



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

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

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

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**PENSIONERS' DAY 17TH DECEMBER 2017**



**Shri Y.V. Gundu Rao, Chief Guest speaking on the occasion**

**Greetings and Best Wishes to all our members, subscribers  
and well wishers for a Happy New Year 2018.**

## Pensioners' Day - 17th December

Like every year, 'Pensioners' Day' was observed under the aegis of the Coordination Committee of Central Government Pensioners' Associations, Karnataka on 17.12.2017 at Udayabhanau Kala Sangha, Gavipura, Bengaluru 560019. The Management Committee meeting was also held on the same day. Shri Y.V.Gundu Rao, well known humourist, was the Chief Guest. The Advisors to CCCGPA Shri B.Sadashiva Rao and Shri N.Bhaskaran attended the function. It was well attended.

2. The function started at 10.30 AM. Shri K.B.Krishna Rao, Chairman presided. Shri S.Radhakrishna, General Secretary, welcoming the gathering, explained the significance of Pensioners' Day. An article on Pensioners' Day was published in Kannada in the November issue of *Pensioners' Champion*, the monthly journal of Karnataka Posts and Telecommunications Pensioners' Association. He narrated the benefits that accrued to the Central Government pensioners from the famous 'Nakra Judgement', which is also known as the 'Magna Carta of Pensioners'. As a result of the judgement delivered by the Hon'ble Supreme Court on 17.12.1982, pensioners got their pension re-fixed every time the salary of the serving employees was revised. Subsequently, the Government, agreeing to the demands from Pensioners Associations and Employees Unions, is liberalising pension rules based on the recommendations of successive Pay Commissions. He said that this has paved the way for accrual of benefits to the State Government Pensioners too since, some of the State governments are following central pay scales and pension rules. He said that we should all be thankful to the Supreme Court, Pensioners Associations, Serving Employees Unions and the Central Government. He also announced that along with the Chief Guest, there were two more guests i.e. representatives of *Nightingales Medical Trust*, an NGO and *HDFC Life New*

*Zeal- complimentary Elderly care Services*, who would also address the pensioners.

3. Shri Radhakrishna, welcoming the Chief Guest Shri Y.V.Gundu Rao, said "there is no need to introduce him as he is a well known humourist". He said that he and Shri Gundu Rao have been friends since their young days, when both were theatre artists. "Shri Gundu Rao retired from the Reserve Bank of India, but he is still continuing as a Consultant. Speciality of his humour is that it does not ridicule or hurt others and it is sure to make the audience to laugh away their woes, real and imaginary, for a few moments".

4. Shri Gundu Rao spoke mostly about old age. He began with a quotation "It is easy to laugh at others, slightly more difficult to laugh with others, but most difficult to laugh at yourself with others". His speech was full of witticisms and every sentence that he spoke elicited laughter. He spoke for about 50 minutes, quoting from the works of poet Dr. D R Bendre, writers Dr.A.N.Murthy Rao, Dr. R Shivaram (Raasi) and Bhimasena Rao (Beechi) and other writers.

Speaking on life in old age, he said that his friends have started a sort of a club for old people called 'F E Y' meaning 'Forever Young', to encourage the members to always feel that they have not lost their vitality after retirement or due to old age and they still have a number of years of active and joyful life to go. Quoting Dr.A N Murthy Rao, he said that when a reporter asked Dr.Rao on his 100<sup>th</sup> birthday that what his wish would be on the occasion, Dr Rao replied that he would like to live for another 100 years. In contrast, Dr. H Narasimhaiah, former Vice Chancellor, Bangalore University, had stated that he would never like to die. Shri Gundu Rao exhorted the pensioners never to feel dejected either because of old age ailments or because of the circumstances that make them to live away from their children and face facts of life as they emerge. He thanked

Shri Radhakrishna and CCCGPA for the invitation and wished all pensioners well on 'Pensioners Day'.

5. Shri Radhakrishna thanked Shri Gundu Rao for the wonderful and inspiring talk, which had evoked everyone's response by laughter and applause. Shri K.B.Krishna Rao Chairman CCCGPA, presented Shri Gundu Rao with a fruit basket and a purse.

6. The Chairman invited Shri Amar, a representative of Nightingale to speak. Shri Amar explained about the services for senior citizens available in their organisation. He said that it was started in a small way for 2 elderly persons by Dr.Radha Murthy and Shri Premkumar Raja and now it has grown quite big with branches in Bengaluru and outside. He explained about their projects called Active Ageing, Enrichment Centre, India Elderly Connect, and Day Care Centre. He said that they have a helpline at Police Commissioner Office with No. 1090 and aged persons can call this number for any problems. He answered queries too.

7. Ms.Joyce Mathew Kurian of HDFC Life-New Zeal Elderly Care Services -spoke. She said that HDFC started this service one month back and it offers 'elderly companion care service' for senior citizens like helping the elderly in booking a travel service, fixing an appointment with a doctor and escorting them on their visits anywhere. They also undertake nursing, bill payments etc. They have about 30 volunteers with their backgrounds checked. Up to 31.3.2018, they give free service, but after that they will decide about the fees. Approximately, Rs.800/- per month may cover 3 calls, but they are making a survey at present. She said that, in Chennai, there are 400 families using their service. She distributed brochures and answered questions.

8. The Chairman thanked both the young representatives and asked them to give a note on the services they offer to senior citizens so that it can be published in our journals.

9. The Management Committee meeting of CCCGPA was held after observance of Pensioners' day which continued up to 1.30 PM.

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### **Life Certificate – Exemption from personal appearance**

**Rules 102 and 103 of Dept. of Posts, Financial Hand Book Volume-II are extracted below for the information of pensioners who are drawing their pension from post offices and are unable to appear before the pension disbursing authority to sign the Life Certificate**

102. A pensioner specially exempted by the orders of competent authority from personal appearance, a female pensioner not accustomed to appear in public, or a pensioner who is unable to appear in consequence of bodily illness or infirmity, may receive his or her pension through a representative upon the production of a life certificate signed by a responsible Government Officer or by some other well known and trust worthy person

103. A pensioner who produces a life certificate signed by any person specified here under is exempted from personal appearance

- i) a person exercising the powers of a Magistrate under the Criminal Procedure Code
- ii) a Registrar or Sub Registrar appointed under the Indian Registration Act
- iii) a Group A or B Government servant
- iv) a police officer not below the rank of sub-Inspector-in-charge of a police station
- v) a Postmaster, a departmental Sub Postmaster or an Inspector of Post Offices
- vi) a Class I Officer of the Reserve Bank of India, an officer (including Grade II officer of the State Bank of India or of its subsidiary
- vii) a pensioned officer who, before retirement, exercised the powers of a Magistrate
- viii) a Justice of Peace
- ix) a Block Development Officer, Munsif, Tehsildar or Naib Tehsildar.

**Construction of an Annexe to Pensioners' Bhavan, Association's Building in Telecom Layout, Bengaluru**  
**An APPEAL**  
**FOR DONATION TO THE BUILDING FUND OF THE ASSOCIATION**



Construction of the annexe has commenced. Excavation of earth for raising columns is completed. Other works are in progress. Cost of construction of the ground floor with parking facility and the first floor with an

office room, rest rooms and a hall for holding monthly EC meetings is estimated to be around Rs.50, 00,000. Donation collected so far amounts to Rs.30,00,000 only. We are therefore forced to appeal for liberal donations from our Members and Subscribers, **who have not yet responded** to our appeal for donation. We are now writing personal letters to such members. 16<sup>th</sup> List of donors is published in this issue.

Pre-2016 pensioners are being paid arrears of pension consequent to revision of their pension in terms of DoP&PW OM dated 12-5-2017. We appeal for liberal donations from those who have not yet remitted their contribution.

**Other members also may please consider paying additional amounts to facilitate construction of a meeting hall in the 2<sup>nd</sup> floor of the Annexe to facilitate holding of annual general body meetings. Members who have donated above Rs 5,000 but less than 10,000 and those who have donated above Rs.10,000 but less than 25,000 may please consider raising their donation to Rs.10,000 & Rs.25,000 respectively, so that their names may be included in the boards**

Donation can be made in instalments also. Progressive total of donations made will be indicated in the list published in the Association's Journal *Pensioners' Champion*, as and when donations are received

*Names of those who donate Rs.25,000/- and above will be engraved on granite stone to be embedded in the front wall of the new building and of those who donate Rs. 10,000 and above but less than Rs.25,000/-, will be printed on the boards to be provided in the main hall*

**Income Tax exemption:** 50% of the amount of donation made to K P&TPA, is eligible for deduction in the Gross total Income under Section 80-G of Income Tax ACT.

Donation to be remitted by **crossed cheque** payable to "**Karnataka P&T Pensioners' Association**".

**Cheques may please be sent to:**

Sri K.R.Anantha Ramu, Treasurer K P&T PA,  
No 1158, 7<sup>th</sup> Main, 7<sup>th</sup> Block, HMT Layout, Vidyanarayapura, Bangalore-560097.  
(Ph: 080 23642466 Mob: 9448477129)

**Note:** Cheques are not to be drawn in the names of either the Secretary or the Treasurer.

**Postal Pensioners – Karnataka**

Though some members of our Association have informed us that they have since received their personal copies of the revised PPOs and arrears also have been paid to them, the progress in issue of revised PPOs is most unsatisfactory in as much as only about 6000 RPOs have been reportedly issued so far, out of about 16,000 postal pensioners. The matter was discussed in the management committee meeting of CCCGPA, Karnataka on 17-12-2017 and many pensioners expressed their dissatisfaction about the inordinate delay in revision of pension and wanted that the association should take immediate action to pursue the matter at the highest level. We will pursue the issue with the CPMG, Karnataka.

**DoT Pensioners – Karnataka**

We are glad to note that there has been good & satisfactory progress, in revision of pension of DoT retirees due to the consistent efforts made by KP&TPA and the perseverance on the part of Sri Gangadha Rao and Changappa of AIBSNLWA. 3389 Revised PPOs had been issued by 15-12-2017 out of 5873 DoT Pensioners. CCA Karnataka hopes to complete revision work by the end of December. Our thanks to Sri A. Gnanasekaran, CCA, Sri Sathis Kumar, Jt. CCA, Karnataka, the Accounts Officers and the staff of the office of the CCA who have been extremely cooperative and have evinced keen interest in revision of pension of DoT pensioners.

**Central Excise & Customs department pensioners**

Status as on 17-12-2017

Total No. of pensioners: 1800

No. of cases finalised by the department and sent to PAO: 1500

No. of cases forwarded by PAO to CPAO New Delhi for issue of revised PPO: 800

Most of the pending cases pertain to post 2006 pensioners. PAO has assured that all pending cases will be settled by the end of January 2018.

Courtesy: Sri R. Durgaprasad, Secretary, Central Excise & Customs Pensioners' Association

**Railway Pensioners**

**Railway Board, vide its letter dated 30-11-2017 has instructed PFAs of all Zonal Railways to ensure payment of revised pension by banks. Letter is extracted below.**

*Railway Board letter No. RBA 170/2017 dated 30-11-2017*

Subject: Payment of revised pension including arrears wef 1-1-2016 to the pensioners

The process of revision of pension is being carried out in the Zonal railways/PUs as per the 7<sup>th</sup> CPC recommendations. Accordingly, revised PPOs are being sent to the Public Sector Banks disbursing railway pension for commencing payment of revised pension including arrears wef 1-1-2016 to the pensioners. The objective of payment of revised pension is complete only when the pensioners receive the revised pension from the banks.

You are therefore, requested that the bank scrolls received in the Railway are verified once in a month to ensure that the payment of revised pension has been commenced in favour of those pensioners to whom revised PPOs have been issued.

Sd/- Jt. Director of Accounts Railway Board

**BSNL IDA**

From 1-10-2017 124.3 %

**RBI  
Circular**

**Recording of PPO Number in the passbook of Pensioners / Family Pensioners**

RBI/2016-17/319

DGBA.GBD.No.3235/45.01.001/2016-17 dated June 8, 2017

All Agency Banks

Dear Sir / Madam

Recording of PPO Number in the passbook of Pensioners / Family Pensioners

As you are aware, it has been decided to record the PPO number in all the pension passbooks of the pensioners/family pensioners issued to them. This is to alleviate the difficulties reported by pensioners/family pensioners to get duplicate Pension Payment Orders (PPO) in case of missing of original PPO, transfer of pension account from one bank/branch to another bank/branch, commencement of family pension to spouse or dependent children after the death of pensioner, etc. in the absence of ready availability of PPO numbers.

2. Necessary instructions in this regard have already been issued to all authorised banks by the Central Pension Accounting Office vide their Office Memorandum CPAO/Tech/Clarifications/P&PW/2014-15/426-497 dated September 17, 2014 and Office of Principal Controller of Defence Accounts (Pension) vide their Circular No.185 dated November 28, 2016 (copies enclosed).

3. However, it has been noticed that a few agency banks have not yet implemented the instructions in all their branches. Accordingly all agency banks are advised to record the PPO numbers on the passbook of pensioners/family pensioners.

Yours faithfully

(Partha Choudhuri)  
General Manager

*(CPAO order dated 17.9.14 is reproduced below) - Editor*

**CPAO  
Order**

*Gol, Ministry of Finance, Department of Expenditure Central Pension Accounting Office,  
OM No, CPAO/Tech/Clarification/P&PW / 2014-t5/ 426- 497 dated 17-9-2014*

**Marking of PPO number in the bank passbook of pensioners/family pensioners**

This office has been receiving various applications from Central Civil Pensioners/Family Pensioners and Registered Welfare Organizations related to pension problems like how to get duplicate PPO in case of missing of original PPO, commencement of family pension to spouse or dependent children after the death of pensioner, transfer of pension account from one bank/branch to another bank/branch. But above complaints are not attended immediately by banks because their bank pass books do not have PPO numbers. To obviate this situation it would be better if the PPO number is marked in the passbook.

Therefore, Heads of all CPPCs and Government Business Departments are advised to instruct all their bank branches dealing with pension payments to record the PPO numbers in all the passbook of the Pensioners/Family pensioners issued by them.

Vijay Singh  
Sr. Accounts Officer (IT&CH)

**PENSIONERS' CHAMPION**

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**DECEMBER 2017**

**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

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<b>K.B. Krishna Rao, Chairman</b> Ph: 23230545 M. 9483467750	<b>S. Radhakrishna General Secretary</b> M: 9448880921	<b>O.M. Bhaskaran Treasurer</b> M: 23451578
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**Reports from Affiliates on observance of Pensioners' Day**

**Posts and RMS Pensioners' Association, Kalaburagi-1**

The association observed Pensioners' day on Sunday on 17.12.2017 at Kalaburagi. Smt.R.Seethalaxmi former General Secretary, All India Postmen and MTS employees Union and Executive Committee Member, All India Postal and RMS Pensioners' Association, inaugurated the celebrations. Sri.N.Vidyadhar Shetty was the guest of Honour and Sri.Sushil Kumar Tiwari ASP(R) O/o SSPOs was also present as Guest. On this occasion Smt.R.Seethalaxmi addressed the gathering and briefed about the history of pension and

importance of Pensioners' day celebrations. Sri.D.Kalyan Rao Retd.SSPOs and the President of the association in his presidential address urged the EC Members to make efforts to enrol more members and strengthen the Association .He gave several tips on leading life in old age which would make life in old age more enjoyable. Sri.S.N.Yewoorker Secretary spoke about the importance of the Pensioners day. Sri.S.S.Bali, Vice President and Sri.D.M.Kulkarani, Treasurer were present. Sri.A.Mudgal managed the event. Report on the celebrations appeared in most of the leading local dailies and on TV.

**CGHS**

**Validity of CGHS Plastic Cards**

Plastic cards issued at the time of their introduction in the year 2012 have the year of validity indicated as 2017 thereby requiring renewal of such plastic cards. But, CGHS Directorate has clarified vide para No.5 of its Circular dated 8<sup>th</sup> June 2015 extracted below that the HCOs should continue to provide medical facilities irrespective of the printed date of validity in the plastic card.

However, the beneficiaries who have plastic cards with the date of validity indicated on them despite having paid subscription for issue of life time cards are advised to apply for issue of a new permanent card, since private hospitals empanelled under CGHS, who are not aware of the instructions from CGHS Directorate, may refuse admission citing reason of expiry of the validity of the card

- Editor

*Ministry of Health & Family Welfare, Directorate General of CGHS,  
Office of the Director, CGHS, New Delhi O.M.No. F.No. FTS/127429/2015, dated the 8th June 2015*

Paras 1 to 4 and 6 to 7 not extracted since the OM was published in June 2015 issue of *Pensioners' Champion* in page- 9. **Para 5 on validity of cards only is extracted below**

- Editor

5. Printout of CGHS Index Card, which shall be valid for availing all CGHS facilities including investigations / treatment from Empanelled Diagnostic Centres and Hospitals till Plastic Cards are issued through the CGHS Wellness Centre. **In addition all the Empanelled Private Hospitals and the laboratories shall continue to provide medical facility at CGHS terms and conditions to the CGHS Beneficiaries irrespective of the printed date of validity in their Plastic Cards.** However, they shall verify the validity of the Card in the CGHS database at the link <http://www.cghs.nic.in/welcome.jsp> and extend the investigation/treatment facilities.

## Pension disbursement to Sr.Citizens-RBI Instructions

RBI/2017-18/89, DBR.No.Leg.BC.96/09.07.005/2017-18, dated November 9, 2017

All Scheduled Commercial Banks (including RRBs)  
All Small Finance Banks and Payments Banks

Dear Sir/ Madam

### Statement on Developmental and Regulatory Policies - October 4, 2017- Banking Facility for Senior Citizens and Differently abled Persons

Please refer to Paragraph 8 of Statement on Developmental and Regulatory Policies, released by Reserve Bank of India on October 4, 2017 as part of Fourth Bi-monthly Monetary Policy Statement 2017-18, a copy of which is enclosed. It has been observed that there are occasions when banks discourage or turn away senior citizens and differently abled persons from availing banking facilities in branches. Notwithstanding the need to push digital transactions and use of ATMs, it is imperative to be sensitive to the requirements of senior citizens and differently abled persons.

2. In view of the above, banks are required to put in place appropriate mechanism with the following specific provisions for meeting the needs of such customers so that they are able to avail of the bank's services without difficulty.

#### (a) Dedicated Counters/Preference to Senior Citizens, Differently abled persons

Banks are advised to provide a clearly identifiable dedicated counter or a counter which provides priority to senior citizens and people who are differently abled including visually impaired persons.

#### (b) Ease of submitting Life Certificate

As per extant guidelines issued by Department of Government and Bank Accounts, in addition to the facility of Digital Life Certificate under "Jeevan Praman" Scheme (refer circular DGBA.GAD.H-2529/45.01.001/2014-15 dated December 9, 2014), pensioners can submit

physical Life Certificate form at any branch of the pension paying bank. However, it is observed that often the same is not updated promptly by the receiving branch in the Core Banking Solution (CBS) system of the bank, resulting in avoidable hardship to the pensioners. It is, therefore, advised that banks shall ensure that when a Life Certificate is submitted in any branch, including a non-home branch, of the pension paying bank, the same is updated/ uploaded promptly in CBS by the receiving branch itself, to avoid any delay in credit of pension.

#### (c) Cheque Book Facility

- (i) Banks shall issue cheque books to customers, whenever a request is received, through a requisition slip which is part of the cheque book issued earlier.
- (ii) Banks are advised to provide minimum 25 cheque leaves every year, if requested, in savings bank account, free of charge.
- (iii) Banks shall not insist on physical presence of any customer including senior citizens and differently abled persons for getting cheque books.
- (iv) Banks may also issue cheque books, on requisition, by any other mode as per bank's laid down policy.

It is further clarified that providing such facility in BSBDA will not render the account to be classified as non-BSBDA (c.f. Bank's response to query number 14 and 24 of our circular "DBOD.No. Leg. BC.52/09.07.005/2013-14 dated September 11, 2013 on Financial Inclusion – Access to Banking Services - BSBDA – FAQs

#### (d) Automatic conversion of status of accounts

Presently, in some banks, even fully KYC - compliant accounts are not automatically converted into 'Senior Citizen Accounts' on the basis of date of birth maintained in the



bank's records. Banks are advised that a fully KYC compliant account should automatically be converted into a 'Senior Citizen Account' based on the date of birth available in bank's records.

**(e) Additional Facilities to visually impaired customers**

Banks are advised that the facilities provided to sick/old/incapacitated persons vide Paragraph 9 of our Master Circular DBR.No.Leg.BC.21/09.07.006/2015-16 dated July 1, 2015 on Customer Service in Banks (regarding operations of accounts through identification of thumb/toe impression/mark by two independent witnesses and authorising a person who would withdraw the amount on behalf of such customers) shall also be extended to the visually impaired customers.

**(f) Ease of filing Form 15G/H**

Banks are advised to provide senior citizens and differently abled persons Form 15G/H once in a year (preferably in April) to enable them to submit the same, where applicable, within the stipulated time.

**(g) Door Step Banking**

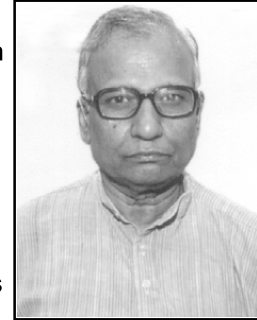
We have issued instructions on Doorstep Banking vide circular DBOD. No.BL.BC.59/22.01.010/2006-2007 dated February 21, 2007 under Section 23 of Banking Regulation Act, 1949. However, in view of the difficulties faced by senior citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, banks are advised to make concerted effort to provide basic banking facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life certificate at the premises/ residence of such customers.

3. Banks are advised to implement these instructions by December 31, 2017 in letter and spirit and give due publicity in their bank branches and website.

Saurav Sinha, Chief General Manager

**Sri K.S. Achyuthan**, ALM 1303 retd Director (News) Doordarshan, Bangalore, expired on 29-10-2017 at the age of 72 years. The Association had felicitated him in the AGB held on 4-6-2016 on his being conferred with the prestigious Karnataka Rajyothsava award for the year 2014.

Sri K S Achyuthan, an Indian Information Service Officer retired as Director News, Doordarshan, Bengaluru in the year 2005. He had worked in various media units of the Ministry of Information Broadcasting including Censor Board, All India Radio Dharwad and Portblair. After retirement he took up teaching Broadcast Journalism in several Universities of Karnataka. He worked as Editorial Consultant of Times of India and PR Consultant of BWSSB, Cauvery Water Project.



He was a columnist of "Samyuktha Karnataka" a Kannada Daily. He had to his credit books written in Kannada titled T V Reporting, ISRO to the doorsteps of common people and a travelogue 'German Diary'. He was the founder Secretary of Dr. Pu Thi Na Trust and Khadri Shamanna Trust. He is survived by wife, a son and a daughter.

**We convey our heartfelt condolences to the bereaved family.**

**Special benefits in cases of death and disability in service - Revision of Disability Pension/Family pension under CCS (EOP) Rules of Pre-2016 disability pensioners/ Family Pensioners in implementation of recommendations of 7th Central Pay Commission.**

The undersigned is directed to say that orders were issued vide D/o. P&PW's OM No.38/37/2016-P&PW(A)(ii) dated 04.08.2016 for revision of pension/family pension of pre 2016 pensioners/family pensioners, including those drawing pension/family pension under CCS(EOP) Rules. In terms of the aforesaid OM, the revised disability pension/family pension under CCS(EOP) w.e.f. 01.01.2016 was required to be determined by multiplying the disability pension/family pension, as had been fixed at the time of implementation of the 6<sup>th</sup> Central Pay Commission recommendations, by 2.57

2. Subsequently, vide this Department's OM No.38/37/2016-P&PW(A) dated 12th May, 2017, it was decided that the revised pension/family pension w.e.f 01.01.2016 in respect of all Central civil pensioners/family pensioners, including CAPF's who retired /died prior to 01.01.2016 and drawing pension/family pension under CCS(Pension) Rules may be revised by notionally fixing their pay in the pay matrix recommended by 7thCPC in the level corresponding to the pay in the pay scale/pay band and grade pay at which they retired/died. This will be done by notional pay fixation under each intervening Pay Commission based on the Formula for revision of pay. While fixing pay on notional basis, the pay fixation formulae approved by the Government and other relevant instructions on the subject in force at the relevant time, shall be strictly followed.

3. The question of revision of disability pension/family pension under CCS(EOP)Rules by pay fixation method has been considered by the Government. It has been decided that the disability pension/family pension under CCS(EOP)Rules will also be revised by

notionally fixing the pay in the pay matrix recommended by the 7th CPC in the aforesaid manner. Accordingly, disability pension/family pension under CCS(EOP)Rules w.e.f. 01.01.2016 will be revised in the following manner:-

**I. Family Pension for Categories B & C**

- (a) **Where the deceased Government servant was not holding a pensionable post:** 40% of notional pay as on 01.01.2016 subject to a minimum of Rs.11,700/- per month.
- (b) **Where the deceased Government servant was holding a pensionable post:** 60% of notional pay as on 01.01.2016 subject to a minimum of Rs.18,000/- per month.

In case where the widow dies or remarries, the children shall be paid family pension at the rates mentioned at (a) or (b) above, as applicable, and the same rate shall also apply to fatherless/motherless children. In both cases, family pension shall be paid to children for the period during which they would have been eligible for family pension under the CCS (Pension) Rules. Dependent parents/ brothers/sisters etc. shall be paid family pension one-half the rate applicable to widows/ fatherless or motherless children.

**II. Family Pension under Categories D & E**

- (a) Family pension to the widow shall be equal to the notional pay as on 01.01.2016
- (b) If the Government servant is not survived by his widow but is survived by child/ children only, all children together shall be eligible for family pension at the rate of 60% of the notional pay as on

01.01.2016 subject to a minimum of Rs. 18,000/-

- (c) If the Government servant died as a bachelor or as a widower without children, family pension will be admissible to parents without reference to pecuniary circumstances, at the rate of 75% of the notional pay as on 01.01.2016, if both parents are alive, and at the rate of 60% if only one of them is alive

### **III. Disability Pension for Categories- B & C**

- (a) Disability pension would comprise of a service element equal to 50% of the notional pay as on 01.01.2016 plus disability element equal to 30% of the same notional pay, for 100% disability.
- (b) For disability less than 100%, disability element shall be reduced proportionately subject to the provisions of Rule 8 of CCS(EOP)Rules and subject to minimum disability pension of Rs. 18,000/- per month.

### **IV. Disability Pension for category -D**

- (a) Disability pension would comprise of a service element equal to 50% of the notional pay as on 01.01.2016 and disability element equal in amount to normal family pension
- (b) For lower percentage of the disability, the disability pension would be proportionately lower subject to the provisions of Rule 8 of CCS(EOP)Rules and subject to a minimum disability pension of Rs.18,000 per month

### **V. Disability Pension for Cases under Category- E**

- (a) Disability pension would comprise of a service element equal to 50% of the notional pay as on 01.01.2016 and disability element equal to the same notional pay as on 01.01.2016 for 100% disability.
- (b) For lower percentage of the disability, the disability element shall be proportionately

lower subject to the provisions of Rule 8 of CCS(EOP)Rules.

4. It has also been decided that the higher of the two formulations, ie. the disability pension/family pension under CCS(EOP) Rules already revised in accordance with this Department's OM No.38/37/2008-P&PW(A)(ii) dated 4.8.2016 or revised disability pension/family pension under CCS(EOP)Rules worked out in accordance with para 3 above, shall be granted to pre 2016 disability pensioners/family pensioners under CCS(EOP)Rules w.e.f. 01.01.2016. In cases, where disability pension/family pension being paid w.e.f. 01.01.2016 in accordance with this Department's OM No.38/37/2008- P&PW(A)(ii) dated 4.8.2016 happens to be more than the disability pension/family pension as worked out in accordance with para 3 above, the disability pension/family pension already being paid shall be treated as revised disability pension/family pension under CCS(EOP)Rules with effect from 01.01.2016.

5. The limit of maximum pension and family pension under para 8 of Department of Pension and Pensioners' Welfare OM dated 12.05.2017 would not be applicable for disability pension under CCS(EOP)Rules.

6. All other terms and conditions of OM No.38/37/2016-P&PW(A) dated 12th May 2017, in so far as they are relevant in the case of disability pension and family pension under CCS(EOP)Rules would also be applicable for revision of disability pension and family pension under CCS(EOP) Rules with effect from 01.01.2016.

7. These orders shall apply to all pensioners/family pensioners who were drawing disability pension/family pension before 1.1.2016 under the CCS (EOP) Rules or the corresponding rules applicable to Railway pensioners and pensioners of All India Services and will also be applicable to those pensioners/family pensioners who were granted disability pension/family pension in terms of this Department's OM No. 38/41/06/-P&PW(A) dated 05.05.2009

on death/disability of Government Servant covered by the National Pension System.

8. This issues with the concurrence of Ministry of Finance, Department of Expenditure, vide their ID No.1 (11)/EV/2017 dated 11.09.2017

9. In so far as persons belonging to the Indian Audit & Accounts Department, these orders issue after consultation with the Comptroller & Auditor General of India

10. All Ministries/Departments are requested to bring the contents of these orders to the notice of Controller of Accounts/Pay and Accounts Officers and Attached and subordinate Offices under them on a top priority basis. All pension disbursing officers are also advised to prominently display these orders on their notice boards for the benefits of disability pensioners/family pensioners.

(Sujasha Choudhury, Director)

<b>LIST OF HOLIDAYS DURING THE YEAR 2018 FOR CENTRAL GOVERNMENT OFFICES</b>			
<b>S.No.</b>	<b>Holiday</b>	<b>Date</b>	<b>Day</b>
1.	Makara Sankranthi	15 <sup>th</sup> January	Monday
2.	Republic Day	26 <sup>th</sup> January	Friday
3.	Mahavir Jayanti	29 <sup>th</sup> March	Thursday
4.	Good Friday	30 <sup>th</sup> March	Friday
5.	Buddha Poonima	30 <sup>th</sup> April	Monday
6.	Idul Fitr	16 <sup>th</sup> June	Saturday
7.	Independence Day	15 <sup>th</sup> August	Wednesday
8.	Id-ul-Zuha(Bakrid)	22 <sup>nd</sup> August	Wednesday
9.	Ganesha Chaturthi	13 <sup>th</sup> September	Thursday
10.	Muharram	21 <sup>st</sup> September	Friday
11.	Mahatma Gandhi's Birthday	2 <sup>nd</sup> October	Tuesday
12.	Dussehra/Mahanavami	18 <sup>th</sup> October	Thursday
13.	Dussehra/Vijaydashami	19 <sup>th</sup> October	Friday
14.	Govardhana Pooja /Balipadyami	8 <sup>th</sup> November	Thursday
15.	Milad-Un-Nabi (Birthday of Prophet Mohammad)	21 <sup>st</sup> November	Wednesday
16.	Guru Nanak's Birthday	23 <sup>rd</sup> November	Friday
17.	Christmas	25 <sup>th</sup> December	Tuesday

**Health**

**Ever wondered what happens to your body when you start walking?**

**Here's a minute-by-minute rundown of the amazing chain reaction walking and exercise has upon your body, it's truly amazing!**

**Minutes 1 to 5**

Your first few steps trigger the release of energy-producing chemicals in your cells to fuel your walk. Your heart rate revs-up from about 70 to 100 beats per minute (bpm), boosting blood-flow and warming muscles.

Any stiffness subsides as joints release lubricating fluid to help you move more easily. As you get moving, your body burns 5 calories per minute, compared with only 1 per minute at rest. Your body needs more fuel and starts pulling from its carbohydrates and fat stores.

**Minutes 6 to 10**

Heartbeat increases and you're burning up to 6 calories a minute as you pick up the pace. A slight rise in blood pressure is countered by the release of chemicals that expand blood vessels, bringing more blood and oxygen to working muscles.

**Minutes 11 to 20**

Your body temperature keeps rising, and you start to perspire as blood vessels near the skin expand to release heat. As your walk

becomes brisker, you'll be burning up to 7 calories a minute and breathing harder. Hormones such as epinephrine and glucagon rise to release fuel to the muscles.

**Minutes 21 to 45**

Feeling invigorated, you start to relax as your body releases tension, thanks in part to a dose of feel-good chemicals such as endorphins in your brain. As more fat is burned, insulin (which helps store fat) drops—excellent news for anyone battling excess weight or diabetes.

**Minutes 46 to 60**

Your muscles may feel fatigued as carbohydrates stores are reduced. As you cool down, your heart rate decreases and your breathing slows. You'll be burning fewer calories but more than you were before you started. Your calorie burn will remain elevated for up to 1 hour.

All this happens without a single conscious thought from us - the human body is amazing.

Stay blessed -Stay fit  
Walk / Exercise

Dr. Puneet Jandial  
Cardiac Surgeon, Jabalpur.

<p><b>ANNUAL GET-TOGETHER OF RMS &amp; MMS PENSIONERS</b> 7th January 2018, Sunday at 10.00 am.</p> <p>Venue: <b>Raghothaman Smaraka Bhavana</b> RMS Colony, RMV 2nd Stage, Nagashetty Halli, Sanjayanagar Bengaluru-560094</p> <p><b>All RMS &amp; MMS Pensioners are invited</b> <b>K. K. Gangadhara</b>, Convenor Mobile: 9945976401</p>	<p><b>An appeal to RMS &amp; MMS Pensioners</b></p> <p>Please enrol yourselves as members of Karnataka P&amp;T Pensioners' Association. Application forms will be available at the venue of the get-together</p> <p><b>Members of the Association:</b> Please renew your subscription for the Journal <i>Pensioners' Champion</i>.</p> <p><b>DONATE TO BUILDING FUND</b></p> <p>K B Krishna Rao, Secretary, K P&amp;T PA</p>
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***Our Members write***

**October 2017 issue**

Sri Mhaskar's service to pensioners, especially the family pensioners, who need guidance and help, is worth emulating. His phone number could have been given.

***M R V Nath, ALM-2118***

Congratulation to Sri Soundararajan on being conferred the title "Patron of Post" and winning the first prize in the letter-writing competition conducted by the Department of Posts. His knowledge is great. Humble approach is another noble quality of him.

***M. N. Gopinath, LM-1085***

A great achievement indeed

***N. Bhaskaran, LM-35***

Sri Soundararajan securing first place out of four lakh entries is remarkable. His phone number could have been given.

***M R V Nath ALM-2118***

I am extremely glad that my friend Soundararajan has won the National award for his write-up on Mahatma Gandhi. Please publish the article in one of the next issues.

***K P Rangan LM-21***

Due to space constraint, we could not publish the article

***Editor***

Photo of Soundararajan receiving the award could have been published

***T.Chandrasekaran LM-603***

Phone numbers

**Sri Soundararajan** : 09566436643      **K.K. Gangadhara** : 9945976401

**Sri Mhaskar** : 02024451319      **B.S. Rama Murthy** : 9980907167

***Editor***

**November 2017 issue**

The article in Kannada "17<sup>th</sup> December-Pensioners' Day", written by Shri S.Radhakrishna, based on an article by Shri K B Krishna Rao, Secretary, is an excellent article, most appropriate for the Pensioners' Day. Both the authors deserve praise and respectful thanks for communicating to all the pensioners that pension is their right as per 1972 rules and is a return for the past service rendered by them, which provides resources for a peaceful and decent living in their old age.

The article must be read not only by the pensioners but also by those who are about to retire and especially by those who are in service and are dealing with pension related cases.

Those at the higher levels of administration should take note of the judgement of the Supreme Court and be helpful to the present and future pensioners

My hearty congratulations to the President, Secretary and other office bearers of KPTPA for extending the much needed help and support to all the members and for dissemination of valuable information through *Pensioners' Champion*

**Dr.H V Venkatesh Murthy - ALM 1328**

**Donation to the Building Fund - 16th List**

SI No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation
662	R.Krishnan	502	30000	3087	
663	B.Sadashiva Rao	4	16000	3095	26000
664	M.N.Gopinath	1085	15000	3092	25000
665	M.Shankar	1091	5000	3100	
666	N.Vijayakumari	1403	5000	3102	
667	V.Muthukumar	1274	3000	3099	
668	B.N.Rao	544	2000	3086	
669	R.Vanitha	798	2000	3089	
670	R.Santhanam	956	2000	3079	
671	R.Lakshman Swamy	2195	2000	3096	
672	B.S.Ramamurthy	2278	2000	3101	
673	N.D.Kulkarni	S-161	2000	3103	
674	K.C.B.Raju	677	1000	3088	
675	G.Krishna Murthy	858	1000	3085	
676	P.A.Longihinose	1526	1000	3080	
677	B.M.Gopalakrishna	2425	1000	3091	2000
678	T R Narayana	1070	0	0	15000

ALL INDIA CONSUMER PRICE INDEX					
Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 261.42	% increase over 115.76
				7th CPC	6th CPC
Dec 16	275	3292	274.33	4.94	136.98
Oct 17	287	3352	279.33	6.85	141.30

**Central Government Holidays  
in January 2018.**

**Makara Sankranthi  
15th January, Monday**

**Republic Day  
26th January, Friday**

**Members who have not yet renewed their subscription  
are requested to renew now.**

Subscription amount may please be remitted by crossed cheque payable to  
**"Karnataka P&T Pensioners' Association"**

Cheques to be sent to the Treasurer at his address given in page 4

For info on validity of subscription – call **Sri B L Channappa** on 080-23236405

<b>Subscription received for Pensioners' Champion in NOVEMBER-DECEMBER - 2017</b>			
<b>Rs.120/- Smt./Sri</b>	<b>Rs.200/- Smt./Sri</b>	<b>Rs.240/- Smt./Sri</b>	<b>Rs.480/- Smt./Sri</b>
1493 M.L.Sinha	1672 A.C.Shekar	2278 B.S.Ramamurthy	446 K.S.Swamy
1852 H N Nagabhushana	<b>Rs.240/- Smt./Sri</b>	2404 B.N.Sasthyanarayana	1445 Kamalchandra Sharma
1916 S.Sivaprasada Rao		551 N.Nagarajan	<b>Rs.500/- Smt./Sri</b>
2124 R.M.Revankar	604 R.Sathyavathi	<b>Rs.250/- Smt./Sri</b>	
2349 Y.Venkateswaralu	619 C.Subba Rao	1680 C.N.Nagaraja Rao	989 T.A.Gopalakrishnan
2355 S.V.Seshadri	691 P.Balachandra Menon	2388 S.Janardhanan	1114 H.M.Savithri
2466 Ramakrishna.M.Karkal	882 T.Subba Rao	<b>Rs.300/- Smt./Sri</b>	<b>Rs.600/- Smt./Sri</b>
S-322 B.K.Narasimha Murthy	1508 V.T.Subramanya Sharma	1659 V.K.Kulkarni	
<b>Rs.150/- Smt./Sri</b>	1858 H.R.Krishnamurthy	<b>Rs.360/- Smt./Sri</b>	<b>Rs.1000/- Smt./Sri</b>
		1210 A.R.Venugopal	
S-201 Daulat Beley		1677 S.Balachandar	

<b>Newly Enrolled Members</b>		
<b>Name (Smt./Sri)</b>	<b>Designation &amp; Office in which last worked</b>	<b>Type &amp; No.</b>
1 <b>G.S.Raghunathan</b>	Sub Postmaster, Ashoknagar, Mandya	LM 2582
2 <b>V.C.Viswanatha</b>	LSG PA, Bangalore GPO, Bangalore	LM 2583
3 <b>S.V.Rajagopalan</b>	Sub Postmaster, Banashankari III Stage, Bangalore	LM 2584
4 <b>H.N.Sheshadri</b>	ASPOs(Army Subedar In APS), RMS, Bangalore	LM 2585

LM: Life Member

ALM: Associate Life Member

**Regd. Journal**

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

To

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