



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

# 1397, 23rd Main, Banashankari 2nd Stage, Bangalore-560 070. Phone: 26716198

*Our R.T. Nagar Office above R.T. Nagar H.P.O. functions from 10.30 Hrs. to 12.30 Hrs.  
on Mondays, Wednesdays and Fridays except P.O. holidays. Ph.: 40905766*

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**Do's and Dont's for Pensioners**

(From Website of CPAO)

**Dos**

1. A copy of every communication regarding pension is required to be endorsed to the pensioner by each node of pension delivery. Please ensure that your full contact postal address (preferably with PIN code) is always updated. Promptly intimate any changes of address to:-

- Your Bank Branch
- The Head of Office and the PAO in the Ministry from where you retired;
- Central Pension Accounting Office

2. There should be proper nomination for pension account. Please retain the acknowledgement received from the Bank carefully. It is advisable to open a joint account with your spouse if you are a pensioner, so that she/he does not face hardship later.

3. Please direct your Bank Branch with proof establishing your identity for first appearance at

Paying Branch alongwith the copy of the Special Seal Authority.

4. CPAO has sent two halves of PPO - to the pensioner and the bank. Your half of the PPO is to be handed over to you by your Bank Branch when they call you for verification. Your signature will be obtained on the other half for their record.

5. Please produce proper and acceptable evidence of eligible savings from time to time for the purpose of Income Tax calculation by the Bank.

6. Please collect certificate of income from pension & arrears from Bank at the close of financial year, even if income tax is not deducted from the pension. Please collect Form-16 when Income Tax was deducted

7. Please furnish Life Certificate every year early in the month of November

8. A pensioner who produces a Life Certificate in

the prescribed form A Annexure-XVII signed by any person specified hereunder, however, 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 Indian Registration Act
- iii) A Gazetted Government Servant
- iv) A Police Officer not below the rank of Sub-Inspector in charge of a police station
- v) 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
- vi) A Pensioned Officer who, before retirement, exercised the powers of a Magistrate
- vii) A Justice of Peace
- viii) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar
- ix) A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a village
- x) A Member of Parliament, of State Legislature or of Legislature of Union Territory Government/Administration
- xi) Treasury Officer.

In the case of a pensioner drawing his pension through a Public Sector Bank the Life Certificate may be signed by an Officer of a Public Sector Bank. In the case of a pensioner residing abroad and drawing his pension through any other Bank included in the Second Schedule to the Reserve Bank of India Act, 1934, the Life Certificate may be signed by an Officer of the Bank, a pensioner get exemption from personal appearance subject to production of Life Certificate signed by the above mentioned Officer of the Bank.

A pensioner not resident in India in respect of whom his duly authorized agent produces a Life Certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from special appearance.

9. Non-employment Certificate/Re-employment Certificate should also be furnished every year in the month of November/May & November in

case of retired Group 'A' Officer

10. Please apply in a prescribed proforma to the Paying Branch for restoration of commuted portion of pension on completing 14 years and 11 months, in case your Bank does not have a CPPC.

11. Please provide the pensioner's half of the PPO to your Paying Bank Branch in the case of revision of pension for entry of enhanced pension with breakup in this half.

12. Please ask for a Due and Drawn Statement from your Bank Branch in case you have received any arrears in a lump sum

13. Please ask for a pension slip with breakup in case of any doubt from Bank Branch

14. If pensioner's half is lost, worn or torn, a written request is to be immediately made to your paying Bank Branch along with pensioner's half of PPO (if available)

15. Please keep all your pension related documents including pensioner's half of PPO, safely, as these are important documents.

16. For any clarification on pension payments, contact your Bank Branch Grievance Officer of the Bank or CPAO Toll Free/call Centre 1800 11 7788.

### **Dont's**

1. Do not delay in submitting the pension papers before retirement as it ultimately effects the time schedule to be followed by the various offices as under:-

- i) Pay & Accounts Officer issuing PPO-- Despatch of PPO by PAO to the CPAO on the last working day of the month preceding the month of retirement
- ii) Central Pension Accounting Office (CPAO) -- Despatch of PPO by CPAO to Link Branch of PSB by 20th of the month of retirement
- iii) Link Branch--despatch of PPO by Link Branch to Paying Branch by 23rd of the month of retirement
- iv) Paying Branch--Paying Branch will complete all formalities and ensure that the pension has been credited to the pensioner's account on the last date of the month.

2. Please do not provide address and contact number which is likely to change in the near future. Please update your address by informing your Bank Branch, PAO, CPAO and DDO of the Ministry you retired from.

3. In case you wish to change your Bank or Bank Branch for pension disbursement, do not close your pension account unless new account is confirmed for pension disbursement

4. Please do not fail to check whether you are receiving full pension/family pension authorized by the Govt. of India to you including age-related pension with Dearness Relief if you are aged 80 and above.

5. Please do not forget that under the scheme of pension Payment through authorized Banks, Banks are required to pay pension to each pensioner by the last day of the month.

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Note: Pre 1990 Pensioners' can have their 12-digit PPO No. through the website of CPAO in Pensioners' Portal.

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### **Budget 2012 - 2013 - Highlights**

#### **Tax proposals for 2012-13 - Progress towards Direct Taxes Code and GST.**

- \* Special slab for women individuals has been done away with
- \* Exemption limit for the general category of individual taxpayers enhanced from Rs. 1,80,000 to Rs. 2,00,000
- \* Upper limit of 20 per cent tax slab raised from Rs. 8 lakh to Rs. 10 lakh
- \* A deduction of up to Rs. 10,000 for interest from Savings Bank Accounts allowed to individual tax payers
- \* A deduction of up to Rs. 5,000 for preventive health check-up has been allowed under Section 80-D within the maximum limit of Rs. 15,000
- \* Deduction for life insurance premium as regards insurance policies issued on or after 1st April, 2012 shall be allowed only up to 10% of the actual capital sum assured
- \* Senior Citizens not having income from business, exempted from payment of

advance tax from 1.4.2012

- \* The qualifying age of Senior Citizen has been made as sixty uniformly for tax relief under Sections 80-D and 80-DDB.

#### **Income Tax slabs -**

##### **(i) Individuals below the age of sixty years**

Upto Rs. 2,00,000	Nil
Rs. 2,00,001 to Rs. 5,00,000	10 per cent
Rs. 5,00,001 to Rs. 10,00,000	20 per cent
Above Rs. 10,00,000	30 per cent

##### **ii) Individuals at the age of sixty years or more but less than eighty years**

Upto Rs. 2,50,000	Nil
Rs. 2,50,001 to Rs. 5,00,000	10 per cent
Rs. 5,00,001 to Rs. 10,00,000	20 per cent
Above Rs. 10,00,000	30 per cent

##### **iii) Individuals at the age of eighty years or more**

Upto Rs. 5,00,000	Nil
Rs. 5,00,001 to Rs. 10,00,000	20 per cent
Above Rs. 10,00,000	30 per cent

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### **Members/Subscribers to Note**

Money Orders are being received through e-MO by Association. The e-MO does not have provision for conveying message/purpose of remittance. Members/Subscribers are requested to furnish immediately after their name in the remitter's address portion, their LM/ALM No./Subscriber No. and follow-up the same with a written communication or telephone conversation about the purpose of remittance to ensure proper accounting. Such details should also be furnished on occasion of remittance by **local cheques**. All remittances/payments by cross cheque (Drawn in favour of Karnataka P&T Pensioners' Assn.) should be addressed to

**Sri S.M. Vittal Rao**, Treasurer, K P&T PA,  
114/707, II Main Road, IV Phase, Yelahanka Satellite Town  
Bangalore-560106 (Ph.: 28463468)

## **Central Civil Services (Revised Pay) Rules, 2008--Date of next increment in the revised pay structure under Rule 10 of the CCS (RP) Rules 2008**

*(O.M.No. 10/02/2001-E.III/A dated 19th March, 2012 of Ministry of Finance, Dept of Expenditure)*

In accordance with the provisions contained in Rule 10 of the CCS (RP) Rules, 2008, there will be a uniform date of annual increment, viz., 1st July of every year. Employees be granted the increment. The first increment after fixation of pay on 1.1.2006 in the revised pay structure will be granted on 1.7.2006 for those employees for whom the date of next increment was between 1st July, 2006 to 1st January, 2007.

2. The Staff Side has represented on this issue and has requested that those employees who were due to get their annual increment between February to June during 2006 may be granted one increment on 1.1.2006 in the Pre-Revised Scale.

3. On further consideration and in exercise of the powers available under CCS(RP) Rules, 2008, the President is pleased to decide that in relaxation of stipulation under Rule 10 of these Rules, those Central Government employees who were due to get their annual increment between February to June during 2006 may be granted one increment on 1.1.2006 in the pre-revised pay scale as a one time measure and thereafter, will get the next increment in the revised pay structure on 1.7.2006 as per Rule 10 of CCS(RP) Rules, 2008. The pay of the eligible employees may be refixed accordingly

4. In so far as the persons serving in the Indian Audit and Accounts Department are concerned, these orders are issued in consultation with the Comptroller & Auditor General of India.

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### **Streamlining procedure for scrutiny of Income-Tax Returns**

*(Press release of Ministry of Finance, Dept., of Revenue, Central Board of Direct Taxes  
No. 402/92/2006-MC (07) of 2011 dated 14th March, 2011)*

Scrutiny of Income Tax Returns is an important mechanism for ensuring taxpayer compliance and to counter tax-evasion. However, it has evoked some concern from small taxpayers and Senior Citizens about prolonged enquiries. Concerns have also been raised about selection of the same cases in scrutiny year after year.

Appreciating the concern of these taxpayers and with a view to mitigate their hardships, Central Board of Direct Taxes has reviewed its scrutiny selection procedure. In order to redress the grievance, it has been decided that during the Financial Year 2011-12, cases of Senior Citizens and small taxpayers, filing Income-Tax Returns in ITR-1 and ITR-2 will be subjected to scrutiny, only where the Income Tax department is in possession of credible information.

Senior Citizens for this purpose would be individual tax payers who are 60 years of age or more. Small tax payers would be individual and HUF taxpayers whose gross total income, before availing deductions under Chapter VIA, does not exceed rupees ten lakhs.

## **BUILDING CONSTRUCTION**

**We hope to complete construction by the end of May, 2012.**

**Dontations for construction are still welcome**

## To fix timeline for Redressal of Grievances

(O.M. F.No. 41/30/2011-P&PW(C) dt 13.01.2012 from Ministry of Personnel, P.G.& Pensions Deptt. of Pension & PW to All Nodal Officers of all Ministries/Departments)

As you are aware, that on-line-grievance of pensioners are being fed through our application CPENGRAMS available in the Pensioner's Portal maintained by Department of Pension & Pensioners' Welfare. It has, however, been felt that timely action has not been taken by various Ministries/Departments/Organisations for redressal of grievances and same remain pending for unduly long periods. There is thus need to sensitize the concerned Officers dealing with these grievances in your Department for taking timely action on the grievances of pensioners so that unnecessary delays could be avoided. The Regional Offices and Field Officers, wherever they exist, also need to be sensitized in this regard accordingly.

2. In this connection your attention is invited to fix the time limit for timely redressal of grievances as per the guidelines issued by Department of AR&PG(copy enclosed). You are, therefore, requested to please take necessary action in this regard while keeping this Department informed about it.

**D.O. No. G-13013/1/2006-PG dt 5.5.2006 from Pratyush Sinha, Secretary, Govt of India, Ministry of Personnel, Public Grievances and Pensions, North Block, New Delhi-110 001**

One of the important obligations of public service is the prompt redressal of public grievances and identification of grievance-prone areas of Government Department in order to eliminate the causes of these grievances of citizens. The Department of Administrative Reforms and Public Grievances have been issuing guidelines for the expeditious redress of Public Grievances. Despite all these guidelines and various efforts made by the State Governments, complaints continue regarding the delay and lack of response in handling public grievances. The Parliamentary Standing Committee attached to the Ministry of Personnel, Public Grievances and Pensions has taken serious view of the state of affairs prevailing in the matter of settlement of public grievances. It has been pointed out that the response of the

public servants towards citizens grievances is lukewarm and often borders on complete indifference.

2. Any grievance redress system would be failing in its primary purpose if the minimum courtesy of acknowledging receipt of a complaint is not observed. It is, therefore, reiterated that an acknowledgement should go immediately and at the most within three days of the receipt of the grievance and the grievance itself should be redressed within a maximum period of two months of its receipt. The citizens approaching the Government Departments with their grievance petitions should be informed of the progress of his/her grievance. In case it is not found feasible to accede to his/her request, a reasoned reply may be issued to the aggrieved citizen within this stipulated time limit. Further, if the finalization of a decision on a particular grievance is expected to take longer than two months, an interim reply should invariably be sent.

3. I would request you to take suitable measures in bringing about a change in the prevailing situation in order to ensure that the grievances of the citizens are settled expeditiously.

### Activating machinery for Redress of Public Grievances

(O.M. No. K-15011/1/2006-PG dt 22.05.06 from Govt. of India, Ministry of Personnel, Public Grievances and Pensions, Deptt of Administrative Reforms and Public Grievances, Sardar Patel Bhawan, Sansad Marg, New Delhi.)

The undersigned is directed to refer to the consolidated guidelines issued by the Department of Administrative Reforms and Public Grievances for prompt and effective redress of public grievances. It has been emphasized that a fully functional redress mechanism needs to be in place in all Ministries of Government of India and in the Department/Organizations under the Ministries for expeditious redressal of public grievances. It has further been emphasized that the system of grievance redress mechanism should be well publicized to ensure that the citizens are aware of the system and can interact with the department to settle their grievances.

However, complaints still continue regarding the delays and lack of response.

2. It is now reiterated that the following steps may please be taken to ensure that the internal grievance redress machinery is in order for prompt redressal of grievances of citizens:-

- (i) A grievance should be acknowledged immediately and at the most within three days of the receipt of the grievance. A grievance should be redressed within a period of a maximum of two months of its receipt. If finalization of a decision on a particular grievance is anticipated to take longer than two months, an interim reply should invariably be sent.
- (ii) In case it is not feasible to accede to the request made in the petition, a reasoned reply may be issued to the aggrieved citizen within this stipulated time limit.
- (iii) Grievances received in the Ministries may be analysed periodically at a senior level to identify grievance prone areas of the Ministries/Departments to adopt systemic changes to eliminate the causes of grievances.
- (iv) Wide publicity of the grievance mechanism available in the Ministry and the names, designations and addresses of Director of Public Grievances may be given.
- (v) The Director of Public Grievances of the Ministries/Departments of Government of India may call for the documents of the case and take a decision with the approval of the Secretary of the Ministry/Head of the Department/Organization, if a grievance is not redressed within a period of three months.
- (vi) Every Wednesday may be kept as meeting-less day for the Directors of Public Grievances for hearing the grievances of the citizens. The feedback mechanism may be ensured for an inbuilt mechanism to correct deficiencies.
- (vii) In order to promote responsive administration, the system of regular dialogue with user and citizen groups on grievance redress mechanism and service delivery may be strengthened.
- (viii) The software (PGRAMS) developed by the Department of Administrative Reforms

and Public Grievances in consultation with National Informatics Centre (NIC) for efficient management of public grievances may be installed in all Ministries/Departments of Government of India.

- (ix) The Department of Administrative Reforms and Public Grievances with assistance from NIC has been providing necessary training to Officers of different Ministries for better handling of grievances through PGRAMS for effective redressal of grievances of citizens.

All Ministries/Depts. are requested to strengthen the Grievance Redress Mechanism to ensure effective redressal of public grievances. Action taken on the issues may be communicated to this Department.

**Donations for the Building Fund**

LM/ ALM	Name (Smt./Sri)	Rs.	Progressive Total
46	V. Prahalada Rao	5,000	12,500
837	P.G. Premaleela (W/o. P.G. Bhatta LM 837)	5,000	-
1341	D.S. Srinivasa Rao	2,000	3,000
1859	R. Venugopala Rao	2,000	-
747	V.J. Vidyasagar	1,000	2,500
1587	Rama Krishnamurthy	1,000	-
1743	M. Srinivas	1,000	2,001
1789	T.A. Thangamani	1,000	-
1938	T.S. Sridhar	1,000	-
1603	M.R.S. Prakash Rao	737	2,500
1785	Muniswamy	1,000	3,000
1531	P.S. Abdul Jabbar	555	1,056
1265	K. Sivadas	500	2,000

**March 2012 issue correction--Donation for Building Fund**

LM	Name (Smt./Sri)	Rs.	Progressive Total
505	Devaraj (In memory of his late wife D.Gnana Sugiratham	5,000	33,000

*Note: Other entries against the member are to be deleted*

**Donation to the Association**

1664	S.B. Hombal	500
1751	B.S. Mahagaonkar	500

## **Decisions on the recommendations of the Committee on Comprehensive Review of National Savings Fund (NSSF)**

*(Copy of O.M.No 6-1/2011-NS.II (Pt) dated 11th November 2011 from Ministry of Finance, Department of Economic Affairs (Budget Division-Gol)*

1. The 13th Finance Commission in its Report had inter-alia recommended that all aspects of the design and administration of the NSSF be examined with the aim of bringing transparency market-linked rates and other much needed reforms to the scheme. As a follow up of the recommendation, the Government had constituted a Committee on 8th July 2010 headed by Smt. Shyamala Gopinath the then Deputy Governor, Reserve Bank of India, for comprehensive review of NSSF. The terms of reference of the committee included review of the existing parameters for the small savings schemes in operation and recommend mechanism to make them more flexible and market-linked, review of the existing terms of the loans extended from the NSSF to the Centre and States and recommend on the changes required in the arrangement of lending the net collection of small savings to Centre and State, review of other possible investments opportunities for the net collections from Small Savings and the repayment proceeds of NSSF loans extended to States and Centre, review of the administrative arrangement including the cost of operation and the review of the incentives offered on the Small Savings investment by the States.

2. The Committee submitted its Report to the Government on 7th June 2011. Comments/reviews of Department of Posts, Department of Revenue, Department of Financial Services, Department of Expenditure and all State/Union Territory Governments were sought on the recommendations made by the Committee.

3. The recommendations of the Committee have been considered in detail, taking into account the views/comments received from other Departments, States/UTs and representations received from various agents, associations and others. After detailed examination, the following decisions have been taken.

### **Rationalisation of Schemes:-**

1. The maturity period of Monthly Income Scheme (MIS) and National Saving Certificates (NSC) will be reduced from 6 years to 5 years.
2. A new NSC instrument, with maturity period of 10 years would be introduced
3. Kissan Vikas Pathra (KVPS) will be discontinued
4. The annual ceiling on investments under PPF scheme will be increased from Rs. 70,000/- to 1 lakh
5. Interest on loan obtained from PPF will be increased to 2% p.a. from existing 1% p.a.
6. Liquidity of Post Office Time Deposit (POTD) 1,2,3, & 5 years will be improved by premature withdrawal at a rate of interest 1% less than the time deposits of comparable maturity for premature withdrawals between 6-12 months of investments, Post Office Savings Account (POSA) rate of interest will be paid.

### **Interest rates on Small Saving Instruments:**

- i) The rate of interest paid under Post Office Saving Account (POSA) will be increased from 3.5% to 4% p.a.
- ii) The rate of interest on Small Saving Scheme will be aligned with G-Sec rates of similar Maturity, with a spread of 25 basis points (bps) with two exceptions. The spread on 10 year NSC (NEW instrument) will be 50 bps and on Senior Citizens Saving Scheme 100 bps. The interest rate of every financial year will be notified before 1st April of that year.
- iii) Assuming the date of implementation of the recommendation of the Committee as first December 2011, the rate of interest on various Small Saving Schemes for current financial year on the basis of the interest compounding/payment built in the schemes, will be as given below:

Instrument	Current Rate (%)	Proposed Rate (%)
Savings Deposit	3.50	4.0
1 Year Time Deposit	6.25	7.7
2 Year Time Deposit	6.50	7.8
3 Year Time Deposit	7.25	8.0
5 Year Time Deposit	7.50	8.3
5 Year Recurring Deposit	7.50	8.0
5 Year SCSS	9.00	9.0
5 Year MIS	8.00 (6 Year MIS)	8.2
5 Year NSC	8.00 (6 Year NSC)	8.4
10 Year NSC	New Instrument	8.7
PPF	8.00	8.6

IV) Payment of 5% bonus on maturity on MIS will be discontinued.

**Commission to Agents:**

- i) Payment of commission on PPF scheme (1%) and Senior Citizens Saving Scheme (0.5%) will be discontinued.
- ii) Agency commission under all other schemes (except MPKBY agents) will be reduced from existing 1% to 0.5%
- iii) Commission at existing rate of 4% will continue for Mahila Pradhana Kshetriya Bachat Yojana (MPKBY) agents
- iv) Incentives, if any paid by the State/UT Govts. will be reduced from the commission paid by the Central Government

**Investments from NSSF**

(i) The minimum share of States in net small savings collections in a year for investment in State Governments Securities will be reduced from 80% to 50%. The remaining amount will be invested in Central Government Securities or lend to other willing States or in Securities issued by Infrastructure Companies/Agencies, wholly owned by Central Government. (ii) Yearly repayment of NSSF loans made by Central and State will be reinvested in Central and State Govt. Securities in the ratio of 50:50 (iii) The period of repayment of NSSF loan by Central and States will be reduced to 10 years, with no moratorium. (iv) For the Current Financial Year the prevailing interest rate of 9.5% will continue from 1st April 2012 revised interest rate will be notified, (v) Half yearly payment of interest by the Centre and the States will be introduced, (vi) Interest rates on the existing investments from NSSF in Central Govt. securities till 2006-07 will be re-set at 9% and on those from 2007-08 till 2010-11, will be re-set at 9.5%.

**Operational issue of NSSF:-** A monitoring group drawn from Ministry of Finance, Reserve Bank of India, Dept. of Posts, State Bank of India, other select Banks and select State Govts. will be set up to resolve various operational issues like reducing the time lag between collection and investment etc.

Necessary notifications, including those requiring amendments to Rules of various Small Saving Schemes and National Small Saving Fund (Custody & Investment) Rules, 2001 will be notified separately. The above decisions will take effect from the dates to be specified in the notifications.

This has the approval of Finance Minister.

**Note: The Ministry of Finance, Dept. of Economic Affairs (Budget Division), in its O.M No. 6-1/2011-NS-II (Pt.) dated 26.3.2012, has conveyed the decision for increase in interest rates as above.**

## **Grant of Dearness Relief to Central Government pensioners/family pensioners - Revised Rate effective from 1.1.2012.**

*(O.M. F.No. 42/13/2012-P&PW(G) dated 4.4.2012 of Ministry of Personnel, Public Grievances & Pensions Department of Pension & Pensioners' Welfare)*

The undersigned is directed to refer to this Department's O.M No. 42/15/2011-P&PW(G) dated 5th October, 2011 on the subject mentioned above and to state that the President is pleased to decide that the Dearness Relief (DR) payable to Central Government pensioners/family pensioners shall be enhanced from the existing rate of 58% to 65% w.e.f. 1st January 2012.

2. These orders apply to (i) All Civilian Central Government Pensioners/Family Pensioners (ii) The Armed Forces Pensioners, Civilian Pensioners paid out of the Defence Service Estimates, (iii) All India Service Pensioners (iv) Railway Pensioners and (v) The Burma Civilian Pensioners/Family Pensioners and Pensioners/Families of displaced Government Pensioners from Pakistan, who are Indian Nationals but receiving pension on behalf of Government of Pakistan and are in receipt of ad-hoc ex-gratia allowance of Rs. 3500/- p.m. in terms of this Department's O.M No. 23/1/97 P&PW(B) dated 23.2.1998 read with this Department's O.M No. 23/3/2008P-PW(B) dated 15.9.2008.

3. Central Government Employees who had drawn lumpsum amount on absorption in a PSU/Autonomous Body and have become eligible to restoration of 1/3rd commuted portion of pension as well as revision of the restored amount in terms of this Department's O.M No. 4/59/97-P&PW (D) dated 14.07.1998 will also be entitled to the payment of DR @ 65% w.e.f. 1.1.2012 on full pension i.e., the revised pension which the absorbed employee would have received on the date of restoration had he not drawn lumpsum payment on absorption and Dearness Pension subject to fulfilment of the conditions laid down in para 5 of the O.M. dated 14.7.98. In this connection, instructions contained in this department's O.M No. 4/29/99-P&PW (D) dated 12.7.2000 refer.

4. Payment of DR involving a fraction of a rupee shall be rounded off to the next higher rupee.

5. Other provisions governing grant of DR in respect of employed family pensioners and re-employed Central Government pensioners will be regulated in accordance with the provisions contained in this Department's O.M No. 45/73/97- P&PW (G) dated 2.7.1999 as amended vide this Department's O.M No. F.No. 38/88/2008 P&PW(G) dated 9th July 2009. The provisions relating to regulation of DR where a pensioner is in receipt of more than one pension, will remain unchanged.

6. In the case of retired Judges of the Supreme Court and High Courts, necessary orders will be issued by the Department of Justice separately.

7. It will be the responsibility of the Pension Disbursing Authorities, including the Nationalized Banks, etc., to calculate the quantum of DR payable in each individual case.

8. The offices of Accountant General and Authorised Public Sector Banks are requested to arrange payment of relief to pensioners etc., on the basis of these instructions without waiting for any further instructions from the Comptroller and Auditor General of India in view of letter No. 528-TA, II/34-80II dated 23/4/1981 of the Comptroller and Auditor General of India addressed to all Accountant Generals and Reserve Bank of India, Circular No. GANB No. 2958/GA-64 (ii) (CGL)/81 dated the 21st May, 1981 addressed to State Bank of India and its Subsidiaries and all Nationalised Banks.

9. In their application to the pensioners/family pensioners belonging to Indian Audit and Accounts Department, these orders issue after consultation with the C&AG.

**1. Introduction of revised  
NE-12 pay scale of  
Rs. 16390-33830 of  
pre-Revised Pay Scale of  
Rs. 9200-250-13200  
for Non-executives in BSNL**

*(DoT's approval letter for NE 12 Pay Scale-File  
No. 1-72/09/SNG dated 22-2-12)*

I am directed to refer to your letter No. BSNL/39-3/SR/2006/Vol.III dated 3/1/2012 on the subject cited above and to convey the approval of competent authority for introduction of new IDA pay scale of Rs. 16390-33830 (NE-12) (Pre-revised Rs. 9200-250-13200) for Non-Executives in BSNL subject to the following conditions:

- 1) BSNL shall bear the additional financial implication on account of this revision from their own resources and no budgetary support will be provided by DoT
- 2) Keeping in view the guidelines of DPE that additional expenditure should be in consistent with generation of funds/profit of the company, BSNL may explore the possibility of introducing this new scale with matching saving basis.
- 3) The proposed IDA scale has to be introduced with prospective effect after making requisite modifications in their promotion policy
- 4) BSNL management shall ensure that there would be no conflict between IDA pay scale for Non-Executive and Executives. IDA scale of Executives should not get lower pay scale than the top scale of Non-Executive
- 5) BSNL management shall also ensure that in the wake of any revision of pay scales in the company, NE-12 pay scale shall be maintained lower than the lowest of Executive Pay Scale in BSNL
- 6) There should not be any deviation from instructions/guidelines issued by the DPE from time to time and BSNL shall pay LS&PC to the Government at the revised rates.
- 7) The proposed introduction of new IDA pay scale will not constitute precedence for

upward revision of existing lower/higher IDA pay scales.

**2 BSNLMRS - Guideline for  
reimbursement of cost of appliances  
Reimbursement of cost of Oxygen  
Concentrator**

*(O.M. No. BSNL/Admn. 15-19/11 dated 23.2.2012)*

Reimbursement of cost of Oxygen Concentrator under outdoor treatment was under consideration. The Competent Authority has now decided that the reimbursement of Oxygen Concentrator may be allowed subject to following conditions.

- a) Recommendations of oxygen concentrator is required from two Pulmonology Specialists. Out of the two, one should be from existing BSNL Empanelled Hospital/ Govt. Hospital
- b) The maximum cost of the appliance is fixed as Rs. 40,000/- (inclusive of all taxes)
- c) 50% of the actual cost of appliance or Rs. 20,000/- (inclusive of all taxes) whichever is less shall be borne by BSNL
- d) The appliance shall be provided once in a lifetime to the beneficiary
- e) Cost of maintenance of machine shall be borne by the beneficiary
- f) 50% of the actual cost of appliance or Rs. 20,000/- whichever is less can be claimed as the part of annual outdoor ceiling limit to the extent it is available

**3. No change in IDA Rates from  
1.4.2012**

*(Ref: O.M F.No. 2(5) 86-DPE-(WC)-GL/V/12 dated 10.4.2012 of Ministry of Heavy Industries & Public Enterprises, Dept. of Public Enterprises, GoI)*

**ALL INDIA CONSUMER PRICE INDEX**

Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
Dec 11	197	2298	191.5	65.3
Jan 12	198	2308	192.33	66.13
Feb 12	199	2322	193.5	67.15

*By. K.B. Krishna Rao*

## Extra Increment case-BSNL

### We have won in the CAT

Seven CCA Offices refused to count the extra increment granted to Grade III officials, while fixing their pension as they had reached the maximum in their payscale. Since all other efforts failed, as a test case, our Association in Kerala filed a case in CAT, Ernakulam, Our Kerala Circle Secretary was the first applicant and five of our members were the applicants 2 to 6. After many postponements, the Honourable Judge, Sri J. P.R. Raman, heard the case on 15th March 2012 and gave his decision on that day itself. For want of space, we are giving only the extracts from the judgement hereunder. The full judgement is given in our Website.. Adv. Sriraj, appeared for us.

(P.S. Ramankutty, G.S. A1 BSNL PWA)

#### Extracts from the judgment dated 15.3.2012 in OA 91 of 2011

8. Annexure A-1 proceedings issued on 18.11.2003 is specific on the subject on payment of one extra increment in BCR grade III may be given one year prior to retirement. The same is issued by the BSNL and proceedings is the outcome of the 2nd meeting of National Council held on 28.5.2003..... It is specifically provided under condition No. (vi) that the Scheme of Extra increment will be effective from 1.6.2003 and the officials retiring after 1.6.2003 will get the financial benefit from that date only. This extra increment will be counted for the pensionary and other retirement benefit purposes..... thus going by annexures A-1 and A-2, certain benefits granted as part of Wage Settlement could not have been withdrawn unilaterally..... besides annexure R-1 (5) was issued during the pendency of the OA and as per section 19 (4) of A.T. Act, it has been abated. For the above reason, it is a decision not to count the extra increment to BCR officials who had reached the maximum of the scale or were drawing stagnation increment one year prior to retirement as part of pensionary benefits is totally arbitrary and illegal and contrary to the Wage Settlement accorded as reflected in annexure A-1 and approved by annexure A-2 and also violation of principles of natural justice

10. Obviously, the stand taken by the respondents for grant of one extra increment to a person drawing pay at the maximum of the scale of pay is in violation of the existing Rules. Therefore, their objection to FR 19 is misconceived..... Now in this case, payment of one increment is effected as part of Wage Settlement and secondly it is given to Grade 'C' officials who are in BSNL and unable to get Grade IV promotion, covered under TBOP/BCR scheme, one extra increment, one year prior to

their retirement was given on certain terms and conditions. Thus it is not the personal pay. Therefore, I have no doubt in mind to say that what has been granted at annexure A-1 cannot be excluded from the pay and what has been paid is not personal pay as understood.

11. In the result, I declare that the benefit of one increment, prior to one year of their retirement as per annexure A-1 cannot be withdrawn or annulled by annexure R-(5) and as such, the one extra increment should be treated as part and parcel for calculation of pensionary benefits. In case the applicants are not paid the pension amount reckoning the increment to granted, the same shall be revised and paid deducting the actual amount paid, as early as possible, at any rate, within four months from the date of receipt of a copy of this order.

12. OA is allowed as above. No costs.

*Courtesy: Pensioners' Patrika- 4/12*

#### OBITUARY

**Sri S.Swaminathan** (LM1307,) Retd. GM, MTNL, Mumbai, expired on 23-3-2012 at the age of 71 years. He is survived by his wife, a son and two daughters

**Sri M.Hanumantha Rao** (LM42), Retd. LSG HS, RMS Q Division, Bangalore, expired on 25-3-2012 at the age of 90 years. He is survived by his wife, a son and two daughters.

**Sri T.K.Nagarajan** (LM520), Retd. A.O., Office of G.M., Telecom, Karnataka Circle, Bangalore, expired on 27-3-2012 at the age of 82 years. He was a bachelor.

**Order**

The applicant has retired as Director, Geological Survey of India on 31.5.2004 without getting the benefits of the Non-Functional Selection Grade (NFSG), which was available for all Group 'A' organized services even before the implementation of the IV Pay Commission's recommendations and Geological Survey of India was one of the Organized group A services as is clear from annexure A-1. After IV Pay Commission's recommendations the benefit of NFSG was granted to the senior most officers in the grade with a restriction that NFSG will be given 15% of the sanctioned strength of total post about senior time scale. This condition was further relaxed after V Pay Commission and Department of Personnel & Training took a conscious decision as per O.M dated 6.6.2000 to increase the number of NFSG posts from 15% to 30% of the senior duty posts i.e., of the duty post senior time scale and above in the cadre. Further, NFSG is a segment of the Junior Administrative Grade and an officer has to first hold the post of Junior Administrator Grade before he may be considered for appointment to NFSG (copy of the relevant OM is Annexure A-3) It is also made clear that the said instructions will have only prospective effect.

In this OA, the applicant is under the wrong impression that letter dated 16.1.2009 at annexure A-6 from Ministry of Mines stipulates the grant of NFSG will be applicable only with prospective effect i.e., from 16.1.2009 the date of issue of the said internal correspondence between Ministry of Mines and Geological Survey of India and hence has prayed for quashing the "relevant portion" of annexure A-6. Nowhere in the said letter it is mentioned that NFSG upto 30% of the post will be granted only with prospective effect from the said date i.e., 16.1.2009. In fact the word with prospective effect refer to DoPT O.M dated 6.6.2000. The contention taken by the respondents (GSI, Bangalore) is wrong. In the additional reply dated 10.2.2011 it is stated that

the Geological Survey of India was constituted as an Organized Group A services only from 29.9.2010. The contention is very strange. If it is so, how could respondent No. 1 clarify on 16.1.2009 that the Geological Survey of India is a Organized Group A service. The Ministry's contentions at annexure A-5 dated 12.11.2008 is also wrong in view of Annexure A to the O.M dated 31.7.1982 of Department of Personnel and Training at annexure A-1 wherein at SL.23, Geological Survey of India is listed as an Organized Group 'A' service under Ministry of Steel and Mines (Department of Mines).

3. Learned Counsel for the applicant submits that the applicant has been promoted as Junior Administrative Service Officer w.e.f. 1.1.2003. As per the O.M dated 6.6.2000 of Department of Personnel & Trg., the Officer has to first hold the post of Junior Administrative Grade and thereafter, he will be considered for placement in NFSG, subject to the availability of NFSG restricting 30% total senior duty posts. An Internal committee with *laissez faire* constitution power to before 6.6.2000 i.e., (to consider NFSG to 15% of the posts) will have to assess suitability of officers who are working in Junior Grade for placement in NFSG.

4. We direct the respondent's department to convene the meeting of the said Internal Committee at the earliest, in any case, within 3 months from the date of receipt of the copy of this Order and assess the suitability of the applicant and also other similarly-situated officers for placement in higher scale of NFSG with effect from the dates on which such posts were available (with restriction of 30% of the senior duty posts). Needless to say that the applicant is entitled to all consequential benefits if he is found to be eligible for placement in NFSG as per the above directions. OA is disposed of as above. No order as to costs.

*(OA No.-404/2009 of CAT Bangalore - M.N. Ramachandra Rao Vs. Geological Survey of India, Gol, - Date of Judgment - 19.3.2012.)*

## All About Hypertension - High Blood Pressure

### All About Hypertension - High Blood Pressure

#### What is High Blood Pressure?

When you have your blood pressure taken, your health care provider is measuring the pressure, or tension, that blood exerts on the walls of the blood vessels as it travels around the body. In a healthy person, this pressure is just enough for the blood to reach all the cells of the body, but not so much that it strains blood vessel walls.

- \* Blood pressure is measured in millimetres of mercury (mm Hg).
- \* A typical normal blood pressure is 120/80 mm Hg, or "120 over 80."
- \* The first number represents the pressure when the heart contracts
- \* The second number represents the pressure when the heart relaxes.
- \* Blood pressure greater than 140/90 mm Hg is considered high.

Generally, blood pressure will go up at certain times - for instance, if you smoke a cigarette, win the lottery, or witness a car crash - and will return to normal when the stressful or existing event has passed.

But when blood pressure is high all the time, the continuous increased force on blood vessel walls can damage blood vessels and organs, including the heart, kidneys, eyes, and brain.

The medical term for high blood pressure is hypertension.

#### Need to Know:

##### *Systolic and Diastolic Blood Pressure*

Blood travels through blood vessels much like water through a garden hose. The blood in the vessels is under pressure just like the water in a hose, when the tap is turned on.

With each heartbeat more blood is

pumped into the vessels - like turning up the tap - so the pressure rises. This is the Systolic Blood Pressure, the first number in the blood pressure measurement, which is normally around 120.

Between heartbeats, while the heart is resting, the pressure in the arteries is lower. This is the Diastolic Pressure, second number in the blood pressure measurement, which is normally around 80.

#### Indication of High Blood Pressure

You can increase the pressure in a hose either by turning up the tap or by putting a crimp in the hose (that is, by narrowing the hose). In this same way, the blood pressure in blood vessels will rise if fluid flows more forcefully or if the arteries are narrowed.

Pressure in a hose can be regulated either by controlling the rate at which fluid passes through it or by widening it. Likewise, the pressure in the blood vessels can be controlled, with medications that act on the heart or blood vessels and with certain lifestyle modifications.

#### Need to Know:

Although high blood pressure can be extremely dangerous, it usually causes no symptoms - so, many people don't even realize they have it. High Blood Pressure can only be detected with accurate and repeated measurements of a person's Blood Pressure. That's one reason why it's so important to have regular medical checkups.

Even though High Blood Pressure can be treated safely and effectively, only about one-quarter of people who have High Blood Pressure take the necessary steps to keep their Blood Pressure within a normal range.

#### There are three types of Hypertension:

*Primary Hypertension: (Essential Hypertension).* This is High Blood Pressure for which no cause can be found. Most people with High Blood Pressure (90 to 95 percent) have this type of hypertension. Doctors suspect that a combination of lifestyle, diet, heredity, age,

gender, race/ethnicity, hormone levels, and other factors all contribute to High Blood Pressure.

*Secondary Hypertension: (Non-Essential Hypertension)* This is High Blood Pressure for which a definite cause can be found. This type of High Blood Pressure accounts for only 5 to 10 percent of all cases of Hypertension. Some of these causes are temporary or controllable - for instance, pregnancy or the use of certain medications. While others are chronic conditions like hormonal diseases, kidney disease, or head injuries.

*Isolated Systolic Hypertension: (ISH).* Older people are sometimes susceptible to another form of High Blood Pressure, called isolated Systolic Hypertension. In people with this condition, Blood Pressure is higher than normal when the heart beats, but returns to normal in between beats of the heart. The large difference in pressure can place additional strain on artery walls.

### **Nice To Know:**

Q. If I do not feel any symptoms, is there still a problem

A. Most people with High Blood Pressure do not experience any symptoms. The presence of symptoms, such as headache or blurry vision, usually indicates severe or long-standing Hypertension. However, over time, uncontrolled High Blood Pressure causes significant damage to important organs including the heart, kidneys, brain, and eyes. In a number of cases, this damage can lead to death. This is why High Blood Pressure is sometimes referred to as "the silent killer."

### **Facts about High Blood Pressure**

High Blood Pressure is a condition in which the pressure, or tension, that blood exerts on the walls of blood vessels goes up and stays high, which can damage the blood vessels, the heart, and other organs.

It is estimated that more than 50 million Americans have High Blood Pressure.

High Blood Pressure is one of the most serious health problems in the United States; yet, because High Blood Pressure has no

symptoms, millions of people do not even know they have it.

As many as one in four adults in the United States has High Blood Pressure.

High Blood Pressure affects people of all ages, racial and ethnic groups, and walks of life.

Doctors do not know what causes High Blood Pressure in 90 to 95 percent of people who have it.

High Blood Pressure is one of the most important risk factor for stroke, which is the third leading cause of death in the United States.

High Blood Pressure is a common cause of heart failure, the leading cause of death in the United State. High Blood Pressure is a common cause of kidney disease.

### **What factors affect Blood Pressure?**

Blood pumped through blood vessels is always under pressure, much like water that is pumped through a garden hose. This pressure is highest in the arteries closest to the heart and gradually decreases as the blood travels around the body.

Blood keeps moving around the body because there are differences in pressure in the blood vessels. Blood flows from higher-pressure areas to lower-pressure areas until it eventually returns to the heart.

Hypertension is much strain on your heart.

**Blood pressure is controlled by three things:**

1. How fast the heart beats: (heart rate)-The pace at which the heart beats or heart rate is counted in heartbeats per minute. Generally, when heart rate increases, blood pressure rises. When heart rate decreases, blood pressure drops.

2. A number of things affect heart rate, including the body's nervous system; chemical messengers called hormones, body temperature, medications, and diseases

3. How much blood the heart pumps with each beat: (stroke volume). The amount of blood pumped out of a ventricle with each heartbeat is

called stroke volume. When you're resting, stroke volume is about the same as the amount of blood that veins carry back to the heart. But under stressful conditions, the nervous system can increase stroke volume by making the heart pump harder.

Stroke volume can also be affected by certain hormones, drugs, and diseases, as well as increases or decreases in the amount of blood in the body, called blood volume.

### **Nice To Know:**

You might also hear the term "Cardiac Output" used to describe the amount of blood that is pumped through the body. Cardiac Output is simply the amount of blood pumped out of a ventricle in one minute

Cardiac Output = Heart Rate x Stroke Volume (amount of blood pumped with each beat)

As Cardiac Output increases, so does blood pressure. This is why heart rate and stroke volume are important ways for the body to control blood pressure.

How difficult it is for blood to travel around

the body? (peripheral resistance). The third major component that affected the blood pressure is the caliber or width of the arteries. Blood travelling in narrower vessels encounters more resistance than blood travelling through a wider vessel (its harder for water to pass through a narrow pipe than a wide pipe).

Depending on what a person is doing, the amount of blood the heart pumps varies enormously. Yet the blood pressure normally remains pretty stable. That's mainly because the body adjusts the resistance of the arteries, either widening or narrowing them as appropriate, to prevent the blood pressure from swinging wildly.

This ability to regulate the width of the blood vessels is called the peripheral resistance. Most of the resistance to blood flow in the circulation occurs in the small-diameter arteries called arterioles.

These arterioles are especially important in the immediate regulation of blood pressure. That is because they contain specialised smooth muscle in their walls that can relax or contract, allowing the blood vessel to get wider or narrower.

*Source: Internet/Pensioners' Advocate.*

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

AGB Meeting of **All India Central Government Pensioners' Assn., Bijapur Branch**, was held on 6th February, 2012 at Guru Datta Mangal Karyalaya, Station Road, Bijapur, with Sri G.N.Kulkarni, President of the Branch, presiding. Sri M.B.Kolhar, President of Lions Senior Citizens Forum, Bijapur District was the Chief Guest and Sri M.A.Karlekar, General Secretary, AICGPA, CHQ, Pune and Sri D.B.Kulkarni, Supt. of POs, Bijapur, were Guests of Honour. After prayer rendered by Sri M.K.kulkarni, two minute's silence was observed in honour of five members (including Sri S.K.Vaidya, President, AICGPA, Dharwad Branch), who expired after the last AGB Meeting. Sri B.S.Wama, Secretary, presented the Annual Report and Sri M.K.Kulkarni, the Annual Statement of Accounts which were adopted. The Branch did some social service by donating Rs. 1,000/- to Sri Gurudev Ranade Ashrama Nimbai. Sri M.A.Karlekar spoke about the activities of the CHQ. Sri M.B.Kolhar spoke about the role of Senior Citizens in the Society. Sri D.B.Kulkarni, SPOs. assured to give sympathetic consideration to problems of pensioners. The meeting elected the following to the Executive Committee:- Hon. President: Sri G.N.Kulkarni, Executive President: Sri S.L. Hotkar, Vice Presidents: Sri L.D.Kulkarni and Sri I.A.Audi, Secretary: Sri R.D.Dabade, Asst. Secretary: Sri P.S.Aladi, apart from three Organising Secretaries, six Working Committee Members and an Auditor.

**Newly-Enrolled Members**

	(Smt./Sri)	Designation & Office in which last worked	Type & No.
1.	<b>G.L. Shivaswamy</b>	SPM, Pension Mohalla PO., Hassan Central Water Commission, N.Delhi	ALM 1956
2.	<b>N.K. Kannan</b>	Asst., Director, Training Directorate, Central Water Commission, N.Delhi	ALM 1957
3.	<b>K.S. Sridhara</b>	Asst., Director-General, Regional Telecommunication Eng. Centre, Dept.of Telecom, Bg.	LM 1958
4.	<b>B.N. Suryanarayana Rao</b>	Technical Officer 'D', LRDE, DRDO, Bg.	ALM 1959
5.	<b>N. Jayavel</b>	Technical Officer 'B', Indian Institute of Astrophysics, Bg.	ALM 1960
6.	<b>R. Raghu</b>	Joint Commissioner of Income Tax, Mangalore	ALM 1961
7.	<b>B.R. Sankeshwar</b>	Sr. Supt. of POs, Bangalore West Dn., Bg	LM 1962
8.	<b>R. Nagarathna</b>	Asst., Commissioner of Income Tax, Bg.	ALM 1963
9.	<b>M.C. Kalkura</b>	G.M. CMTS), Ahmedabad, Dept. of Telecom, Gujarat	LM 1964
10.	<b>M. Venkoba Rao</b>	Traffic Manager, Videsh Sanchar Nigam Ltd., DoT Mumbai,	LM 1965
11.	<b>V.R. Joshi</b>	Supt. of POs, Dharwad	LM 1966
12.	<b>G.S. Garudachar</b>	STS, DE Telephone Exchange, Nazarbad, Mysore.	LM 1967

LM: Life Member

ALM: Associate Life Member

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