.Krishna Rao and Sri B.L.Channappa went round the areas of North and West Bengaluru. He said that the response was so overwhelming that money poured in even after the building was constructed. He unreservedly gave credit to the entire team as it was purely a team work. He said that he was apprehensive about the future of the Association at first. But he is now very happy that the Association is thriving under the new set of Office Bearers. He appreciated the work of Sri K.B.Krishna Rao as Secretary of the Association and his ability in effectively presenting issues before the Standing Committee of Voluntary Agencies (SCOVA) in particular and said that he is sure that the Association will get a permanent Membership of SCOVA. He specially mentioned Shri K.B.Krishna Rao and Sri.B.L.Channappa for their sincere work. He thanked the President and Executive Committee for putting up their Photos in the hall. He also thanked for the love and affection shown to him by everybody.

8.3. Sri S.M.Vittal Rao spoke very briefly. He thanked everyone concerned for the honour. He said that Sri N.Bhaskaran was actually against his photo being exhibited but he convinced Sri Bhaskaran at last. He joked that it is the best photo of the lot.

8.4. Then, Sri G.Babu, in his Presidential speech, said that he is very happy that the Executive Committee unanimously decided to exhibit the photos of Stalwarts of the Association. He said that the work done in the past should be appreciated and that we should be ever grateful to those people. He said that his association with Shri Bhaskaran goes back

to 1963 in Trade Union Movement. RMS and Telephones Unions were the two strongest Unions at that time known as 'Militant Unions'. He praised the meticulous work done by K P&T PA in all matters, especially that of Sri Bhaskaran and Sri Sadashiva Rao. He modestly declined to accept that he was instrumental in allotment of site for the building. He said that it was due entirely to the favourable image of the K P&T PA and that Sri Bhaskaran was largely responsible for this image. He said jokingly that K P&T PA is known as Bhaskaran's Association. He was very happy to do what he could for the building. He said that the Association has set a precedent to all other Associations. He said that there was a lot of discussion during the construction of the building. He said that in spite of their advanced age, all the four Veterans were untiring in visiting the site of construction regularly and went into all details like supply and quality of materials, planning etc. He also, in a lighter vein, said that his wife complained that while he was fully involved in construction of Pensioners' Bhavan, but when it came to his own house, he did not build one, but bought a flat. He said that Sri B.Sadashiva Rao is an expert in Court and CAT cases and handled all such cases personally with the greatest care. The Annual General Body Meetings have

been conducted ideally only because of the efforts of Sri Bhaskaran, Sri Sadashiva Rao, Sri Ramaiah and Sri Vittal Rao. While many Associations, including Serving Employees Unions, are not very regular in conducting AGB, K P&T PA has always been very keen on holding Annual General Body Meetings. All in all, the Association is a Model Organisation and its name will be etched forever in the annals of time. He remarked in Kannada "Ee Samsthe Surya Chandra iruvavaregu irutte". He wished all the four a very long and happy life and hoped that they will continue to give guidance and advice. He said that he will cherish the personal affection shown to him by them. He thanked all the Members, Office Bearers for making the function a grand success.

9. Sri B.K.Gundu Rao, Joint Secretary proposed vote of thanks. He also spoke a few words about the Guests and his long association with all the Veterans. He thanked the President and the Chief Guests for gracing the occasion. He thanked Representatives of other Pensioners' Associations present individually, the Caterer and the Photographer. Finally, he thanked all the people for attending the function and making it a grand success.

The function ended with a delicious lunch.

## Legal Matters

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

a) OA 655/2010 with MA 3857/2014 of Principal Bench New Delhi – The case which came up for hearing on 9-4-2015 was adjourned with directions to 27-5-2015.

### 2. 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 with MA 265/2015 & 2353/2014, before CAT Principal Bench, New Delhi.

It is learnt that Order was passed on 21-4-2015 allowing the Application. Detailed judgement awaited.

### 3. BSNL

#### Anomaly in fixation of pay of BSNL employees who retired between 1-10-2000 and 31-7-2001 i.e. within 10 months of formation of BSNL

O.A.NO. 2173/2014 before CAT, Principal Bench, Delhi. Came up for hearing in Principal Registrar's Court on 21-4-2015. Adjourned with direction to 25-5-2015.

**Delegation of power to HOD's for permission / ex-post facto permission for treatment from Private Empanelled Hospital.**

*Copy of O.M. No. 1967/2013/DEL/CGHS/SZ/D52/CGHS(P) dated 30th Dec. 2014 from Ministry of Health & Family Welfare, Department of Health & Family Welfare CGHS(Policy) Division.*

The undersigned is directed to state that CGHS guidelines have been issued whereby powers have been delegated for settlement of medical reimbursement claims (MRCs) incurred by CGHS Beneficiaries with the primary objective of speedy settlement of medical claims.

2. Despite various instructions on settlement of MRCs, cases continue to come to MoHFW, seeking clarification sought on CGHS policy, relaxation of rules-procedural lapse/non-emergency treatment in non-empanelled Hospitals etc. This leads to extra work in this Ministry and causes difficulties to the Beneficiaries due to the delay in settlement of the claims. Accordingly, it has been decided to further decentralize the powers for settlement of medical claims to individual Ministries/Departments/Lok Sabha & Rajya Sabha Secretariat and to the Secretary General of Supreme Court (as the case may be) as under:-

**A. Permission/Ex-post facto approval for elective treatment/investigation taken in non-empanelled Hospitals/Diagnostic Centers, subject to reimbursement being restricted to CGHS package rates or actual expenditure, whichever is less.**

- |   |   |
|---|---|
| a) Pensioners/Ex-MPs/<br>Freedom fighters etc.                  | Request to be considered by AS&DG<br>(CGHS in terms of MoHFW OM No.<br>S11016/16/2010-CGHS(P) dated 24.1.2011.                  |
| b) Serving Beneficiaries/Sitting<br>MPs/Judges of Supreme Court | Request to be considered by HOD or HOO<br>of individual Ministries/Departments/LS&RS Secretariat/<br>Secy.Gen. of Supreme Court |

**B. Ex-post facto approval of elective treatment/investigation in Empanelled Hospitals/Diagnostic Centers without recommendation of Govt. Specialist or CMO I/c, subject to reimbursement being restricted to CGHS rate or actual expenditure, whichever is less.**

- |   |  |
|---|--|
| a) Pensioners/Ex-MPs/<br>Freedom Fights etc                         | Request to be considered by AS&DG(CGHS) as<br>before in terms of MoHFW OM No. S.11016/16/2010-<br>CGHS(P) dated 24.1.2011.         |
| b) Serving Beneficiaries/<br>Sitting MPs/Judges of<br>Supreme Court | Request to be considered by HOD or HOO of<br>individual Ministries/Departments/LS & RS Sec.<br>Secretary General of Supreme Court. |

**C. Ex-post facto approval of elective treatment at Empanelled Hospitals with recommendation of Govt. Specialist/CMO I/c but without obtaining the permission of Competent Authority, subject to reimbursement being restricted to CGHS rates or actual expenditure, whichever is less.**

Instructions issued vide MoHFW O.M. No. 4-18/2005 - C&P (vol. 1 Pt(1) dated 20.5.2009 and MoHFW O.M. No. S12020/4/97-CGHS(P) dated 7.4.1999 will be applicable.

**D. Permission/Ex-post facto approval of cancer treatment taken in non-empanelled Hospitals, subject to reimbursement being restricted to CGHS rates or actual expenditure, whichever is less.**

- |  |   |
|--|---|
| a) Pensioners/Ex-MPs/Freedom fighters, etc   | Addl. Directors of concerned Zones  |
| b) Serving Beneficiaries/sitting MPs/ Judges | HOD of Department/LS & RS Secretariat/<br>Secretary General of Supreme Court. |

**E) Condonation of delay in submission of MRC claims w.r.t. Pensioners etc.**

- |                            |                                     |
|----------------------------|-------------------------------------|
| a) Less than one year      | AD of concerned city/AD (HQ), Delhi |
| b) Between one & two years | Director, CGHS                      |
| c) More than two years     | AS & DG (CGHS)                      |

This is w.e.f. date of discharge / completion of treatment

**F. Permission for treatment / investigations at non-empanelled Hospital/Diagnostic Lab when facilities for the same are not available in any Empanelled Hospital / Lab or any Govt. Hospital.**

**Permission to be granted by AS & DG (CGHS) in consultation with experts, if required.**

3. This issues with the approval of Secretary (Health) and with concurrence of Integrated Finance Division, Ministry of Health & Family Welfare vide Dy. No. 70977 dated 30.10.2014

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**Promotion of prescription of Generic Drugs by Medical Practitioners**

*(Gol, Ministry of Health & Family Welfare, Department of Health & Family Welfare, No. S-11011/16/2012-CGHS(P) dated the 8th April 2015.)*

Reference is invited to MoHFW, O.M. No. H-11013/4/2010-DFQC dated 19th May 2011 followed by a Circular No. H-11013/7/2012-CGHS(P) dated 3rd May 2013 emphasizing the need of prescribing Generic Drugs. In this regard, it is reiterated that all Specialists/Doctors working in CGHS are hereby directed to ensure that Generic Drugs are prescribed to the maximum extent possible with a view to make medical treatment cost effective and affordable.

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**Pension Adalat for DoT / BSNL Pensioners**

*(Press note issued by the Controller of Communication Accounts Karnataka Telecom Circle, 1st Floor, Amenity Block, Palace Road, Bangalore-560 001.)*

**Kind Attention - Telecom / BSNL Pensioners.**

Pension ADALAT for Telecom/BSNL Pensioners is proposed to be held during the third week of May 2015.

Pensioners/Family Pensioners who retired from the Department of Telecom/BSNL, Karnataka Telecom Circle, having grievances regarding their pension matters, may submit their representation to the undersigned on or before 30.4.2015 by Post/Fax/E-mail. (Fax: 080-22201104) or E-mail dycca.kar-dot@nic.in with full PPO details. Cases involving legal/succession issues and policy matters will not be entertained.

Time and Venue of the Adalat will be intimated directly to each Applicant in due course



### Rates of Income Tax as per Finance (No.2) Act, 2014

As per the Finance (No.2) Act, 2014, Income Tax is required to be deducted under Section 192 of the Act from income chargeable under the head "Salaries" for the Financial Year 2014-15 (i.e. Assessment Year 2015-16) at the following rates:-

2.1. Rates of tax:

#### A. Normal Rates of tax:

Sl.No.	Total Income	Rate of tax
1.	Where the total income does not exceed Rs. 2,50,000	Nil
2.	Where the total income exceeds Rs. 2,50,000 but does not exceed Rs. 5,00,000	10 per cent of the amount by which the total income exceeds Rs. 2,50,000
3.	Where the total income exceeds Rs. 5,00,000 but does not exceed Rs. 10,00,000	Rs. 25,000 plus 20 per cent of the amount by which the total income exceeds Rs. 5,00,000
4.	Where the total Income exceeds Rs. 10,00,000	Rs. 1,25,000 plus 30 per cent of the amount by which the total income exceeds Rs.10,00,000

#### B. Rates of tax for every individual, resident in India, who is of the age of sixty years or more but less than eighty years at any time during the financial year:

Sl.No.	Total Income	Rate of tax
1.	Where the total income does not exceed Rs. 3,00,000	Nil
2.	Where the total income exceeds Rs. 3,00,000 but does not exceed Rs. 5,00,000	10 per cent of the amount by which the total income exceeds Rs. 3,00,000
3.	Where the total income exceeds Rs. 5,00,000 but does not exceed Rs. 10,00,000	Rs. 20,000 plus 20 per cent of the amount by which the total income exceeds Rs. 5,00,000
4.	Where the total Income exceeds Rs. 10,00,000	Rs. 1,20,000 plus 30 per cent of the amount by which the total income exceeds Rs. 10,00,000

**Central Government Holiday in May 2015 Buddha Poornima on 4-5-2015.**

**C. In case of every individual being a resident in India, who is of the age of eighty years or more at any time during the financial year:**

Sl.No.	Total Income	Rate of tax
1.	Where the total income does not exceed Rs. 5,00,000	Nil
2.	Where the total income exceeds Rs. 5,00,000 but does not exceed Rs. 10,00,000	20 per cent of the amount by which the total income exceeds Rs. 5,00,000
3.	Where the total Income exceeds Rs. 10,00,000	Rs. 1,00,000 plus 30 per cent of the amount by which the total income exceeds Rs. 10,00,000

**2.2. Surcharge on Income tax:**

The amount of income tax shall be increased by a surcharge @ 10% of the Income Tax on payments to an individual taxpayer, **if the total income of the individual exceeds Rs. 1 crore during FY 2014-15 (AY 2015-16)**. However the amount of surcharge shall not exceed the amount by which the individual's total income exceeds Rs 1 crore and if surcharge, so arrived at, exceeds such amount (assessee's total income minus one crore), then it will be restricted to the amount of total income minus Rupees one crore.

**2.3.1. Education Cess on Income Tax**

The amount of Income Tax including the surcharge if any, shall be increased by Education Cess on Income Tax at the rate of **two per cent** of the Income Tax.

**2.3.2. Secondary and Higher Education Cess on Income tax:**

An additional education cess is chargeable at the rate of **one per cent** of Income Tax including the surcharge if any, but not including the education cess on Income Tax as in 2.3.1.

**PUNCTUATION IS POWERFUL**

An English professor wrote the words...

"a woman without her man is nothing"

...on the whiteboard and asked his students to punctuate it correctly

All of the males in the class wrote:

"A woman, without her man. is nothing".

All the females in the class wrote:

"A woman: without her, man is nothing".

***Punctuation is powerful.***

## Pension payment to P&T Pensioners

### Chief Postmaster General, Karnataka, orders opening of Special / Additional Counters in all Head Post Offices on the last working day of the month

In an immediate response to the Association's request for opening of special counters on the last working day of the month for disbursement of pension to P&T Pensioners, the Chief Postmaster General, Karnataka, Bangalore, has ordered vide letter dated 30-03-2015, addressed to all Heads of Postal Divisions in the State to open additional/special counters in all Head Post Offices for payment of pension to P&T Pensioners.

#### The order is extracted below

Letter No.CPT/BGW/15 dated 30-03-15 of the Chief Postmaster General, Karnataka Circle, Bangalore addressed to (1) SSPOs, Bangalore East Division (2) SSPOs, Bangalore West Division, (3) SSPOs Bangalore South Division, (4) SPOs, Channapatna Division, (5) CPM, Bangalore GPO (6) Postmaster General, S K Region, Bangalore,(7) Postmaster General N K Region, Dharwad, (8) All Divisions under SK/NK Regions

#### Subject: Complaint received for non disbursement of pension to P & T Pensioners on last working day of the month

With reference to the above cited subject, a copy of the complaint letter dated 23-03-2015 received from Sri K.R. Anantha Ramu, Treasurer, Karnataka P&T Pensioners' Association is sent herewith for your kind information and necessary action. As directed

#### ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
Dec. 14	253	2963	246.92	113.30
Feb. 15	253	2995	249.58	115.60

By. K.B. Krishna Rao

by the CPMG, special/additional counters for P&T Pensioners may be opened in all Head Post Offices for disbursement of pension on last working day up to 1400 hrs and special attention should be given to disburse the pension on time.

*Assistant Director (M&CS)  
For Chief Postmaster General*

Extract of the letter No. CPT/BGW/15 dated 30-03-2015 of the Chief Postmaster General, Karnataka Circle, Bangalore, addressed to Sri. K.B.Krishna Rao, Secretary, Karnataka P&T Pensioners' Association, Bangalore.

#### Subject: Pension payment through POSB functioning under CBS--problems faced by P&T Pensioners.

The receipt of your letter dated 23-03-2015 is hereby acknowledged and it is to intimate that the matter is being enquired into. Your suggestion has been taken into consideration by the competent Authority and suitable instructions have been issued to concerned Authorities (copy enclosed)

*Assistant Director (M&CS)  
For Chief Postmaster General,  
Karnataka Circle*

Note: The Association's letter dated 23-03-2015 addressed to Sri M.S.Ramanujan, Chief Postmaster General, Karnataka Circle, Bangalore, was reproduced in page 10 of March 2015 issue of *Pensioners' Champion*.

#### OBITUARY

**Sri V. Chandrasekhara, ALM-1492**, retired Superintending Engineer, MES, Pune, expired on 13-10-2014 at the age of 84 years. He leaves behind his wife, a daughter and a son.

**Sri K. Jagannath, ALM- 2112**, retired Scientist LRDE, Bangalore, expired on 16-2-2015 at the age of 79 years. He leaves behind his wife, a son and a daughter

Our heartfelt condolences to the bereaved.

**DoP&PW  
Order**

**Enrolment for Aadhaar numbers and seeding in  
Service Records of all Employees**

*(O.M. No. 1119/2014-P&PW (E) Gol, Ministry of Personnel, P.G. & Pensions, Department of Pension & Pensioners' Welfare, New Delhi, dated 1st April, 2015*

In November, 2014, the Prime Minister has launched an Aadhaar-based biometric verification system "Jeevan Pramaan" to enable Pensioners to submit a Digital Life Certificate on-line. This facility has been provided in addition to the other already existing methods of submitting Life Certificate.

2. "Jeevan Pramaan" aims at sparing the Pensioners and Family Pensioners the trouble of visiting the Bank Branch for submission of Life Certificates. It is possible to submit the Life Certificate from personal computers/laptops or mobile phones or by visiting a conveniently located branch of any Bank or a Common Service Centre.

3. A Pensioner or Family Pensioner, who wants to benefit from this facility, needs to obtain an Aadhaar number and get it linked to his/her Pension Payment Order (PPO) number and

Pension Account. This will also speed up commencement of family pension in the event of death of Pensioner or Spouse.

4. In view of the immense advantages of using Aadhaar numbers, Pensioners' Associations are requested to disseminate information about Jeevan Pramaan amongst Pensioners and also collaborate in making it a success by facilitating registration of Pensioners on Jeevan Pramaan Portal using Aadhaar based authentication for organizing enrolment activities.

5. NIC Centres across various States and Districts are being directed by the Department of Electronics and Information Technology to provide necessary technical support for starting enrolment of Pensioners for Digital Life Certificate. You may please get in touch with the nearest NIC Centre

**DoP&PW  
Order**

**Enrolment for Aadhaar number and its seeding in Pension Records  
of all Pensioners and Family Pensioners**

*(O.M. No. 1119/2014-P&PW (E), Gol, Ministry of Personnel, P.G. & Pensions, Department of Pension & Pensioners' Welfare, dated 31st March, 2015*

In November, 2014, the Prime Minister has launched an Aadhaar-based biometric verification system "Jeevan Pramaan" to enable Pensioners to submit a Digital Life Certificate on-line. This is an important step in realising the vision of Digital India. This facility has been provided in addition to the other existing methods of submitting Life Certificate.

2. "Jeevan Pramaan" aims at sparing the Pensioners and Family Pensioners the trouble of visiting Bank or any other Pension Disbursing Agency for submission of Life Certificates. It is possible to submit the Life Certificate from

personal computers and laptops or by visiting a conveniently located Common Service Centre. Further, Banks by linking Aadhaar number with Bank Accounts and PPO numbers, will ensure authenticity of pension and other payments.

3. All the Pensioners/Family Pensioners are, therefore, advised to get themselves and their Family Members registered for Aadhaar and furnish this information to the Pension Disbursing Authority. This exercise may be completed at an early date so as to avoid inconvenience at the time of submission of Life Certificate in November, 2015.

**Members to be felicitated in the Annual General Body Meeting on 21st June, 2015**

*The List consists of the names of Members who have completed 75 years as on 31-03-2015. It does not include the names of those Members who have already been felicitated by the Association and of those Members who have not completed one year of Membership of the Association as on 31-03-2015.*

<b>SI No</b>	<b>Membership LM / ALM</b>	<b>Name Smt./Sri</b>	<b>Designation &amp; Office from which retired</b>
1	224	Venkateshan B	SSPOs, Kolar Postal Dvn
2	541	Bandigaiah	SRM, Q Dvn Bg
3	551	Nagarajan N	STM, BG TD
4	553	Velayudhan V	Driver Gr.I, MMS Bg
5	570	Hoizal K K	SPM, Trg Command IAF
6	599	Shanmuga Vadivelu G	HSG- 1 HSA, Bg TD Stg
7	603	Chandrashekar T	HRO, HB Dn, Hubli
8	608	Suguna Sampath	STS, CTX BG TD
9	610	Ramachandra A.N	AGM, CGMT, BG
10	615	Seshadri Iyengar K K	AGM,O/o PGM, Bg TD
11	648	Krishnabai Krishnamurthy	SSS, AOTR ,Bg TD
12	654	Shahane S D	HROr, Stg Dvn. Bg
13	664	Ramaiah R	DET, BGTD
14	707	Bhat K S	CPMG, Karnataka, BG
15	726	Ramaswamy P	Teacher, Kendriya Vidyalaya
16	756	Subbarao B S	CAO, BGTD
17	759	Neena Chokkalingam	STS, Trunk Exchange BG
18	775	Krishnaveni Gundu Rao	Supdt, Trunk Exchange ,BG
19	818	Srinivasmurthy A.N	DGM, CGMT, BG
20	826	Prabhakara H S	Ch.Engr Civil, Telecom, Bg
21	881	Panduranga T C	DE, Rural Development, ND
22	980	Jagadeeshan T N	Sr. TM, CTO, BG
23	1023	Poojar N G	Divn Engr, CGMT, KTK, BG
24	1031	Sampath kumaran M	Principal Contrl of A/Cs, Ministry of Finance, ND



25	1049	Kempaiah K	HSG II HSA, City RMS Bg
26	1053	Rama K	CGM, O/o CGM Telecom Project, Chennai
27	1105	Padmasini R	LSG PA, Rajajinagar HPO, BG
28	1125	Sastry K U	Jt.Director, ATI Guindy, Chennai
29	1153	Subbukrishna C P	SSS, BGTD
30	1159	Madhava Murthy D	Crime Asst, Central Forensic Service Lab, Delhi
31	1168	Krishna murthy K N	DE, CGMT, KTK, BG
32	1199	Narayana murthy N.M	Prog.Executive, AIR, BG
33	1240	Saraswathy Padmanabhan	TM, CTO, Bg
34	1244	Sakunthala R	TS(O), Hosur, TN Circle
35	1261	Ramesh chandra Paratte	CE, Calcutta Zone, W.B
36	1275	Ravindran Pillai M K	Sr.Store Supdt, CQAL, BG
37	1343	Jaiparameshwar B.S	Member Judicial, CAT, Hyderabad
38	1352	Shashikala S Kodagi	SS, Shimoga Telecom
39	1393	Subedar S K	SSA, PCDA, Pune, MoD
40	1398	Dr.Venkataramani P S	Scientist 'G', Defence Materials, Kanpur
41	1420	Prabhakar Krishna Prabhu	DET, MW, MTCE, Mumbai
42	1473	Rama Prasad B S	Supdt Gr.II, EME Records, Secundrabad
43	1485	Balakrishna P R	Estate Officer, IDES, A P Circle MoD
44	1491	Gopi P P	Survey Asst, Survey of India, Bg
45	1512	Chennabasavaiah R	Statistical Asst, NTI, Bg
46	1569	Ramakrishnappa T	OS, 515 Army Base W S, Bg
47	1590	Venkatesan B	Tech.Officer, ADE, Bg
48	1622	Vinayakumar Hoizal	SPM, HSG, Trg.Command Post office, Bg

49	1679	Nagaraju G S	JE Phones O/o AE Malleswaram, BGTD
50	1680	Nagaraja Rao C N	HSG II, BG City RMS
51	1681	Sahadevan A	Accountant, O/o the Additional Director, CGHS BG
52	1738	Amarnath M	Sup Acts, O/o C D A BG
53	1743	Srinivas M	HSG II H S A, AIR Stg ,BG
54	1744	Ramamoorthy N	Admn. Officer, Geological Survey of India, BG
55	1828	Abdur Rasheed	AGM, GM East, BG TD
56	1845	Rudraiah P	HSG -II Supr, Bg City RMS
57	1850	Sudhakara R.S	Sr. Engineer, Automic Power Stn, Madras
58	1851	Seshadri T V	Prin.Scin.Officer, ALISDA, DGAQA, BG
59	1853	Iyengar V R K	DGM, PR & I, BSNL, BGTD
60	1902	Jayakrishnan A R	SSS, O/o CPMG, BG
61	1916	Shivaprasada Rao S	CAO, MTNL, MUMBAI
62	1920	Hanamant Rao N.Huli	BCR SA, RMS HB Dvn, Belgaum
63	1925	Kulkarni M S	Techl Officer, ADE ,DRDO, MoD
64	2009	Srinivasan S G	Sr.Accts Officer,Defense Accts
65	2019	Karanth V.S	Tech.Officer 'B', LRDE, BG
66	2066	Bhojanna N G	SA , RMS Bg Stg Dvn
67	2083	Chellamma K	Steno Gr II, CQAL ,BG
68	2088	Shivanand Yeswanth Kudtarkar	TM, Karwar
69	2093	Govinda Gowda H T	DE, Telecom, BG TD
70	2110	Chikkeruru C.S	Foreman (Gaz), SQAE(L), Bg.

Members listed above are being addressed individually requesting them to come to the venue of the AGB Meeting and accept our felicitation. Arrangements for felicitation will be made for only those members, who respond to our invitation and confirm their presence in the AGB Meeting.

**Subscription of Rs. 100/- received for Pensioners' Champion in Feb-March - 2015**

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
1257	C.M.Karunakaran	1966	V.R. Joshi	2037	Mohammad Ilyas
1457	N.Manjunatha Adiga	1970	V. Murugan	S-94	R.B. Bhaskari
1933	D.S.Ananthapadmanabha Rao	2024	B.S. Bhujanga Rao		

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

LM/ALM	Name (Smt./Sri)
S-10	P.R.K.Raju
S-226	P.R.Amashi
S-239	K.Ramachandran (Rs.130)
S-189	S.Vellaiyan (Rs.130)

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

LM/ALM	Name (Smt./Sri)
517	B.S.Gopalakrishna setty
1924	N.Chandrapal

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

LM/ALM	Name (Smt./Sri)
405	S.N.Sundaram
1992	Narayan.K.Hoshing

**Subscription of Rs. 1000/- received for Pensioners' Champion**

LM/ALM	Name (Smt./Sri)
1747	M.P. Rajan

**New Subscriber to Pensioner Champion**

S-255	V. Thyagarajan
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**Subscription of Rs. 200/- received for Pensioners' Champion**

LM/ALM	Name (Smt./Sri)
68	V.Nagabhushan Rao
239	H.N.Narasimha Murthy
302	S.Sathyararayana Rao
749	T.R.Parameswaran
1282	S.Sivasankaran
1299	M.V.Damodara Acharya
1456	M.S.Subrmaniam
1464	Vasanthamani
1591	K.Subramanyam
1843	V.Prabhakara
1865	Harvey Rosario (Rs.250)
2163	R.Chandrasekhara
S-147	M.G.Mathepathi (Rs.240)
S-195	K.V.Suryanarayana Rao

**Subscription for Pensioners' Champion**

- Members who have not yet renewed their subscription for our journal for 2014-15 are requested to renew
- Validity of subscription can be ascertained from **Sri B.L. Channappa**, Executive Committee Member on **Ph: 080-23236405**

**Newly Enrolled Members**

Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1 <b>G.K.Narayanan</b>	Principal & Professor in charge, Technical education, DIPSAR, New Delhi	ALM 2259
2 <b>C.Krishnamurthy</b>	Chief Engineer, Air Force, Bangalore	ALM 2260
3 <b>T.R.Surendranath</b>	Dy.Director, RDSO, Manaknagar, Lucknow	ALM 2261
4 <b>D.R.Narasimha Murthy</b>	Accounts Officer, Dept of Telecom, Bangalaoe	LM 2262
5 <b>K.S.Mani</b>	Section Supervisor, O/o CPMG,Karnataka	LM 2263

LM: Life Member

ALM: Associate Life Member

**CGHS**

**Total number of CGHS Beneficiaries and CGHS  
Empanelled Hospitals in the Country**

Information furnished by Shri Jagat Prakash Nadda, Hon'ble Minister of Health and Family Welfare in the Lok Sabha on 27-02-2015.

Unstarred Question no. 695  
Answered on 27.02.2015

**CGHS BENEFICIARIES**

695 . Yellaiah Shri Nandi

Will the Minister of Health and Family Welfare be pleased to state:-

- (a) The number of CGHS Beneficiaries as on date in the Country;
- (b) Whether certain CGHS Empanelled Hospitals have stopped providing cashless facility to the CGHS Beneficiaries due to their huge amount of bills pending for payment;
- (c) If so, the details thereof and the reasons for their pendency along with the action taken/ being taken by the Government for clearance of the bills at the earliest;
- (d) Whether the Government has reduced the entitlement cost of certain package and implants procedures and the CGHS Beneficiaries have to pay the difference to the Hospitals; and
- (e) If so, the details thereof and the reasons there for along with the corrective measures taken/being taken by the Government in this regard?

**Answer**

The Minister of Health and Family Welfare (Shri Jagat Prakash Nadda)

(a): The total number of CGHS Beneficiaries in the Country as on date are 36,67,795.

(b) & (c): The CGHS has empanelled 750 Health Care Organizations all over the Country.

As per reports received from the field, Grants Medical Foundation, Pune, has restricted the cashless facilities to serious/emergency cases only. Another Hospital in Ranchi 'Shree Jagannath Hospital and Research Centre', which was empanelled recently on 17/11/2014, has stopped this facility.

The reason for pendency of payment of hospital bills is insufficient balance of funds available with UTI-ITSL (Bill Clearing Agency). CGHS recoups funds to UTI-ITSL. There was delay in recoupment due to technical reasons. However, efforts are being made to recoup the funds to UTI-ITSL to avoid pendency.

In addition, through internal adjustment, additional funds are being allocated to Pune and Ranchi to clear the pending bills.

(d) & (e): CGHS fixes rates for various treatment procedures and investigations through tender process and rates were last notified on 01.11.2014 for Delhi/NCR and on 17.11.2014 for CGHS cities outside Delhi/NCR. AS per the Memorandum of Agreement signed by Empanelled Hospital with CGHS at the time of their empanelment they are expected to charge as per CGHS package rates only.

CGHS has fixed up ceiling rates for certain implants without specifying any brand name. If there are no CGHS rates for implant, then that implant is reimbursed as per AIIMS/GB Pant Hospital rates. However, if a Beneficiary opts for a specific brand of implant, he/she shall have to give a written under- taking to bear the difference between the cost of that specific brand and the prescribed ceiling rate.

- Source: LOKSABHA

**Unveiling of Portraits of Veterans - function held on 11-4-2015**



**Sri K.B.Krishna Rao**, Secretary, K P&T PA,  
Welcoming the Guests



**Sri S. Radhakrishna**, General Secretary,  
CCCGPA, addressing



Veterans with the Guests and Executive Committee Members of the Association



Sections of the Audience



### Executive Committee Members of K P&T PA 2013-16



"STANDING" M.NANJUNDE GOWDA . M.S.VENKANTARAMAIAH. V.GOPAL. A.KANAGAMANY. V.MUTHUKUMAR. R.J.CHAKARAPANI.  
M.S.KRISHNAMURTHY. B.L.CHANNAPPA. K.SREEDHARAN. V.MURUGAN  
"SITTING" K.R.ANANTHA RAMU (TREASURER) B.K.GUNDU RAO (ASST SECRETARY) K.B.KRISHNA RAO (SECRETARY)  
G.BABU (PRESIDENT) M.N.GOPINATH (VICE PRESIDENT) S.M VITTAL RAO (AUDITOR)

#### Remittances to Karnataka P&T Pensioners' Association

1. Remittances should be made by crossed cheques only payable to "**Karnataka P&T Pensioners' Association**" and sent to **Sri. K.R.Anantha Ramu, Treasurer, K P&T PA, 1158, 7th Main, 7th Block, HMT Layout, Vidyanarayapura, Bangalore-560 097.(Phone No. 23642466)**
2. Cheques should not be made payable to the Secretary or the treasurer by their names
3. Name and membership No. should be furnished on the back side of the cheque
4. Remittances should not be made either to the President or the Secretary

**All communications to the Association including non-receipt of journal and change of address should be addressed to :**

**Sri K.B. Krishna Rao, Secretary**

**Karnataka P&T Pensioners' Association, 165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bangalore-560 079. Ph.: 080-23230545**

*Regd. Journal*

*If undelivered, please return to:*  
**Karnataka Posts and Telecommunications Pensioners' Association (R)**  
**165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bengaluru-560 079.**

To

*Edited, Printed and Published by Sri N. Bhaskaran for and on behalf of Karnataka P & T Pensioners' Association, 1397, 23rd Main, Banashankari II Stage, Bangalore-560 070. and Printed at: Omkar Hi-Prints, No. 24, I Cross, I Main, Tata Silk Farm, Basavanagudi, Bangalore-4. Ph.: 9480184985*