

### KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONERS' ASSOCIATION (R)

(KSR Act 1960, REG. No. 1069/98-99) (FORMERLY RMS PENSIONERS' ASSOCIÁTION) Registered as "a Wholly Charitable Trust" U/S. 12A of I.T. Act 1961 Registered Office: Pensioners' Bhavan, Telecom Layout, Sriramapura Phase II Bengaluru

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### **7th Central Pay Commission**

**Constitution of an Empowered Committee** Secretaries to process of the recommendations of the 7th Central Pay Commission

Press Information Bureau, Government of India, Cabinet http://pib.nic.in/newsite/Print Release.aspx 1/1 13 th January, 2016

The Union Cabinet, chaired by the Prime Minister Shri Narendra Modi, has given its approval for setting up an Empowered Committee of Secretaries under the Chairmanship of Cabinet Secretary, in order to process the recommendations of 7th Central Pay Commission (CPC) in an overall perspective. The Empowered Committee of Secretaries will function as a Screening Committee to process the recommendations with regard to all relevant factors of the 7th CPC in an expeditious, detailed and holistic fashion.

#### MEMORANDUM TO THE EMPOWERED COMMITTEE

Karnataka P&T Pensioners' Association has submitted a Memorandum on 18-1-2016 to the Cabinet Secretary, the Chairman of the Empowered Committee of Secretaries.

The Memorandum contains the matter in the Associations' letter dated 17-12-2015 addressed to Shri S.K.Makkar, Under Secretary, Department of Pension and PW, giving our views on the recommendations of 7th CPC, in reply to DoP& PW letter dated 3-12-2015, published in December 2015 issue of this journal and the matter in the Association's letter dated 18-1-2016 to Shri Makkar on suggestions for improvement of the recommendations of 7th CPC, which is reproduced in this journal.

#### Appeal for Donations to the Rain/Flood affected in the State of Tamilnadu - reiteratred

We invite the kind attention of our Members and Subscribers to the appeal made by us in December, 2015 issue of our Journal **Pensioners' Champion**, wherein we had appealed for generous donations from them to the Tamilnadu Flood Relief Fund. We have published the names of donors who have so far sent their donations. We gratefully acknowledge the receipt of the amounts remitted and express our thanks for responding to our appeal favourably. Formal receipts have been sent to the Donors by post.

We reiterate our appeal and request others who are yet to respond to the appeal for donation to remit their donations early. Total amount collected, including the Association's contribution, will be remitted to TNCFRF by the end of February 2016.

For & on behalf of the Executive Committee of K P&T PA

K.B. Krishna Rao, Secretary Ph.: 23230545 Mob: 9483467750

		Chequ	es to be	sent to:				
	1158, 7th Main, 7th	<b>Sri K.R. Anantha Ramu,</b> Treasurer, K P&T PA, 1158, 7th Main, 7th Block, HMT Layout, Vidyaranyapura, Bangalore-560097. Ph: 080 23642466 Mob: 9448477129						
	Donations rece	eived for Ta	mil Nadu	Chief Ministers' F	Relief Fund			
3	H.V.Ramanatha	5005	928	B.Basavaiah	1000			

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			2179	K.Devanthan	500
920	A. Kanagamani	1000	2172	B.Nagaraja Acharya	500
838	B.L.Channappa	1000	1994	V.Chandrappa	500
442	M.S.Venkataramaiah	1000	1839	Bettaiah	500
18	B.N.Krishnamurthy	1000	1320	G.V.Lakshminarayana	500
2062	K.R.Anantha Ramu	2000	1265	K.Sivadass	500
542	V.S.Burge	2000	68	V.Nagabushana Rao	500
84	R.Gopalakrishna	2000	2157	V.Gopal	1000
35	N.Bhaskaran	2000	2109	M.Nanjunde Gowda	1000
3	M.Ramiah	2000	1995	R.J.Chakrapani	1000
1131	K.B.Krishna Rao	3000	1577	M.Nagalingam	1000
478	G.H.Yekkundi	3000	1294	S.Paramasivan	1000
2107	S.Vijaya Gopal	5000	1274	V.Muthukumar	1000
644	Attavar Yoganand	5000	1134	K.Yellappa	1000
48	S.M.Vittal Rao	5000	1085	M.N.Gopinath	1000
1083	H.V.Ramanatha	5005	928	B.Basavaiah	1000

PENSIONERS' CHAMPION

(2)

#### 7th CPC Suggestions on improvement of the recommendations of 7<sup>th</sup> CPC

An informal meeting of the retired Senior Accounts Officers and Office bearers of Karnataka P&T Pensioners' Association was held on 1-1-2016 to discuss the report of the 7<sup>th</sup> CPC and to suggest improvement of the recommendations with regard to revision of pension and to send a report to the Department of Pension & PW in continuation of the views already expressed by the Association vide its letter dated 17-12-2015 to DoP&PW in response to their letter dated 3-12-2015.

Letter to DoP&PW was reproduced in **December 2015** issue of the Association's monthly journal **Pensioners' Champion**.

The following were present

S/s

- 1.B.Sadashiva Rao, IPS (Retd), former Chairman CCCGPA, Karnataka and President KP&TPA
- 2. N.Bhaskaran, former General Secretary, CCCGPA and Secretary, KP&TPA
- 3.K.S.Vengopalan, Asst. Chief Accounts Officer(Retd), O/o the Director of Accounts (Postal), Karnataka Circle
- S.Radhakrishna, Senior Audit Officer(Retd), IA&AD, O/o Accountant General, Karnataka, General Secretary, CCCGPA Karnataka & Secretary IA&AD Pensioners' Association.
- 5. T.R.Prakash, IDAS (Retd), Deputy Controller of Defence Accounts (Retd)
- 6.D.V.Padubidri, Deputy Controller of Communication Accounts (Retd), Dept of Telecommunications, Karnataka.
- 7.K.B.Krishna Rao, Secretary, KP&TPA & Chairman, CCCGPA, Karnataka
- 8. M.Nanjunde Gowda, Executive Committee Member, KP&TPA

At the outset, Shri K.B.Krishna Rao, Secretary, KP&TPA placed before the distinguished invitees the letter written by the Association to DoP&PW on 17-12-2015 expressing its views on the recommendations

3

PENSIONERS' CHAMPION

of the 7<sup>th</sup> CPC and requested them to give their opinion on the suggestions made to set right the anomalies that might arise on implementation of the recommendations. doubts which needed clarifications & presumptions which needed confirmation. He sought the experts opinion especially on para 10.1.67 of the report which deals with fixation of revised pension, the examples given by the Pay Commission in paras 10.1.70, 10.1.71, 10.2.89 & 10.2.90 of its report and on the illustration given by the Association in its letter to DoP&PW. He pointed out that the method of calculation suggested by the Pay Commission would result in an anomaly of a Pensioner promoted to a higher pay scale at the fag end of service getting an amount of pension which would be less than the amount of pension the Pensioner would have been entitled to had, he not been placed in the higher pay scale.

Further, the invitees were requested to give their interpretation of the term "This amount shall be raised, to arrive at the notional pay of the retiree, by adding the number of increments he/she had earned in that level while in service at the rate of three percent" used in para 10.1.67 of the CPC report. All of them concurred with the interpretation of the Association that since para 10.1 67 states that" increments earned in that level shall be added to the minimum of the corresponding level in the pay matrix, to arrive at the notional pay of the retiree", increments earned over and above the initial pay fixed in a pay scale only can be taken in to consideration and the stages below the initial pay cannot be treated as increments earned in that pay scale. Explaining the provisions of Fundamental Rules governing the grant of increments, they said that only increments that accrue after promotion/ appointment/ placement in a pay scale can be considered as increments earned in that pay scale. Pointing out a typographical error in one of the examples given by the Association they

said that a correction must be issued.

Shri Sadashiva Rao and Shri Venugopalan were of the opinion that the views of the Association communicated to DoP&PW in its letter dated 17-12-2015 were comprehensive and the suggestions given therein deserve consideration by the Government.

After a detailed discussion on the method of fixation of notional pay recommended by the  $7^{th}$  CPC, the meeting came to a unanimous conclusion that the examples given by the CPC lack clarity and need clarification to remove the ambiguity. It was also noted with great concern that the fixation of revised pension in terms of para 10.1.67 would definitely result in an anomaly of a Senior Pensioner getting less pension than a Junior Pensioner. It was explained with illustration by Shri T.R.Prakash, IDAS (Retd), Deputy Controller of Defence Accounts (Retd) as to how a Senior Accounts Officer promoted as Asst.Controller and later on as Dy. Controller of Accounts would have got a higher pension under 7<sup>th</sup> CPC had he not got those two promotions at all.

Shri. Sadashiva Rao IPS (Retd) furnishing particulars of computation of revised pension in a tabular form explained that provisions of para 10.1.67 and the examples on revision of pension given in paras 10.1.70 & 71 would result in entitlement of lesser pension when calculated with reference to the level from which the Pensioner had retired than the pension entitlement at the lower level from which the Pensioner had been promoted.

All the participants of the meeting were of the view that revision of pension **as per the formula suggested by the pay commission** in the illustrations, is not only cumbersome but also time consuming. Considering the fact that revised pension payment authorities in respect of thousands of pre-2006 pensioners/ family pensioners, under 6<sup>th</sup> CPC , have not yet been issued in spite of elapse of 7 years, citing reasons of non availability of PPOs/ service records etc., the meeting was of the view that implementation of 7<sup>th</sup> CPC recommendations is bound to face severe problems as the formulation suggested by the 7<sup>th</sup> CPC needs reference to old records which may not be available in a large number of cases.

To overcome the problems that are likely to arise, to remove the ambiguity and to set right the anomaly, the participants of the meeting suggested the following.

1.The number of increments to be added to the minimum pay in the pay level of the pay matrix to arrive at the notional pay of the retiree, shall be determined by the number of stages commencing from the first stage to the stage at which the last pay was drawn by the retiree while in service of the pay scale from which he/ she retired. This method will simplify the process of counting the number of increments, since the particulars required are only (1) pay scale from which retired and (2) last pay drawn, which can be ascertained from the PPOs and there will not be any need to consult the service records. After determining the number of stages of the retiring pay scale as suggested above, the notional pay for calculation of revised pension may be determined by counting equal number of stages in the pay matrix under 7th CPC. The process of equating the number of stages in the retiring pay scale with the stages/ index in the new pay matrix will eliminate the need to calculate the number of increments at 3% as suggested by the 7<sup>th</sup> CPC in para10.1.67 in the case of pre-2006 retirees who drew their pay in the standard pay scales.

It was decided to write a letter to the Dept. of Pension & PW pointing out the anomalies with examples and on the suggestions to set right anomalies & on improvement of the recommendations of 7<sup>th</sup> CPC. A Memorandum to the Empowered Committee of the Secretaries shall also be submitted on pension matters.

Note: The letter addressed to DoP&PW is reproduced in this journal

4

PENSIONERS' CHAMPION



#### Extract of the letter dated 18-1-2016 from KP&TPA to Shri S.K.Makkar, Under Secretary to the Govt. of India, Department of Pension and Pensioners' Welfare, New Delhi.

Sir,

Subject: Recommendations of the 7th Central Pay Commission relating to pension/ retirement benefits. Suggestions on improvement of the recommendations of 7th CPC

Reference: (1) DoP&PW Letter No. 38/66/13-P&PW(A) (Vol.II) dated 1/3<sup>rd</sup> December, 2015 (2) Our letter dated 17-12-2015

In continuation of our Association's letter dated 17-12-2015, in which we had given our views on the recommendations of 7<sup>th</sup> CPC in reply to DoP&PW letter dated 1/3-12-2015, we wish to make some more suggestions, with emphasis on the need to set right the anomaly likely to arise on implementation of the recommendations.

We earnestly request you kindly to peruse the suggestions made by us with illustrations furnished in Annexure I, II &III and consider recommending them to the Empowered Committee of the Secretaries constituted to process the recommendations of 7<sup>th</sup> CPC for the committee's acceptance.

# Suggestions on improvement of the recommendations of 7<sup>th</sup> CPC

An analysis of the recommendation vide para 10.1.67 on fixation of pension and on the method of fixation of notional pay for computation of pension has revealed that the examples given by the pay commission in Para 10.1.70, 10.1.71, 10.2.89 & 10.2.90 lack clarity and need clarification to remove the ambiguity. It is also noted with great concern that the fixation of revised pension in terms of para 10.1.67 would result in an anomaly of a Senior Pensioner promoted to a higher pay scale getting lesser pension than a Junior Pensioner retiring from the same lower pay scale from which the senior was promoted.

The examples on fixation of pension given by the Pay Commission in paras 10.1.70 &10.1.71, if followed, would result in entitlement of lesser pension to a retiree who was promoted to a higher pay scale at the fag end of service, if the pension is computed with reference to the increments earned in the level from which the Pensioner had retired than the retiree's pension entitlement computed on the last pay the Pensioner **would have drawn** in the **lower pay scale** but for his/her promotion to the higher retiring level.

An analysis of the illustrations given by the  $7^{\text{th}}\,\text{CPC}$  in paras 10.1.70 & 10.1.71 revealed the following

#### Case-I (para 10.1.70)

In this example it is stated that the retiree had drawn 3 increments in the pay scale of Rs. 67000-79000 and the last pay drawn was Rs.79,000. If the number of increments are counted from the minimum of the pay scale ie. Rs. 67,000, to reach the maximum of the pay scale of Rs. 79,000, the retiree should have drawn 6 increments at the stages of(1) Rs.69,010, (2) 71,080, (3) 73,220, (4) 75,420, (5) 77,690 and (6) 79,000 (80,020 limited to the maximum of the pay scale) calculated at the rate of 3%. Since it has been stated in the example that the retiree's last pay drawn was Rs. 79,000 and that he had drawn 3 increments in that pay scale, it is evident that his initial pay in the retiring pay scale was fixed at Rs.72,290 and thereafter he had drawn 3 increments at the stages of Rs.74,460, Rs.76,700, and Rs.79,000 calculated at the rate of 3%. It is clear from this example, that the stages below the initial pay should not be taken as increments earned/ drawn. Therefore, it implies that the number of

#### PENSIONERS' CHAMPION

increments to be added to the minimum of the pay matrix, to arrive at the notional pay, are not to be counted from the minimum of the pay scale to the last pay drawn.

#### Case II (para 10.1.71)

In this example, the number of increments earned in the 4<sup>th</sup> CPC pay scale of Rs.3000-100-3500-125-4500 has been indicated as 9. Therefore, increments should **have been counted from the minimum of the pay scale of Rs.3000-4500** Viz. at the stages of 3100, 3200, 3300,3400, 3500, 3625, 3750,3875, and 4,000, **irrespective of whether the retiree had drawn pay in that pay scale from the minimum or not.** 

The pay scale having been introduced under 4th CPC from 1-1-1986 and the employee having retired on 31-1-1989, within 3 years of introduction of the new pay scale, to state that he had earned 9 increments in that pay scale, the increments earned in the corresponding pre-revised 3rd CPC pay scale of Rs. 1100-50-1600 should have been considered as increments earned in that level. Further, to count increments earned in both pre-revised and revised pay scales, it is implicit that there was no change in the level of the Pensioner and he/she continued in the same level both under 5<sup>th</sup> and 6<sup>th</sup> CPC regimes.

The above examples are not only ambiguous, but are also contradictory and give room for different interpretations being made at the implementation level. Example given in case-I is in contradiction of the example given in Case-II in that while as per case-I, increments earned are not to be counted from the minimum of the pay scale to the last pay drawn, but as per case-II, increments can be counted from the minimum of the pay scale to the last pay drawn.

The other 2 examples given in 7th CPC report vide paras 10.2.89 & 10.2.90 of chapter 10.2 dealing with pension benefits of Defence Forces Personnel also do not unambiguously

6

state the manner in which the increments earned must be considered for addition to the minimum pay in the Pay Matrix. In case -I, one increment earned in the pre-revised pav scale has been considered, since the pensioner had retired without earning any increment under the 6<sup>th</sup> CPC pay band whereas in case-II only 2 increments under 6<sup>th</sup> CPC have been considered though the pensioner had retired in 2015 after nine years under 6th CPC. It is evident from these examples that the increments earned after being placed in the level from which the pensioners had retired only have been taken in to account and not the number of increments counted from the minimum of the pay scales.

Thus all the 4 examples do not specifically state the method of arriving at the number of increments to be added to the minimum of pay matrix and therefore need clarification.

The following conclusions can be drawn from the above examples.

1. Increments earned have **not been counted** from the minimum of the pays scales or pay band to the stage at which the last pay was drawn

2. Increments shall be **counted from the minimum** of the pay scale to the stage at which the last pay was drawn

3. Increments **earned in the levels** in which they were placed before retirement only have been considered for fixation of notional pay.

4. Increments earned over and above the initial pay fixed in the level from which retired have been considered for fixation of notional pay

5. Increments earned in the same level irrespective of the revision of pay scales can be considered for fixation of notional pay ie. the increments earned in the same level both in the pre-revised & revised pay scales can

#### PENSIONERS' CHAMPION

be added to the minimum pay in the pay matrix.

#### Anomaly

Fixation of revised pension as per the formula suggested by the Pay Commission in 3 of the 4 examples as per option- II, is not only cumbersome but also time consuming. To find out the number of increments earned in the level from which the pensioner had retired, it is absolutely essential that the particulars of (a) the pay scale from which the Pensioner had retired (b) the stage of the pay scale at which the initial pay was fixed and (C) the last pay drawn are obtained from the service records. Collecting these particulars will no doubt be a herculean task especially in respect of pre- 1986/1996 retirees since the records would have been weeded out. Considering the fact that revised pension payment authorities in respect of thousands of pre-2006 Pensioners/ Pensioners, consequent Family to implementation of 6<sup>th</sup> CPC recommendation, have not yet been issued citing reasons of non availability of PPOs/ service records etc, in spite of elapse of 7 years from the date of notification of the accepted recommendations, it may not be out of place to mention here that implementation of 7<sup>th</sup> CPC recommendations is bound to face problems, more severe than the problems under 6<sup>th</sup> CPC, as the formulation suggested by the 7<sup>th</sup> CPC needs reference to old records which may not be available in a large number of cases.

#### Suggestion

To overcome the problems that are likely to arise, to remove the ambiguity and to set right the anomaly likely to arise, we suggest the following formulation.

1. The number of increments to be added to the minimum pay in the pay level of the pay matrix (to arrive at the notional pay of the retiree) shall be determined by the number of stages commencing from the first stage to the stage at which the last pay was drawn by the retiree in the pay scale from which he/she retired. This method will simplify the process of counting the number of increments, since the particulars required are only (1) the pay scale from which retired and (2) last pay drawn, which can be ascertained from the PPOs and there will not be any need to consult the service records. After determining the number of stages of the retiring pay scale as suggested above, the notional pay for calculation of revised pension may be determined by counting equal number of stages in the pay matrix under 7<sup>th</sup> CPC . The process of equating the number of stages in the retiring pay scale with the stages/ index in the new pay matrix will eliminate the need to calculate the number of increments at the rate of 3 % as suggested by the 7<sup>th</sup> CPC in para10.1.67 in the case of pre-2006 retirees who drew their pay in the standard pay scales. Examples on the suggested formulation are given in Annexure-I to this letter.

However, our suggestion of determining the number of increments by the number of stages commencing from the first stage to the stage at which the last pay was drawn by the retiree while in service cannot be made applicable **to post -2006** retirees as Pay bands were introduced under 6<sup>th</sup> CPC and more than one fifth CPC pay scales were placed in one pay band. Hence a new formulation, as given below, **is suggested for arriving at the number of increments in respect of post 2006 retirees**.

Suggestion: Numbers of increments may be counted from the entry pay for each grade pay indicated in Section –II of CCS (Revised Pay) Rules, 2008 notified by Gazette notification dated 29-8-2008. The number of increments from the entry pay to the last pay drawn can be arrived at by calculating the amount of increase at the rate of 3% of the basic pay (pay in pay band + grade pay) as illustrated in Annexure-II of this letter.

PENSIONERS' CHAMPION

#### Anomalies

It is observed that even with the acceptance of the suggestions made by us on the method of arriving at the number of increments to be added to the minimum pay in the pay level of the pay matrix, there will still be an anomaly of a Pensioner, placed in a higher pay scale at the fag end of his/her service, retiring either without earning any increment or after earning one or two increments in the higher pay scale, getting less pension than the amount of pension that would have been admissible had his/her pension been revised with reference to the lower pay scale/lower level from which he/she was promoted. Since determination of number of increments is related to the last pay drawn in the pay scale from which retired, in cases of promotion at the fag end of service, fixation of pension with reference to the notional pay of the lower level after adding increments earned in lower level would be more beneficial than fixation of pension with reference to the notional pay of the higher level with a fewer number of added increments. The anomaly is well brought out in the examples given in Annexure-III of this letter.

From the examples given in Annexure–III of this letter, it can be seen that the amount of pension computed on notional pay of the lower pay scale/level is more than the amount of pension computed on the notional pay of the higher pay scale/level from which the pensioner had retired. The Pensioner would have got a higher amount of pension under 7<sup>th</sup> CPC if he/ she had **retired from the lower level /pay scale itself**.

**Suggestion:** To set right this anomaly, we suggest that instead of two options recommended by 7<sup>th</sup> CPC in para 10.1.67, **a third option be introduced** whereby the revised pension is computed with reference to the pay particulars of the lower pay scale / lower level also in addition to the two options recommended by the 7<sup>th</sup> CPC and the amount

PENSIONERS' CHAMPION

of pension whichever is higher of options I, II & III is authorized for payment. If this anomaly is not set right either through provision of the suggested 3rd option or through some other dispensation that DoP&PW may devise, a large number of pensioners will be deprived of full benefits resulting in frustration amongst them.

#### Suggestions in a nut shell:

1. The number of increments to be added to the minimum pay in the pay matrix shall be determined by the number of stages commencing from the first stage of the pay scale from which the pensioner had retired to the stage at which the last pay was drawn

2. A third option be introduced whereby the revised pension is computed with reference to the pay particulars of the lower pay scale / lower level also in addition to the two options recommended by the  $7^{th}$  CPC.

It is requested that the suggestions made by us may kindly be viewed in their entirety and accepted which would simplify computation of revised pension and set right anomaly likely to arise.

Thanking you Sir,	Yours faithfully,
Encls: Annexures I,II & III	K.B.Krishna Rao
	Secretary
	Karnataka P&T
Pensioners'Asso	ciation, Bangalore
<b>a</b>	

Copy to: Smt. Vandana Sharma, Joint Secretary, DoP&PW

P.S. Kindly peruse the examples in Annexure: I, II & III

ALL	ALL INDIA CONSUMER PRICE INDEX						
Month	CPI Base 2001=100	12 Months' Total	Monthly 9 Ave.	% increase over 115.76			
July 15	263	3064	255.33	120.57			
Nov 15	270	3121	260.08	124.67			

By. K.B. Krishna Rao

## ANNEXURE-I Examples of suggested Formulations

Details	4th CPC pay scale	5th CPC pay scale	6th CPC pay scale
Date of retirement	31-5-1988	30-9-2002	31-5-2015
Pay scale from which retired	Rs.3,700-125-4,700-150- 5,000	Rs.10,000-325-15,200	Rs.67,000-79,000
Last pay drawn	Rs. 4,325	Rs. 13,900	Rs. 79,000
Stage of the last pay in the retiring pay scale	stage 6 (six)	Stage 13 (thirteen)	stage 7 (seven)
Stages	3700 3825,3950,4075,4200,4325	10000,10325,10650, 10975,11300,11625, 11950,12275,12600, 12925,13250,13575, 13900	67000, 69010, 71080, 73220, 75420, 77690, 79000
Grade pay in 6th CPC	Rs. 7,600	Rs. 6,600	0
Level as per pay matrix in 7th CPC	level 12	level 11	level 15
Notional Pay in Pay Matrix	Rs.91400 at index No.6	96600 at index No. 13	217600 at index No.7
Pension at 50% of the notional pay	Rs. 45,700	Rs. 48,300	Rs. 1,08,800
Basic pension fixed in 6th CPC	Rs. 12,947	Rs. 15,453	Rs. 39,500
Pension under 7th CPC using a multiple of 2.57	Rs. 33,274	Rs. 39,715	Rs.1,01,515
Pension amount admissible (higher of the two calculations)	Rs. 45,700	Rs. 48,300	Rs. 1,08,800

PENSIONERS' CHAMPION

9

### ANNEXURE-II

## Example of suggested formulations-Under 6th CPC Pay Band structure

Details	6th CPC pay Band
Date of retirement	30-6-2006
Pay scale from which retired	PB-4 Rs.37,400-67,000 with grade pay Rs.8,900
Last pay drawn	Rs.44,700 – pay in pay band
Entry pay	40200
Basic Pay for calculation of increment	49,100 (40200+8900)
1st stage	41,680 (49100 X 3%= 1480 + 40200)
2nd stage	43,200 (50580 X 3%=1520 + 41680)
3rd stage	44,770 (52100 X 3%=1570 + 43200) (closest to 44,700)
Stage of the last pay in the retiring pay scale	3 (as above)
Grade pay in 6th CPC	8900
Level as per pay matrix in 7th CPC	level 13-A
Notional pay indicated at index No. 3 of level 13-A	1,39,100
Pension at 50% of the notional pay	69,550
Basic pension fixed in 6th CPC	22,350
Pension under 7th CPC using a multiple of 2.57	57,440
Pension amount admissible (higher of the two calculations)	69,550

PENSIONERS' CHAMPION

(10)

### ANNEXURE-III

### Example on revision with reference to the Higher & lower pay scales

(Employee would have reached maximum in the lower pay scale)

Details	Higher pay scale	Lower Pay scale
Date of retirement	31-03-2004	31-3-2004
Pay scale from which retired	Rs.6500-200-10500	Rs.5000-150-8000
Last pay drawn	Rs. 8,500	Rs. 8,000 (But for promotion)
Stage number of the last pay in the retiring pay scale	stage 11 (eleven)	Stage 21 (twenty one)
Stages	6500,6700,6900,7100, 7300,7500,7700,7900, 8100,8300,8500	5000,5150,5300,5450,5600, 5750,5900,6050, 6200,6350, 6500,6650, 6800,6950,7100, 7250, 7400,7550,7700,7850, 8000
Grade pay in 6th CPC	Rs. 4,200	Rs. 4,200
Level as per pay matrix in 7th CPC	level 6	level 6
Notional Pay in Pay Matrix	Rs.47600 as at index No.11 of pay matrix	Rs.64,100 as at index 21 of pay matrix
Pension at 50% of the notional pay	Rs. 23,800	Rs. 32,050
Basic pension fixed in 6th CPC	Rs. 9,492	Rs. 9,492
Pension under 7th CPC using a multiple of 2.57	Rs. 24,395	Rs. 24,395
Pension amount admissible ( higher of the two calculations)	Rs. 23,800	Rs. 32,050

PENSIONERS' CHAMPION

(11)

12

#### **Enabling provisions:**

The provision of Income Tax Act of 1961 under **Section 192** specifies that every person responsible for paying any income which is chargeable under the head Salary shall deduct income tax on the estimated income of the Assessee under the head **Salaries**.

Definition of salary under **section 17** of the said act includes **pension**.

Therefore **Section 192** casts responsibility on the Pension Pay Officer (PPO) / Treasury Officer (TO) / Sub Treasury Officer (STO) to deduct TDS on the actual payment of annual pension of the Pensioners whose total income for a particular financial year exceeds the prescribed exemption limit.

#### Rate of deduction of Tax.

The tax is computed on the basis of rates in force for the financial year in which payment is made. The PPO/ TO/ STO will estimate total pension income for any year (March to February) receivable by any Pensioner and compute the income tax on the estimated total pension income. Tax is **deducted every month at the rate of 1/12th of the above computed income tax.** 

As per the guidance issued vide **para 2.5.2 of Tax Payer Information Series-35** issued by the Income Tax Department, the monthly deduction is being made based on the average rate.Whenever there is increase in gross pension by way of receipt of arrears due to revision of pension, DA arrears etc, the IT will rise proportionately. The income tax calculated on such increase would be deducted before the end of the financial year concerned.

#### Pension – Deduction of Income tax in the monthly pension (TDS) Consideration of deductions under Chapter VI-A.

The Pensioner is entitled for deductions; if he furnishes the required proof which reduces

tax liability. If a Pensioner is having documents which are eligible for deductions under **Chapter VI A**, the Pensioner has to produce the copy of the documents to the PPO / TO/ STO in the month of January to enable the PPO / TO satisfy himself about the genuineness of the documents as per Para 8 of the Circular No. 17/2014 issued by CBDT.

If the Pensioners are not having any saving instrument entitled for I.T.deduction, they need not furnish any details. In such cases, the Income Tax deduction will be made as per the records available in the office of the PPO / TO / STO.

The non-production of documents well in advance (latest by January) would also make the PPO/TO/STO to deduct the tax as per the records available with them. Hence, the excess tax deducted if any, cannot be refunded by the Pension Pay Officer / Treasury Officer / Sub Treasury Officer. This could be got refunded only from I.T. department by filing the Income Tax return by the Pensioner.

# Compulsory Requirement to furnish PAN by Pensioner.

Section 206AA of the Income Tax Act makes furnishing of PAN compulsory in case of receipt of any sum or income amount on which tax is deductible. If the pensioner fails to furnish his / her PAN or furnishes incomplete details of PAN to the PPO/TO/STO the DDO.is made responsible to make TDS at higher rates on gross pension.

The Pensioners (tax payers) may view their tax credit statement i.e. Form 26- AS on the website www.incometaxindiaefiling.gov.in. The pensioner may also approach the PPO / TO / STO to get information about their tax deductions.In case of higher amount of tax deducted, the Pensioner may get the refund from Income Tax Department at the time of filing the Income Tax Return.

JANUARY 2016

PENSIONERS' CHAMPION

#### **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	S. Radhakrishna General Secretary	O.M. Bhaskaran Treasurer		
æ	23230545 M. 9483467750	<b>2</b> 9448880921	<b>23451578</b>		

13

CCCGPA has submitted Memorandums to the Cabinet Secretary, who is the Chairman of the Empowered Committee of Secretaries constituted to process the recommendations of the 7th Central Pay Commission on the following 2 issues.

1. Extension of Central Government Health Scheme (CGHS) Facility or any other medical facility to the Pensioners/Family Pensioners of Statutory/Autonomous bodies like Coffee Board, Central Silk Board, Kendirya Vidyalaya Sanghatan, National Council of Science Museum, Khadi & Village Industries Commission, Rubber Board, Spices Board, Tea Board, Tobacco Board, Indian Institute of Management, Indian Institute of Science, etc.

2. Extension of recommendations of 7th Central Pay Commission to BSNL Pensioners and application of same fitment formula for revision of their pension on par with Central Government Pensioners w.e.f. 1-1-2016

#### **News from Affiliates**

#### Central Government Pensioners' Association, Mysuru

The Association celebrated "Pensioners' Day" on 27-12-2015 at Sadvidya Patasala, Narayana Sastry Road, Mysuru .The spacious venue of the celebration, the salubrious climate and the ambience of the place added colour to the function and made it a memorable one. Dr.T.S.Sathyanarayana Rao, President, presided over the function. Shri K.B.Krishna Rao, Chairman, CCCGPA, Karnataka was the Chief Guest. Senior Members of the Association aged 75 years were felicitated on the occasion. The Secretary Shri P.M. Parameshwaraiah spoke about the significance of Pensioners' Day. Shri Krishna Rao in his

#### PENSIONERS' CHAMPION

address, explained the salient features of  $7^{th}$  CPC recommendations and answered questions by the Pensioners.

Shri K.S.R. Sharma, Vice President and Shri M.S. Mohan Treasurer were seated on the dais.

#### Defence Accounts Department Pensioners Association, Bengaluru

The Association celebrated "Pensioners' day" on 28-12-2015 in the Multi Purpose Hall of the Office of Principal Controller of Defence Accounts, Bengaluru. Shri C.Rajamani, President of the Association presided over the celebrations. Shri K.B.Krishna Rao, Chairman, CCCGPA, Karnataka was the Chief Guest. A good number of Pensioners participated. Shri H.B.Gundu Rao, Secretary, welcomed the gathering and spoke about the significance of Pensioners' Day. Shri Krishna Rao in his speech dealt at length on the recommendation of 7<sup>th</sup> CPC and answered questions put by some of the Pensioners. Shri T.R.Prakash, IDAS(Retd) DCDA, spoke about the anomalies likely to arise on implementation of 7th CPC Report. Shri M.Prabhu, Chairman, Defence Accounts Employees Union & Member JCM, assured all help to the Pensioners' Association.

# Udupi Dist. P&T Pensioners' Association, Udupi

The Association celebrated Pensioners' Day on 20<sup>th</sup> December 2015 at Kathyayini Mantap in Kadiyali Temple, Udupi. The function was presided over by Shri H. K. Mallya, President of the Association. Dr. N. Vijaya Balla, Dharmadarshi of Janardhana Mahkali Temple, Ambalpady, and Patron of the Association was present. Sri Mati Mudiappa, Retired Principal and Member, Karnataka

Sahithya Academy, Udupi, was the Chief Guest. Sri Naveenchandar, Supdt. Of Post Offices, Udupi was the Guest of Honour.

Fourteen Septuagenarian members and three members 85 years old were honoured on the occasion, by presenting them with shawls and mementoes. The President of the Association honoured the Patron, Chief Guest and Guest of Honour by presenting them with shawls and mementos.

The Chief Guest explained the protection available to Senior Citizens under various Rules and Regulations of the Government. The function concluded with a vote of thanks by the Secretary of the Association, Shri George Samuel.

Earlier the Annual General Body Meeting of the Association was held in the same hall. The President of the Association presided over the meeting. The Annual Report and the Statement of Income and Expenditure were presented in the meeting by the Secretary & Treasurer respectively.

Sri D.V. Padubidri, Retired Dy. C.C.A., DoT, spoke about the recommendations of the 7th Central Pay Commission and their implications.

The Meeting unanimously elected the following office bearers for the year 2016:

1) Founder Secretary: Shri K. Prabhakara Rao,

- 2) President: Shri D.V. Padubidri
- 3) Vice President: Shri Sadashiva Naik
- 4) Secretary,: Shri George Samuel
- 5) Joint Secretaries: Shri U. Shankar and Shri Shankarnarayana Shet
- 6) Organizing Secretary: Shri U. K. Bhat
- 7) Treasurer: Shri I. Manjunath Kini
- 8) Auditor: Shri T. Narayana Bhat

CGHS Order Office of the Additional Director, CGHS, Bangalore-560034 Office Order No. 19-3/2014/ADMIN(129)/5055 dated 15-12-2015

#### Removal of Shirdi Sai Hospital Pvt Ltd., from list of Empanelled Hospitals under CGHS, Bangalore

Shrdi Sai Hospital Pvt. Ltd. # 519, 2nd Main, Nethravathi Street, New BEL Road, Bangalore-560054, Ph: No. 080 42719999 which was empanelled under CGHS, Bangalore vide OM No. 19-3/2014/ADMIN (129)/5287 dated 13-11-2014, has expressed their inability to extend treatment to CGHS Beneficiaries with effect from 07/01/2016.

Accordingly, their name stands removed from the list of Empanelled Hospitals under CGHS, Bangalore with effect from 07/01/2016.

Additional Director CGHS, Bangalore

#### Comrade A.B. Bardhan is no more

**Comrade A.B.Bardhan**, one of the towering leaders of Left Movement in India, passed away on 2nd January, 2016 at the age of 92 years. From his early days Com Bardhan was a committed Trade Union Activist. A fiery orator, he was the General Secretary of the Communist Party of India for over 16 years. He played a major role in unifying the left forces in India. Com. Bardhan will be remembered for his great contributions to the trade union movement. His demise is an irreparable loss to the Indian Working Class and has created a void hard to fill.



The Executive Committee of Karnataka P&T Pensioners' Association pays its respectful homage to the departed Leader.

PENSIONERS' CHAMPION



#### Legal Matters

1. Grant of upgraded Pay Scales to Income Tax Officers / Income Tax Inspectors w.e.f 1-1-1996

OA 86 /2008 filed by Income Tax Gazetted Officers Association, Mumbai was allowed by CAT Mumbai on 17-1-2012.Writ petition filed by the Government - WP 9649/2012 came up for hearing on 22-9-2015. Adjourned to 23-1-2016

# 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.— Application allowed on 21-4-2015 - Extract of relevant paras given in page-11 of Pensioners' Champion, May 2015 issue.

#### Status

RA 165/2015 & RA 172/2015 came up for hearing on 13-1-2016. Orders reserved

#### 3. BSNL

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

O.A.NO.2173/2014 before CAT, Principal Bench, Delhi. Came up for hearing on 3-12-2015 adjourned to 3-2-2016

#### 4. Complete parity in pension between pre-2006 & post- 2006 retirees of grade S-30.

OA.937/2010 filed by All India S-30 Pensioners' Association & OA 2101/2010 were allowed by a common Order passed by CAT, Principal Bench, New Delhi, on 20-11-2014. Extract of the Order given in page 4 of Pensioners' Champion- December 2014.

Review Application No. RA 10/2015 filed by S-30 Pensioners' Association was disposed of by an Order passed by the CAT on 24-9-2015 wherein it has been ordered that "the basic pension of pre-2006 retirees in S-30 should be fixed such that it is not less than Rs.38,500/." Extracts of the pars of the operative part of the judgement given in pages 7-8 of October 2015 issue. Gol has filed a Writ Petition in the Hon'ble High Court of Delhi. Case No.WP(C) 5327/2015. Next date of hearing 24-2-2016.

#### OBITUARY

**Shri Y. C. Dixit Yagneshvar,** LM 1421, Retd. Sr.Superintendent of POs, Dharwad expired on 2-2-2015 at the age of 82 years. He is survived by his wife and 2 daughters. Late Shri Dixit was the founder President of All India Central Govt. Pensioners' Association, Dharward.

Shri Sharma S V L N, ALM 1878, Retd. Scientist, LRDE, expired on 13-11-2015 at the age of 77 years. He is survived by his wife and 2 daughters.

Shri D.Lakshminarayana Rao, LM-201, Retd. Sorting Postman, Chickpet PO expired on 7-12-2015 at the age of 84 years. He is survived by his wife, 2 sons and one daughter.

Shri D.J.Monisse, ALM 627, Retd. Assistant Officer, Kolar Gold Mines, expired on 28-12-2015 at the age of 94 years.

Our heartfelt condolences to the bereaved.

PENSIONERS' CHAMPION

15



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

No. W-02/0002/2014-DPE(WC)-GL-I/16 Government of India, Ministry of Heavy Industries & Public Enterprises, Department of Public Enterprises, dated 4th January, 2016.

In modification of this Department's of O.M. of even No. dated 8.10.2015, the rate of DA payable to the executives and non-unionized supervisors of CPSEs (2007 pay revision) is as follows:

(a) Date from which payable: 1.1.2016

(b)	Average AICPI (2001=100) for the q	uarter Sept. 2015-Nov' 2015
	September, 2015	266
	October, 2015	269
	November, 2015	270
	Average of the quarter	268.33
(c)	Link Point: (as on 1.1.2007)	126.33
(d)	Increase over link point	(268.33 - 126 - 33)

(e) Revised DA Rate w.e.f. 1.1.2016: 112.4% [(142 ÷ 126.33) x 100]

2. The above rate of DA i.e. 112.4% would be applicable in the case of IDA employees who have been allowed revised pay scales (2007) as per DPE O.M. dated 26.11.2008, 9.2.2009 & 2.4.2009.

3. All administrative Ministries/Department of the Government of India are requested to bring the foregoing to the notice of the CPSEs under their adminiatrative control for necessary action at their end.

# Request for grant of Grade Pay of Rs. 4,600 to Pre-2006 Pensioners retired from Grade S12 i.e. in the Pay Scale of Rs. 6,500-200-10,500 not agreed to by DoE, MoF.

# Letter from the Dept. of Pension & PW addressed to Shri K. Srinivasan is reproduced below.

No. 38/06/15-P&PW (A) Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Pension & Pensioners' Welfare, New Delhi, 28th December, 2015.

To,

Shri K.Srinivasan

1st 'A' Fourth Street, Srinivasanagar, Tiruvanaikoil,

Tiruchirapalli-620005 Tamilnadu

Sub: Your Grievance dated 25.11.2015 regarding grant of Grade Pay of Rs. 4600/instead of Rs. 4200/- reg.

#### Sir,

I am directed to refer to your grievance dated 25.11.2015 bearing Regn. No. DOPPW/E/ 2015/06803 on the above noted subject and to say that the proposal regarding grant of Grade Pay of Rs. 4600/- to the pre-2006 pensioners who retired in the pay scale of Rs. 6500-10500/ - with Grade Pay of Rs. 4200/- has not been agreed to by Ministry of Finance, Department of Expenditure.

PENSIONERS' CHAMPION



#### Annul Get-together of RMS & MMS Pensioners on 1st Sunday of the New Year, 2016

"Madhura Milana", the13th Annual Get-together, of RMS (Railway Mail Service) and MMS(Mail Motor Service) Pensioners of Department of Posts, took place on 3rd January, the first Sunday of the New Year 2016, 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 Gettogether was taking place in the past, presided over this year's "Madhura Milana". Prof.B.Gangadhara Murthy, a former Official of Mysore RMS & former Professor of English, National College, Gauribidanur, who was awarded the "Best translation Award-2015" for his contribution to "Translation literature" by Kuvempu Bhasha Bharathi Pradhikara, was the Chief Guest.

After invocation by Shri T.S.Rajasekharaiah, Some Senior Pensioners lighted the lamp to mark the commencement of the meet. Two minutes silence was observed in memory of Dr. APJ Abdul Kalam, former President of India, Late Shri V.Ramachandrappa-I, Shri A.G.Ramalingam Retd. RMS officials and the victims of recent floods in Chennai and Costal Districts of Tamilnadu.

Sri K.K.Gandharan, under whose guidance a new team of volunteers had made the arrangements for this year's Get-together, welcomed the Chief Guest and all the Pensioners present. A Cake was cut by the senior Pensioners in celebration of the New Year.

Octogenarian and Septuagenarian Pensioners were honoured. Each one of them was presented with a garland, a shawl and a fruit bowl.

The Chief Guest in his speech shared his experience when he was an employee of Mysore RMS and said that he cherishes the memory of his association with RMS friends.

Shri K.B.Krishna Rao, Secretary, Karnataka P&T Pensioners Association in his speech at the outset, thanked the team headed by Shri Gangadharan for making excellent arrangements for the "Madhura Milana" and there after explained the salient features of the recommendations of the 7th Central Pay Commission. He appealed to the RMS retirees to become members of Karnataka P&T Pensioners' Association.

Shri S.M.Vittal Rao in his presidential speech was reminiscent of the Year in which the first "Madhura Milana" of RMS & MMS Pensioners was held and said that over the years the standard of life of RMS Pensioners has improved considerably and that their children are now well placed in life.

Shri H.V.Ramanatha and Shri K.R.Kambaiah also addressed the gathering

The get together ended after a vote of thanks proposed by Shri K.K.Gangadharan.

#### BSNL

#### Merger of 78.2% of IDA with pension – Status

All India BSNL Pensioners' Welfare Association's Representatives of Madhya Pradesh, Com. Atneriya, Asst Circle Secretary and Com. Prabhakar Sharma, Ujjain District Secretary met Shri Ravi Shankar Prasad, Hon'ble Minister for Communications who was in Ujjain on 17 January 2016 and submitted a memorandum on 78.2% case. The Minister told them that the matter has already caught his attention and a decision would be taken very soon.

Curtsey: AIBSNLWA

PENSIONERS' CHAMPION

17

Rs.1	20/- Smt./Sri	Rs.	120/- Smt./Sri	Rs.1	50/- Smt./Sri	1151	N.Shivashankara
689	A.Krishnappa	2045	B.V.Srinivasa	S-212	T.Balakrishnan	1165	M.V.Nagendra
981	G.Sundaram	2051	B.H.Gopala Swamy	S-253	K.M.Joshi	1846	M.T.Basappa
1118	N.K.Venkararamaiah	2134	N.Narasimhan	S-269	Madanlal Chug	1883	S.Mahadevaiah
1503	R.Shankara Ramaiah	2135	M.Chandrasekharaiah	S-270	Annaiah	2245	S.G.Naik
1658	N.Munivenkatappa	2139	D.G.Puttamadaiah	S-271	Das Murthy	Rs.	360/- Smt./Sri
1692	G.V.Christopher	2143	B.S.Ramachandra	S-272	D.V.Sathyanarayana	877	Renukaradhya
1719	H.V.Gururaja	2179	K.Devanathan	S-273	T.V.Ramamurthy	1605	S.T. Bhaskaran
1774	G.S.Shetty	2234	Doddamadiah	S-274	O.M.Dhamija	Rs	450/- Smt./Sri
1910	Kalpana Subhas	2238	C.S.Chandrashekhariah	S-275	Doulat Belex	1198	S.K.Venkatesha Murthy
1982	M.K.Subbrayappa	S-276	Pratap Singh	х	N.Srinath		,
1983	S.Shankar	S-25	K.V.Ramana	De 21	00/- Smt./Sri	79	500/- Smt./Sri Abdul Jabbar
1986	B.N.Gnanadeva Rao	Rs.1	50/- Smt./Sri	2138	H.Ganesha	<u> </u>	
1994	V.Chandrappa	68	V. Nagabushana Rao		40/- Smt./Sri	Rs.	600/- Smt./Sri
2021	V.Purushothamachar	S-196	K.K.Varagiri	743		165	K.Bettaiah
2042	M.L.Swamy	S-198	K.S.Krishna Murthy	743 989	N.Parthasarathy T.A.Gopalakrishnan	1570	Yeshodamma

#### Subscription received for Pensioners' Champion in December 15 - January 2016

### **Newly Enrolled Members**

1	Name (Smt./Sri) Designation & Office in which last wo		ked Type	& No.
1	S.V.Seshadri	Sub Postmaster, Krishnarajapete PO, Shimoga	LM	2355
2	H.K.Ramanna	Supervisor SBCO(HSG II), Bangalore GPO	LM	2356
3	H.S.Srimathi	Private Secretary to CPMG, Karnataka	LM	2357
4	K.V.Yelakki Gowda	Sorting Assistant, Bangalore PSO	LM	2358
5	V.S.Krishna Murthy	Assistant General Manager, (PR), O/o CGMT, Bangalore	LM	2359
6	K.R.Kambaiah	LSG Supr. Bangalore PSO	LM	2360
7	B.N.Narasimha Raju	MTS, Bangalore City RMS, Bangalore	LM	2361
8	H.Dasaratha Rao	Driver, Grade I, MMS, Bangalore	LM	2362
9	S.Rajendran	JE, Indiranagar Telephone Exchange, Bangalore	LM	2363
10	K.R.Ambrose	Senior Project Assistant, Department of Space, Bangalore	ALM	2364
11	G.K.Vijayalakshmi	Sorting Assistant, Bangalore City RMS	LM	2365
12	K.Sekhar	MTS, Bangalore City RMS	LM	2366
13	H.R.Satyanarayana	Sub Divisional Engineer, T&D Circle, Bangalore	LM	2367
14	Virupakshappa.Y.Ankad	Supdt of POs, Gokak Divisioin, Gokak	LM	2368
15	H.S.Anantha Murthy	Head Postmaster(HSG- I), Bijapur HO, Bijapur	LM	2369
16,	K.M. Joshi	Supt. of Post Offices, Havery	LM	2370
17.	M.H. Savanur	Post Master, Havery H.O.	LM	2371

#### LM: Life Member

ALM: Associate Life Member

**Shri K.S. Balakrishnan** of Mumbai, a Well wisher of the Assn, has donated Rs. 10,000/in recognition of the functioning of the Assn for the cause of Pensioners.

PENSIONERS' CHAMPION

(18)

CGHS, Bangalore with a view to ensure hassle free treatment at Empanelled Hospitals to CGHS Beneficiaries, has furnished the list of Nodal Officers identified by the Hospitals at the initiative & request of CGHS. Beneficiaries may contact the concerned Nodal Officers of the Hospitals in case they need any assistance.

NODAL OFFICERS OF HCO OF CGHS BENGALURU					
S.No Hco name		Two Nodal officers names and			
		mobile numberand email id			
1	Fortis Hospitals Limited Cunningham Road (w.e.f 17/11/2014)	Vishalakshi B 9620226526,080- 41994444/584, vishalakshi.babu@fortishealthcare.com Sr Supervisor Billing,Dr priya Goutham 080-41994444/497 priya.goutham@fortishealthcare.com Chief medical officer			
2	Imperial Hospital and Research Centre(Apollo) (w.e.f 17/11/2014)	Mr.Krishna Reddy- +919986919207,creditcell_bglr@apoll ohospitals.com Hanumanth raya 9945673053			
3	KIMS Hospital & Research Center (w.e.f 25/03/2015)	Nijlingappa 9535179666 kimshospitalbangalore@gmail.com Tara 080-26607985			
4	Mallya Hospital (w.e.f 25/03/2015)	Dr.Humera, CMO +91 9845092091, Mr. T.Somasekhar, Manager- Business Development +91 9901107032 jvdesi@yahoo.com			
5	MediHope Super Specialty Hospitals & Research Center Pvt., Ltd. (w.e.f 20/02/2015)	Dr.Chittibabu.G.K. 9008185795, Mrs.Sujatha 9353049901 insurance@medihopehospitals.com			
6	Narayana Hrudayalaya (w.e.f 25/03/2015)	Mr. Harish - 9538066355 - harish.s01@nhhospitals.org Mr Mohan Kumar 9538897978			
7	Narayana Superspeciality Hospitals Pvt Ltd (w.e.f 17/11/2014)	S. Ravi Shankar, !dministrator, 080 – 2308 4000 / 99 , 98868 10825,Ms. Roopa - Front Office Staff 080 2308 4000, Ms. Rekha Kumar, Accountant 73537 11248 - accounts@narayanasuperspecialityhos pitals.in )Mr. D Premanand , GM - Mktg. / PRO ( 98403 32730 - premanand@narayanasuperspecialityh ospitals.in / premnssh@gmail.com )			
8	P D Hinduja Sindhi Hospital (w.e.f 17/11/2014)	Mrs. Jyothi K M. 8884458691- jyothikm@hindujasindhihospital.com. Mrs Fareedha 9900724818			

19)

PENSIONERS' CHAMPION

Posted on 27th/30th of every month at Bangalore PSO, Bangalore-560 026. RNI Regn. No. KAR BIL/2000/1576 Reg. No. RNPG/KA/BGS/446/2015-17 - Total No. of Pages: 20					
9	Sagar Hospitals Banshankari (w.e.f 25/03/2015)	Mr Anand Bali 9591991891, Shiv Raj Billing manager 9591991812, billingmgr.bsk@sagarhospitals.com, Dr.Naganand.K.A- Asst.Medical Administrator 9591991897 amabsk@ amo.bsk@sagarhospitals.in			
10	Sagar Hospitals Jayanagar (w.e.f 25/03/2015)	Abdul Fahim-9591991863 Abdulfahim@sagarhospitals.in sowmya-9591991802 admissions.jnr@sagarhospitals.in			
11	Sri Shankara Cancer Hospital & Research Centre (w.e.f 25/03/2015)	MR ANIL KUMAR- 9844611171 ;anilkumarvr143@gmail.com; MR RAGHAVENDRA - 9535074408; sschrc@gmail.com			
12	Trinity Hospital & Heart Foundation (w.e.f 25/03/2015)	DR M R VISHWANATH trinityheartfoundation@gmail.com MR K E DEVA PRASAD 9008300611 kdepee@gmail.com			
13	Vydehi Institute of Medical Science & Research Centre (w.e.f 25/03/2015)	Ananth Prakash ph no. 9900236974 Jayasimha PH no. 9449015906 info@vims.ac.in			

Donations received for Association				
LM/ALM	Name (Smt./Sri)	Rs/-		
1434	B.Rajasekar	3000		
2351	S.A.S.Iyengar	1000		
1198	S.K.Venkatesha Murthy	500		

#### 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

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