



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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Department of Pension and Pensioners' Welfare, New Delhi had sought for the Views and Suggestions on Income Tax from Karnataka P&T Pensioners' Associations for placing the matter before the Ministry of Finance, Department of Revenue for its consideration during Budget formulations relating to Direct Taxes. In response, KP&TPA, in consultation with affiliates of CCCGPA made the under mentioned suggestions on Income tax in a letter dated 30-05-2019 addressed to the Director, DoP&PW

1. Pension, Dearness Relief and Fixed Medical Allowance to be net of Income Tax

This is one of the long pending demands of pensioners. Owing to high inflation the purchasing power of the rupee gets reduced and consequently the purchase value of the pension also is reduced day by day making the pensioner to spend more money on his daily needs. As the pensioner's age advances, expenditure on medicines and other incidentals also increases. Those who are not covered under any government sponsored health schemes are the worst suffers since they are forced to spend a good part of their pension on health care for themselves and their dependent spouse. Ever increasing cost of living due to several such factors results in reduction of their net worth at the end of the year when they are supposed to pay income tax also.

(Continued P-2)

24TH ANNUAL GENERAL BODY MEETING

Saturday the 13th July, 2019 at 9-30 a.m.

Venue : **NGO'S Hall**, Karnataka State Govt. Employees' Association, Cubbon Park,
Bengaluru 560001. (Opposite MS Buildings - K.R. Circle)

Audited Annual Accounts and Audit Report for 2018-2019 : Pages 7-10 of this issue

DIGITAL LIFE CERTIFICATE : Page-14

Suggestions on Income tax – continued from page -1

The amount of pension eroded by inflation becomes quite inadequate to meet any additional expenditure other than meeting their daily needs on food, shelter and of course on health care.

The 5th Central Pay Commission while recording its opinion on the demand for exemption of central government employees from payment of income tax had stated as below:

Quote:

Para 167.6 - This is an area where we would like to tread with circumspection. Much though we would have liked to make the full emoluments of government employees net of income tax, we have decided to start with **allowances and pensions only** as a first step.

Para 167.7 :- The logic of giving allowances net of tax is irrefutable. Government decides a particular basic salary. Other allowances are added only to ensure that the real value of the basic salary is not eroded due to cost of living, or to provide partial reimbursement of expenses incurred on certain items of expenditure like house rent, children education, entertainment and the like. If such allowances are taxed, then either the basic salary gets eroded in its real value from year to year or the partial reimbursement of expenditure incurred on certain items becomes less and less with the passage of time.....

Para 167.8 :-..... We have noticed that the Ministry of External Affairs pays “Net of Tax” salaries to its employees on foreign postings. Provision for paying net of tax salary already exists under Section 195-A of the Income Tax Act.....

RECOMMENDATION of 5th CPC

Para 167.11:- The above concession, however, will not bring much of a relief to pensioners,

as in their case, apart from Dearness Relief, no other allowances are available. We note that in recent times the Government has shown genuine concern for senior citizens and various tax reliefs are already available to them beyond the age of 65 years under section 88-B of the IT Act. **We are of the opinion that retired Government Employees in their old age deserve sympathy and accordingly recommend that pension including relief of all retired central government employees may be paid net of taxes.**

Unquote

Further, we understand that the emoluments drawn by pensioners in the countries like Brazil, Russia and Srilanka as well as in a number of states in the USA are not taxed

We, therefore, strongly urge that Basic Pension, Dearness Relief and Fixed Medical Allowance drawn by all pensioners covered by CCS (Pension) Rules 1972 must be net of Income Tax.

However, we wish to make the following other suggestions also which may please be placed before the Department of Revenue for its consideration in Budget formulations.

2. Exemption of Medical Reimbursement from Income Tax in full

Pensioners retired from some organisations like the Bharat Snachar Nigam Limited (BSNL) NDRI, NBSS under ICAR (to quote only a few) are entitled for reimbursement of the medical expenses incurred by them both for outdoor and indoor medical treatments. **Medical Reimbursement** is a perquisite under Section 17(2) of the Income-tax Act, 1961, and reimbursement of an amount up to Rs.15,000 was exempt until Financial Year 2017-18 (Assessment Year 2018-19).

But, effective from Financial Year 2018-19 (Assessment Year 2019-20), exemption for Medical Reimbursement up to

Rs 15,000 has been scrapped (together with Transport Allowance up to Rs 19,200) and has been replaced with Standard Deduction of Rs 40,000. Therefore the entire amount of medical reimbursement received by a pensioner in a year has now become taxable.

A pensioner incurs the expenditure on his and his dependents medical treatments out of his pension amount which is already taxable if the amount exceeds the prescribed limits. Hence if the amount of reimbursement is also taxed in full, the pensioner ends up in paying tax twice on the same amount. Further, the amount is only reimbursement of the money spent by the pensioner on medical treatment and not an INCOME as such.

Therefore, the entire amount received by a pensioner as "Reimbursement of medical charges" may please be exempted from income tax.

3. Revision of rate of Income Tax of senior citizens aged 80 year or more (Super Senior Citizens)

From the financial year 2017-18 (A Y 2018-19) the income tax rate in respect of individuals below 60 years of age was revised from 10 percent to 5 percent in the first slab where the total income exceeds Rs.2,50,00 but does not exceed Rs.5,00,000 and in respect of individuals between 60 and 80 years of age also the tax rate in the first slab was reduced from 10 percent to 5 percent where the total income exceeds Rs.3,00,000 but does not exceed Rs.5,00,000. Consequently, these two categories of individuals with total income in the next two slabs also got tax benefits commensurate with the reduction in the percentage of tax in the first slab. The monetary benefit that accrued to them on account of the reduction in the rate of tax worked out to Rs.12,500.

But, in respect of **Senior Citizens aged 80 year or more** the tax slab rates which existed prior to the financial year 2017-18

remained the same in subsequent years also and the benefit of reduction of 5 percent in tax rates given to the individuals below 80 years of age from the financial year 2017-18 was not extended to them.

It is, therefore, requested that the income of Senior Citizens aged 80 years and more up to Rs.6,00,000 may be exempted from income tax instead of the existing limit of Rs.5,00,000 so as to ensure that the monetary benefit given to individuals below 80 years of age is extended to Senior Citizens of 80 years or more also.

4. Increasing the Exemption limit on income from family pension

Under Section 57 of the I T Act, income from Family pension is chargeable to tax under the head 'Income from Other Sources' after allowing an exemption of 33.33% or Rs. 15,000, whichever is less. A majority of the family pensioners are women, who deserve better financial support to lead a normal life after losing their spouse. Standard deduction up to Rs.40,000 provided under Section 16 of the IT Act which is allowed for individuals with income from "Salaries" is also not admissible to an individual with income from "family pension" since that income is chargeable under the head "Income from other sources"

Therefore, it is requested that the exemption limit under Section 57 of IT Act may be increased to Rs.40,000 from the existing limit of Rs.15,000 which will be on a par with the Standard deduction admissible to individuals with Salary income.

5. Deductions under Section 80 G on account of donation made for charitable organizations

Under Section 80 G while **100 % deduction is allowed in respect of donations made to some funds like the National Defence Fund, Prime Minister's National Relief Fund etc.**, whereas only **50% deduction is allowed in respect of**

donations made to some Charitable organisations referred to under Section 80G(5).

The percentage of deduction for the donation made to Charitable Institutions/ Organisations needs to be increased to at least 75% to encourage individuals to donate liberally to such organisations which are working for the cause of senior citizens / pensioners.

6. Deductions in respect of rents paid - Section 80GG

This Section allows a deduction in respect of house rent paid by an individual from his salary income for his own residence. Such deduction is permissible subject to the conditions specified in the Section.

The individual will be entitled to a deduction in respect of house rent paid by him in excess of 10% of his total income. The deduction shall be equal to 25% of total income or Rs. 5,000/- per month, whichever is less.

The deduction of Rs.5000 per month is inadequate especially for those pensioners who reside in rented houses in Metropolitan Cities where the rent for residential accommodation is high and increases annually at a certain percentage as demanded by the owners. Hence there is every justification for increasing the deduction under Section 80 G to Rs.10,000 per month.

7. Increase of Rebate under section 87A

At present an individual whose total income does not exceed Rs. 3,50,000 is entitled to claim rebate under section 87A which is 100 % of the income tax liability or Rs.2,500 whichever is less.

Rebate under this section was Rs.5,000 for a total income up to Rs.5,00,000 until financial year 2016-17 but was reduced to Rs. 2,500 for total income of Rs.3,50,000 from the financial year 2017-18.

Reduction in the eligibility criterion for rebate from 5,00,000 to 3,50,000 has resulted

in many assesses being deprived of the rebate which was earlier admissible to them and they are now forced to pay income tax if their income is in excess of Rs.3,50,000. Hence it is requested that the rebate up to Rs.5,000 for total income of Rs.5,00,000 may please be restored.

8. Income from let out House Property – revision of the rate of standard deduction

Under Section 24 of the IT Act, an Assessee is allowed a standard deduction of a sum equal to 30% of the Net Annual Value for repairs of the let-out house property and to meet the expenses for collection of rent etc.,

This percentage of deduction has remained STATIC over the past several years and needs to be revised keeping in view the increase in the cost of maintenance of buildings during the previous years specially with regard to the increase of labour charges and the price of essential items required for the upkeep of the building.

It is suggested that the percentage of deduction from NAV may be increased to 40% from the existing 30 % which will conform to the percentage of standard deduction allowed from Salary Income.

9. Revision of the amount of deduction allowed for medical expenditure under Section 80-D

Section 80-D allows deduction of medical expenditure incurred by an Assessee apart from the deduction in respect of health insurance premium paid by an individual. At present, even in respect of a senior citizen, the maximum deduction allowed for medical expenditure incurred is Rs.50,000 .

There are many senior citizens/ pensioners/family pensioners, who are not covered under any Health Scheme formulated by the government and, therefore, are forced to meet the expenses incurred by them for their medical treatment from their own resources. There may be many who have not subscribed

to any health insurance scheme and hence are not holding any health insurance policy for getting cashless medical treatment or reimbursement.

It is suggested that the deduction allowable under Section 80-D for MEDICAL EXPENDITURE be increased to Rs.3,00,000 in case of hospitalisation provided the assessee has not availed cashless facility from any Health Insurance Company or is not a beneficiary of any Health Schemes of the government .

10.Tax deducted at source (TDS)

TDS at 20 % of the interest earned on bank deposits during a year is made by the deductor / Bank in respect of all depositors who do not have a Permanent Account Number (PAN) .From F Y 2019-20, in the case senior

citizens TDS is not to be made for interest earned up to Rs.50,000 p.a. It is requested that in respect of senior citizens, whether they have PAN or NOT, tax deducted at source (TDS) may be made at a uniform rate of 5% of the interest earned on bank deposits instead of the existing rate of 10 % for depositors with PAN and at 20 % for depositors without PAN.

TDS made at a percentage higher than 5 % may result in excess recovery of income tax thereby making the senior citizens to claim refund and wait for refund which usually takes considerable time. It is to be noted here that the rate of income tax applicable to senior citizens with total income up to Rs.5,00,000 is at 5 % and for very senior citizens it is NIL. Therefore the percentage of TDS must optimally be at the same rate of 5%.

CGHS

*Gol, Ministry of Health & Family Welfare, Department of Health & Family Welfare ,
OM Z 15025/35/2019/DIR/CGHS/ CGHS(P) Dated the 29th May, 2019.*

Consultation from Specialists at CGHS empanelled hospitals in respect CGHS beneficiaries aged 75 years and above

With reference to the above mentioned subject the undersigned is directed to state that the matter related to relaxation of consultation norms in respect of elderly CGHS beneficiaries was under consideration of this Ministry and it has now been decided that hereinafter, CGHS beneficiaries aged 75 years and above shall be permitted to seek direct OPD Consultation from Specialists of private hospitals empanelled under CGHS without referral from CGHS Wellness Centre.

2. If any investigations / procedures are advised and are required in emergency, no other authorization is required and the same may be undertaken. However, in non-emergency conditions approval of competent authority is required if any non-listed investigations/ procedures are advised. Medicines prescribed are to be procured from CGHS Wellness Centre.

3. Private hospitals empanelled under CGHS shall provide such facilities on cashless basis at CGHS rates to pensioners, ex-MPs, Members of Parliament and such other categories of CGHS beneficiaries, who are eligible for treatment /investigations on credit basis. More than 75 year old dependents of serving CGHS beneficiaries, who are otherwise not eligible for cashless treatment shall claim the reimbursement from concerned Ministry /Department. Beneficiaries of Autonomous Bodies /Statutory Bodies covered under CGHS shall claim reimbursement from the respective organization.

4. These orders are in supersession of the earlier guidelines on the subject.

Dr.Manoj Jain
Addl.DDG(HQ) CGHS

**Pension
Payment**

**For the attention of Pensioners drawing their pension
from post offices
Pension Payment Centralised at the O/o the General Manager,
Postal Accounts and Finance / Director of Accounts (Postal)**

Consequent on introduction of new core system integration (CSI) software in the Department of Posts, the pension payments are centrally uploaded to the POSB accounts of the pensioners directly by the O/o the General Manager, Postal Accounts / Director, Postal Accounts instead of the Head Post Offices (HPOs), which were earlier crediting pension to the SB accounts of pensioners drawing pension from the Post Offices under the respective HPOs. The new system was introduced w.e.f. 1-10-2018. However, the concerned HPOs where the Pension Payment Order (PPO) is held should upload Addition / Deletion / Correction and enhancement of pension / arrears etc, in the module provided to them.

How the system works

DDOs / HPOs will send the eligible pensioners ids to the PAO/ GM(PAF)/Director (Postal Accts) every 22nd of the month

PAO/ GM(PAF)/Director (Postal Accts) will send the simulation pensioners' pay slips of all the pensioners to the respective DDOs/ HPOs

Re-simulated pensioners pay slips will be sent to DDOs/ HPOs, if required

Confirmation of simulated pay slips will be sought by PAO/ GM(PAF)/Director (Postal Accts) from the DDOs/ HPOs from 26th to 27th of the month

After receipt of confirmation by Email from the DDOs/ HPOs, processing of pay roll will be commenced by the HR Team of the office of PAO / GM(PAF)/Director (Postal Accts) in 3 stages Viz: Live Run, Simulation posting and Live posting.

Errors noticed, if any, during the above 3 stage process which cannot be resolved by the team, will be referred to Tata Consultancy Services (TCS), the I.T service provider for resolution of the errors

After completion of live posting, Post Office Savings bank report and Bank report is extracted on 29th of the month.

On the last day of the month, POSB interface is executed by the O/o PAO / GM(PAF)/ Director (Postal Accts) for crediting the pension to the SB accounts of the pensioners drawing their pension from post offices

In respect of pensioners drawing their pension from Banks the same process is followed and the list of pensioners is given to the respective bank one day before the last working day of the month to facilitate credit of pension by the bank to the SB accounts of pensioners by NEFT.

Short forms used - DDO : Drawing and disbursing office; **HPO**: Head Post Office; **GM(PAF)**: General Manager Postal Accounts and Finance; **PAO**: Pay and Accounts Office; **PO SB**: Post Office Savings Bank.

Note- The delay in credit of pension for the month of May 2019 due on 31-05-2019, it is learnt, was only because of a sudden increase in the volume of the data to be uploaded in to the system due to simultaneous commencement of the work relating to credit of pension and pay by all the PAOs / GM(PAF)/ Director (Postal Accts) in the country and the main server developed some glitches. It is understood that efforts are being made to ensure hassle free credit of pension to the accounts of pensioners on the last working day of the month in future.

Input: Smt N.Nagalakshmi,
Asst. Chief Accounts Officer(Retd)

All birds Find shelter during rain
But the eagle avoids the rain by flying above the clouds.
Problems are common, but attitude makes the difference

Dr A P J Abdul Kalam

Independent Auditor's Report

To the Member of
M/S. Karnataka Posts and Telecommunication
Pensioner's Association, Bangalore.

Opinion

We have audited the financial statements of M/s. K P&T PA (Reg.) (the entity), which comprise the Balance Sheet as at March 31, 2019, and the Income and Expenditure Account and Receipts and Payments Account for the year then ended.

In our opinion, the accompanying financial statements of the entity are prepared, in all material respects, in accordance with The Karnataka Societies Registration Act, 1960 Laws.

Basis for Opinion

We conducted our audit in accordance with Standards on Auditing (SAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements, and we have fulfilled our other responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and those charged with Governance for the Financial Statements.

Management is responsible for the preparation of the financial statements in accordance with the Karnataka Societies Registration Act, 1960 Laws and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable

assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- * Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- * Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- * Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion, our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

For GRSM & ASSOCIATES
Chartered Accountants
F.R. No.: 000863S
A Rajgopal, Partner
M.No: 205296

Place: Bangalore
Date: 14th June 2019

KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONERS' ASSOCIATION (REG)

Reg.Off : Pensioners' Bhavan, Telecom Layout, Srirampura Phase II Bengaluru

Income And Expenditure Account For The Period Ended 31st March 2019

Previous Year (17-18)	EXPENDITURE	Current Year (18-19)	Previous Year (17-18)	INCOME	Current Year (18-19)
1,51,124	To Annual General Body	2,01,000	1,250	By Admission Fees	1,700
19,792	To EC Meeting	25,437	35,305	By Donations to Association	12,000
1,040	To Affiliation Fees	1,230		By Subscription to Pensioners	
3,570	To Bank & MO Charges	3,414	1,64,452	Champion	1,91,921
31,283	To Conveyance	34,333	13,480	By Annual Subscription	-
15,000	To Donations	12,000	1,36,471	By Sale of Compendium	730
17,321	To Websites Charges	6,213		By Bank Interest	
18,900	To Postage & Telephone	10,467	21,925	on S.B Account	-
5,622	To Printing & Stationery	21,806	1,43,433	on F.D Account	1,39,534
	To Printing Charges of Journals		2,86,853	By Rent	3,28,806
1,86,794	Pensioners Champion	1,70,927		By TA Received for Generating Digital	
58,240	Printing of Supplement to Compendium	-		Life Certificate	6,320
10,620	To Professional Fees	-			
1,407	To Subscriptions to Periodicals	922			
	To Charitable Functions Held				
36,100	at Govt School	13,310			
3,800	To TA & DA	2,560			
9,050	To Building Maintenance	25,640			
5,69,663	To C/f	5,29,259	8,03,169	By C/f	6,81,011
5,69,663	To B/F	5,29,259	8,03,169	By B/F	6,81,011
4,729	To Water Connection Charges			By Excess of Expenditure over	
-	To Water Charges	15,626	98,013	Income	1,94,971
14,091	To Rates and Taxes (BBMP Property Tax)	-			
6,097	To Electricity Charges	24,731			
-	To Portal Expenses	441			
2,350	To Photograph	-			
2,975	To Society Renewal Fees	2,675			
2,79,277	To Depreciation	2,51,250			
22,000	To Remuneration & Wages	52,000			
9,01,182		8,75,982	9,01,182	TOTAL	8,75,982

Vide our report attached
For GRSM & ASSOCIATES
Chartered Accountants
FRN: 008635

Sd/-
CA Rajgopal A (Partner)
M No: 205296

Place: Bangalore
Date: 14-Jun-2019

Sd/-
G.Babu
(President)

Sd/-
K. B Krishna Rao
(Secretary)

Sd/-
K. R Anantha Ramu
(Treasurer)

KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONERS' ASSOCIATION (REG)

Reg.Off : Pensioners' Bhavan, Telecom Layout, Srirampura Phase II Bengaluru

Receipts And Payments Account For The Period Ended 31st March 2019

Previous Year (17-18)	RECEIPTS	Current Year (18-19)		Previous Year (17-18)	PAYMENTS	Current Year (18-19)	
6,40,025	To Opening Balance Cash at Bank		8,75,795	15,000	By Donations Others-CCGPA		12,000
1,64,452	To Subscriptions Pensioner's Champion	1,91,921		1,86,794	By Printing Charges of Journals Pensioners Champion		1,70,927
13,480	Annual Subscription	-		58,240	By Printing of Supplement to compendium		-
1,36,471	Sale of Compendium	730	1,92,651	24,000	By Refund: Rent Advance		6,20,000
19,53,079	To Donations Building Fund	22,51,167		26,000	By Refund of Building fund		-
35,305	Association	12,000	22,63,167	4,729	By Water Connection Expenses		15,626
21,925	To Bank Interest on S.B Account	-		6,097	By Electricity expenses		24,731
1,65,407	on F.D Account	4,60,953	4,60,953	18,900	By Postage & Telephone		10,467
63,09,665	To Fixed Deposits Matured		36,43,589	5,622	By Printing & Stationery		21,806
18,000	To Security Deposits/rent in advance		6,32,000	9,200	By Professional Fees		10,620
1,250	To Admission Fees		1,700	2,350	By Photograph		-
2,86,853	To Rent		3,28,806	36,100	By Charitable function at Govt school		13,310
63,500	To Life Membership Fund		85,000	1,407	By Subscription to Periodicals		922
-	To TA Received for Generating Digital Life Certificate		6,320	3,100	By TA & DA		2,560
				69,75,072	By Fixed Deposits		19,77,914
				700	By Delegation fees		-
				17,321	By Websites Charges		6,213
				9,050	By Building Maintenance		25,640
				2,975	By Society Renewal Fees		2,675
				1,51,124	By Annual General Body Meeting		2,01,000
				19,792	By Executive Committee Meeting		25,437
				1,040	By Affiliation Fees		1,230
				3,570	By Bank & MO Charges		3,414
				31,283	By Conveyance		34,333
				22,000	By Remuneration & Wages		52,000
98,09,412	To C/F		84,89,981	76,31,466	By C/F		32,32,825
98,09,412	To B/F		84,89,981	76,31,466	By B/F		32,32,825
				12,88,060	By Building Construction Expenses		50,01,687
				14,091	By Rates and Taxes		
				-	By Portal Expenses		441
				-	By Closing Balance		-
				8,75,795	Cash at Bank		2,55,028
98,09,412	TOTAL		84,89,981	98,09,412	TOTAL		84,89,981

Vide our report attached
For GRSM & ASSOCIATES
Chartered Accountants
FRN: 008635

Sd/-
CA Rajgopal A (Partner)
M No: 205296

Place: Bangalore
Date: 14-Jun-2019

Sd/-
G. Babu
(President)

Sd/-
K. B Krishna Rao
(Secretary)

Sd/-
K. R Anantha Ramu
(Treasurer)

KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONERS' ASSOCIATION (REG)

Reg.Off : Pensioners' Bhavan, Telecom Layout, Srirampura Phase II Bengaluru

Balance Sheet as at 31st March 2019

Previous Year(17-18)	LIABILITIES	31/3/2019		Previous Year(17-18)	ASSETS	31/3/2019	
47,59,048	Corpus Fund			8,95,755	Land (Old)		8,95,755
98,013	Opening Balance	46,61,035	44,66,064	7,86,934	Land (New)		7,86,934
46,61,035	Less: Excess of Expenditure over Income	1,94,971					
11,07,543	Life Membership Fund			819	Computer		
63,500	Opening Balance	11,71,043	12,56,043	328	Opening Balance	491	295
11,71,043	Add: Receipts during the year	85,000		491	Less: Depreciation @ 40%	196	
1,29,000	Security Deposits of Rent			1,62,059	Furniture		
18,000	Opening Balance	1,23,000	1,35,000	16,206	Opening Balance	1,45,853	1,31,268
1,47,000	Add: Receipts during the year	6,32,000		1,45,853	Less: Depreciation @ 10%	14,585	
24,000	Less: Refund	7,55,000		26,27,430	Building	23,64,687	21,28,218
1,23,000		6,20,000		-	Add: Additions	-	
22,58,005	Building Fund			2,62,743	Less: Depreciation @ 10%	2,36,469	
19,53,079	Opening Balance	41,85,084	64,36,251	23,64,687	Building WIP		62,89,747
42,11,084	Add: Receipts during the year	22,51,167			12,88,060		
26,000	Less: Refund	64,36,251		17,924	Current Assets		
41,85,084	Professional Charges Payable	-		35,68,043	TDS		
10,620				2,07,240	FY 2016-17	17,924	
				8,75,795	FY 2017-18	28,027	45,951
					Fixed Deposits		17,41,622
					Accrued interest		18,540
					Cash at Bank		2,55,028
1,01,50,782	TOTAL		1,22,93,358	1,01,50,782	TOTAL		1,22,93,358

Grant of grade pay of Rs.4600 to Pre-2006 grade S-12 retirees

TABLE PREPARED BY KP&TPA - SUBJECT TO CLARIFICATION SOUGHT FOR FROM DOP&PW

PAY SCALES

4 th C P C : (1)Rs.2,000-60-75-3,200 (2) Rs.2,000-60-2,300-75-3,200-100-3,500

5th CPC : Rs.6,500-200-10,500

6th CPC: PB-2 Rs.9300-34,800 + grade pay Rs.4600

7th CPC Level-7 : Rs.44,900-1,42,400

Revised Notional pay under 7th CPC and revised pension
admissible in terms of of DoP&PW OM dated 4-1-2019

Pay drawn in the pay scale from which retired and the notional pay under 7 th C P C						
Retirement in 4th CPC	Retirement in 5th CPC	Notional pay in 7th CPC with grade pay Rs.4200	Notional pay in 7th CPC with grade pay Rs.4600	Existing 7th CPC pension with GP of Rs.4200	Revised 7th CPC pension with grade pay of Rs.4600	INCREASE Col. 6 - 5
1986-1995	1996-2005	1/1/2016	1/1/2016	Pension	Pension	
1	2	3	4	5	6	7
2000	6500	42300	44900	21150	22450	1300
2060	6500	42300	44900	21150	22450	1300
2120	6500	42300	44900	21150	22450	1300
2180	6700	43600	44900	21800	22450	650
2240	6900	44900	44900	22450	22450	NIL
2300	7100	44900	46200	22450	23100	650
2375	7300	46200	47600	23100	23800	700
2450	7500	47600	49000	23800	24500	700
2525	7700	49000	49000	24500	24500	NIL
2600	7900	49000	50500	24500	25250	750
2675	8100	50500	52000	25250	26000	750
2750	8300	50500	52000	25250	26000	750
-----	8500	52000	53600	26000	26800	800
2825	8700	53600	53600	26800	26800	NIL
2900	8900	53600	55200	26800	27600	800
2975	9100	55200	56900	27600	28450	850
3050	9300	56900	56900	28450	28450	NIL
3125	9500	56900	58600	28450	29300	850
3200	9700	58600	58600	29300	29300	NIL
3275	9900	58600	60400	29300	30200	900
3300	10100	60400	60400	30200	30200	NIL
3350	10100	60400	60400	30200	30200	NIL
3400	10300	60400	62200	30200	31100	900
3425	10500	62200	62200	31100	31100	NIL
3500	10500	62200	62200	31100	31100	NIL

Update: Dept. of Expenditure, has issued revised table with GP of Rs. 4600 vide its OM dated 22.5.2019, Dept. of Pension is yet to issue corrections to tables 24 & 25 which is awaited.

Table prepared by K P&T PA published in January 2019 issue and in this journal as above matches exactly with the table published by Dept. of Expenditure on 22.5.2019.

Cleanliness campaign

Observance of 'Swachhta Pakhwada'

by Pensioners Associations during May 16-31

In compliance of the instructions from the Department of Pension and Pensioners' Welfare, New Delhi, K P&T PA observed "Swachhta Pakhwada" by undertaking swachhta related activities on 30th May, 2019. The activities included cleaning of streets and removal handbills pasted on walls, electric poles and on sign boards.

The Association selected 1st Main Road, 9th and 10th Crosses of Telecom Layout, off Bengaluru International Airport Road, Bengaluru 560064, the area in which the association's building 'Pensioners' Bhavan' is located.

Members of the Executive Committee of the association, including the Secretary, Jt. Secretary, Treasurer and other members participated in the swachhta campaign.

Support of the residents' welfare association of the area was also sought. A few residents of the ward also joined the members of the association in the cleaning activities.

The activities commenced at about 10.00 a.m. on Thursday the 30th May, 2019 and ended at 12.30.p.m. The entire stretch of the 9th and 10th crosses and a part of the 1st Main Road of Telecom Layout, were cleaned by about 20 volunteers.

As a part of creating awareness among the members of the public in keeping their surroundings clean, placards with messages on cleanliness were displayed with emphasis on stoppage of use of 'single use plastic.'

A report on observance of Swachhta Pakhwada with Some photographs taken on the occasion (before and after cleaning the



Dr Girish Karnad passes away

Dr Girish Karnad, the versatile Writer, Playwright, Actor, Film director and a rationalist passed away on 10-6-2019 at the age of 81 years. He shot in to prominence in Theatre and Cinema in the 1970s when he wrote for and acted in films viz. Samskara, Vamshavriksha and Tabbaliyu Neenaade Magane , to mention a few, then hailed as new wave films in Kannada Film World.

He completed his primary education at Sirsi and moved to Dharwad for his secondary and college education. While in Dharwad, his interactions with literary giants like Dr V K Gokak and Dr Da Ra Bendre, both of whom were later conferred with the highest literary award jnanapith gave impetus to Karnad's talent in literature and theatre. Darwad city played an important role in shaping his career as a scholar, playwright, actor and director. Born into a Konkani speaking Saraswat family, he chose Kannada to write his plays and translated them into English himself.

He earned Master's degree in philosophy, political science and economics from Oxford University in the 1960s. Many of his books are available in English translation published by Oxford. His plays are prescribed for study at universities across the world

Dr Karnad wrote his first play Yayati in 1960 when he was 22 and his last play, Rakshasathangadi in 2018. In his illustrious career spanning over six decades, he traversed in many disciplines extending across Indian history, the Indian Epics and so on. In the tinsel world, he established his presence both in art and mainstream films. He was the most celebrated playwright with a pan-Indian reach. He headed many reputed institutions: Director of Film and Television Institute of India (FTII) Pune; Chairman of Sangeet Natak Akademi (SNA) and Director of Nehru Centre in London.



Dr. Karnad was a spirited articulator about his liberal views about radical Hinduism. He vied with big names in Kannada literature to find a place for himself amongst influential literary greats in "Kannada saaraswatha loka".

Many of his works, plays, films and speeches remain the testimony to his courage and conviction in pursuing his rationalistic approach to ' the dogmas of faith ' in spite of the criticism he had to face for frankly expressing his opinion on issues which he considered as unscientific or bordering religious fanaticism. He was not afraid to criticise any ideology that he opposed.

With the exit of Dr Girish Karnad, who was conferred with several honours including Padma Bhushan, Padma Shree and the highest literary award Jnanpith, the country has lost one of its tallest writers and has also created a void in Kannada Literary, Theatre and Film field, which is hard to fill.

Karnataka P&T Pensioners' Association pays its respectful homage to Dr. Girish Karnad.

DIGITAL LIFE CERTIFICATE

Submission of Digital Life Certificate from the confines of your home – a pensioner friendly initiative by the Department of Pension and Pensioners' Welfare for pensioners

We invite the attention of our members to the matter on the subject published in page 6 of May 2019 issue of the journal and WE REQUEST ALL PENSIONERS TO MAKE USE OF THIS FACILITY. KP&TPA will make necessary arrangements in the Annual General Body meeting to be held on 13-7-2019 to register pensioners with Jeevan Pramaan web site. Pensioners (**irrespective of their age**) who would like to avail this facility are requested to bring with them to the AGB their (1) Mobile phone (2) Aadhaar Card number (3) Pension Payment Order (PPO) number and (4) The Bank account details to which their pension is credited which are essential for registration of their names with Jeevan Pramaan website. **Arrangements will also be made to provide to the pensioners a print out of the life certificate generated which will facilitate renewal of the DLC in November 2019 when they are supposed to submit life certificate.**

**Coordination Committee of Central Govt Pensioners' Associations
(CCCGPA), Karnataka**

Annual General Body Meeting : Saturday the 3rd August, 2019

Venue: **Udayabhanu Kalasangha, Bangalore 560019**

Time: 10.30 a.m.

Digital Life Certificate: Arrangements will be made to register pensioners with Jeevan Pramaan web site. Pensioners who would like to avail this facility are requested to bring with them their (1) Mobile phone (2) Aadhaar Card number (3) Pension Payment Order (PPO) number and (4) The bank account details to which their pension is credited which are essential for registration of their names with Jeevan Pramaan website. This will facilitate hassle free renewal of the DLC in November 2019 when life certificate is due for submission.

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
July 18	301	3462	288.5	10.35	149.22
Dec 18	301	3538	294.83	12.78	154.69
Apr 19	312	3623	301.90	15.49	160.80

BSNL IDA
From 1-4-2019 : 141.40%
(2.6% increase over Jan 2019 rate of 138.80%)

No Central Govt. holidays in July 2019

7th CPC: DA/DR w.e.f. Jan 2019: 12% (3% increase over July-2018 rate of 9%)

OBITUARY

Sri K Parthasarathy, LM 178, APM (Retd), Rajajinagar HPO expired on 25-5-2019 at the age of 85 years. He is survived by his wife, a son and a daughter.

Sri N.K. Srikantiah, ALM 1506, Retired Dy. Director, Ministry of Industrial Development expired on 24-5-2019 at the age of 90 years.

Heartfelt condolences to the bereaved family
Executive Committee, KP&TPA

APPEAL FOR DONATIONS FOR THE BUILDING

We appeal to our Members who have not yet paid their contribution to the building fund to please consider remitting their liberal donation to facilitate payment of the final bill to the contractor. 34th list of donations is published in this issue.

Donation to be remitted by ***crossed cheque*** payable to “**Karnataka P&T Pensioners’ Association**”.

Cheques may please be sent to: K.R.Anantha Ramu, No 1158, 7th Main, 7th Block, HMT Layout, Vidyaranyapura, Bangalore-560097. (Mob: 9448477129)

Donation for the Building Fund - 34th List

SI No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation
1	M.Muniyappa	2495	20000	4110	70501
2	A.K.Raghothamachar	384	10000	4104	36000
3	K.S.Ramanathan	1805	10000	4105	35000
4	S.Jayaram	986	8000	4122	30000
5	A.R.Venugopal	1210	2000	4099	
6	B.Surendra Naik	2718	2000	4120	5000

Newly Enrolled Members

Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1 Sista Satyavathi	Assistant Postmaster, General Post Office, Hyderabad	LM 2812
2 Srikanta Karaab	Sub Postmaster, HSG I, Kanakapura SO	LM 2813
3 Y.M.Balaji Venkatesh	Sorting Postman, Bangalore City Head Post Office	LM 2814
4 L.M.Balappa	Sorting Assistant, O/o AHRO III, B'lore City RMS	LM 2815
5 P.Raja	Sorting Assistant, MACP III, B'lore City RMS	LM 2816
6 H.S.Rajalakshmi	MTS, Bangalore City Railway Mail Service	LM 2817
7 J.Krishna	Head Mail Guard, Bangalore City Railway Mail Service	LM 2818
8 Sridevi Naragund	Sub Postmaster, Vasanthanagar PO, Bangalore	LM 2819
9 R.S.N.Murthy	Jr.Telecom Officer, BSNL, Kakinada	LM 2820
10 K.V.S.S.Prakasa Rao	Audit Officer, O/o Accountant Gen.(Audit), Bhubaneswar	ALM 2821
11 C.Somasekharappa	Head Postmaster, Harapanahalli Head Post Office	LM 2822
12 K.G.Srinivasa	Scientist 'C', DRDO, LRDE, Bangalore	ALM 2823
13 M.V.Nagaraja	Sr. Tech. Assistant(S), Directorate of Filed Publicity, Bg.	ALM 2824
14 P.Vittala Murthy	Sr. Tech. Assistant(S), Directorate of Filed Publicity, Bg.	ALM 2825
15 K.N.Kishore Kumar	Sub Postmaster, LSG, Dr.Shivaramkaranth Nagar PO	LM 2826
16 G.R. Handigol	Postman, Vijayanagar P.O.	LM 2827

LM: Life Member

ALM: Associate Life Member

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Subscription received for Pensioners' Champion in APRIL-MAY 2019

Rs.120/- Smt./Sri	Rs.150/- Smt./Sri	Rs.150/- Smt./Sri	Rs.300/- Smt./Sri
1518 B.A.Krishna Prasad	1257 C.M.Karunakaran	2392 K.Krishna Kumar	1851 T.V.Seshadri
1791 Gururaj	1582 Y.Seshadri	2489 Pratap Singh	2170 K.R.Nagaraja
2177 S.Chandrshekarachari	1795 M.Lakshmana Rao	2532 G.Sivasankarappa	2187 M.Vishnumurthy
2823 K.G.Srinivasa	1804 K.S.Janardhanachari	2598 S.Prabhakara	2207 S.K.Mahaskar
Rs.150/- Smt./Sri	1894 N.Subbaiah	2600 J.N.L.Sharma	2543 N.Venkataraman
4 B.Sadashiva Rao	1913 I.K.Sukhija	2648 V.Ravinder	2572 S.K.Joshi
221 M.K.Venkatesh	1920 H.N.Huli	Rs.180/- Smt./Sri	2585 H.N.Sheshadri
268 Y.L.Vasudeva Rao	1997 D.N.Jagadeesh	1941 S.Venkataramu	2606 R.B.Bhaskari
544 B.N.Rao	2003 S.N.Yewoorakar	Rs.200/- Smt./Sri	2640 K.R.Gurukar
668 A.Ramammurthy	2237 Niranjan Phadke	S-35 Markandeshwara Rao	Rs.450/- Smt./Sri
920 A.Kanagamani	2267 K.S.Gowrambike	Rs.300/- Smt./Sri	48 S.M.Vittala Rao
958 K.R.Ananthakrishnan	2308 P.M.A.Dhanaraj	1076 Chandrashekara Karanth	1221 B.S.R.Murthy
963 B.S.Srivathsan		1733 S.C.Bose	2559 H.S.Ananthapadmanabha

Registration of grievance by pensioners with Centralised Pension Grievance Redress and Monitoring System (CPENGRAMS) of the Department of Pension and Pensioners' Welfare made easy

Department of Pension has started a Cell Centre with a TOLL FREE phone number 1800-11-1960 to facilitate Central govt pensioners to register their grievances on pension matters with CPENGRAMS. They can lodge their grievances by calling the telephone number during working hours.

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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