



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

Regd. Office: # 1397, 23rd Main, Banashankari 2nd Stage, Bangalore-560 070. Phone: 26716198
Own Building: PENSIONERS' BHAVAN, 61/1, 1st Main, 11th Cross, Telecom Layout, Jakkur Cross,
Bangalore-560 064. Ph.: 23620545 e-mail: pensionersbhavan@gmail.com

Website : www.kptpa.org

B. Sadashiva Rao, IPS (Retd.)
President, Ph.: 26626333 M: 99450-18275

N. Bhaskaran
Secretary, Ph.: 26716198

S.M. Vittal Rao
Treasurer, Ph.: 28463468

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Family Pension - 'A Social Security Measure'

Government of India, with a view to ameliorate the living condition of the family of a government servant dying while in service/a pensioner dying after retirement, introduced a Social Security Scheme known as 'Family Pension Scheme' with effect from 17th April, 1950. This Scheme came as a big relief for the families of Government servants which had lost their sole bread winner pushing them into a position of penury and without any means of livelihood.

2. At the time of inception of the Scheme in 1950, in terms of provisions of the Scheme, the family of an employee who had rendered 25 years of service was entitled to Family Pension equal to 50% of the pension entitlement of the employee. It was admissible for a total period of 10 years subject to a maximum of 5 years beyond the date of retirement. The period of service for eligibility to Family Pension was reduced from 25 years to 20 years with effect from 1.4.1957.

By: **K.B. Krishna Rao**, E.C. Member, K P&T PA

3. In the year 1964, the Family Pension Scheme 1950 was replaced by a new Scheme known as 'Family Pension Scheme 1964'. All regular employees who were in service on 31.3.1963 and who opted for the Scheme and all Central Government employees who entered the Scheme thereafter were entitled to the benefits under this Scheme. The Scheme was contributory and the employees had to surrender 2 months emoluments (deducted from DCRG) to avail of the benefit. However, no contribution was required to be made by unmarried employees who retired or died without leaving a surviving family member entitled to Family Pension. The Scheme was extended to Government servants who retired/died before 31.12.1963 in implementation of the judgment delivered by the Supreme Court on 30.4.1985. Unlike the FPS 1950, which prescribed the condition of rendering a particular number of years of service for availing benefits of Family

Pension, in this Scheme all Government servants who were in service on 1.1.1964, including those who had been declared medically fit for appointment to Government service were eligible for the benefits under the Scheme- FPS 1964. While Family Pension at normal rate is admissible to families of Government servants irrespective of the numbers of years of service rendered before death, FP at enhanced rate at 50% of the pay last drawn is admissible only in case the Government servant had rendered not less than 7 years of continuous service.

4. From 1.1.1973, the Family Pension was calculated under a slab system at different percentages depending upon the pay drawn by the employee. The minimum Family Pension was fixed at Rs. 50 and maximum at Rs. 250. The minimum was raised to Rs. 150 (FP + DR) with effect from 1.1.1983. The Family Pension Scheme was made non-contributory with effect from 22.9.1977 and the recovery of contribution equal to 2 months' emoluments from DCRG was dispensed with.

5. The IV Central Pay Commission, while recommending retention of the slab system, increased the percentage at which the Family Pension was payable. The minimum was raised to Rs.375 wef 1.1.1986. For the first time, Family Pension of past family pensioners was revised wef 1.1.1986 and the minimum amount of F.P. admissible from 1.1.1986 was made applicable to them.

6. With the implementation of the recommendations of V C.P.C. wef 1.1.1996, there was a major change in the family pension structure. The slab system for calculation of F.P. was replaced by a uniform rate of 30% of pay last drawn by the Govt. servant/pensioner. Further, F.P. was linked to Pay Scales and the F.P. of pre-1996 family pensioners was to be not less than 30% of the minimum of the pay scale introduced wef 1.1.1996 corresponding to pay scale of the post last held by the Govt. servant/Pensioner. The minimum was increased to Rs. 1,275 and the maximum was fixed at 30% of the highest pay in Govt. service.

7. The VI C.P.C. did not recommend major changes in the family pension structure. However, the period for which F.P. is admissible at enhanced rate to the family of Govt. servants

dying while in service was increased from 7 years to 10 years and without any age limit. But in the case of pensioners, the period was retained at 7 years. Another important recommendation made by the VI CPC was for grant of age-related "Additional Pension" to older family pensioners, which was accepted by the Government. The minimum family pension was increased to Rs.3,500 and the maximum to Rs. 27,000 (30% of the highest pay in Government service) w,e.f. 1.1.2006.

8. Initially, the benefits of F.P.S, 1964 were admissible to the spouse for life and to the dependent children up to the age of 25 years. Subsequently, judicially separated spouse, post-retiral spouses and children born after retirement, dependent parents, widowed/divorced daughters, and dependent disabled siblings were included in the definition of 'family' for the purpose of eligibility for family pension.

9.Authorization of Family Pension

A. In respect of Govt. servants dying while in service

The Head of Office, who receives intimation about the death of a Govt. servant while in service, shall address the member of the family of the deceased employee who is eligible for grant of family pension to submit an application in form 14 for authorization of family pension. The applicant shall submit the application in the prescribed format-form 14 - along with death certificate of the deceased employee and other documents specified in the form. The Head of Office, on receipt of the application, shall determine the amount of family pension admissible at enhanced rate and at normal rate as well, and authorize payment within one month of the receipt of intimation of the date of death of the Govt. servant.

B. In respect of deceased Pensioners

Family pension entitlement is authorized at the same time as pension. For getting family pension, the eligible member of the family of the deceased pensioner should apply in the prescribed form – form 14 - together with death certificate etc., to the i) Pension Disbursing Authority, if the amount of family pension is already

indicated in the PPO; or ii) Head of Office in all other cases.

The payment of family pension at the rate and to the person indicated in the PPO shall be commenced by the Pension Paying Branch of the Bank/Post Office without waiting for any authority from Pay & Accounts Office or CPAO.

In case the claimant is a child, payment shall commence after a fresh Payment Authority is received from PAO of the concerned Ministry/Dept. through usual channels.

10. With the introduction of Age-related Additional

family pension to older family pensioners wef 1.1.2006, recording of the date/s of birth of the member/s of the family has acquired importance. Hence, Govt. servants should ensure that the names of the members of their family with date of birth are entered in the family particulars recorded in their Service Books. Pensioners must ensure that the name/s of the member/s of their families, who are eligible for F.P, is/are recorded in the P.P.O and the amount of F.P admissible is authorised and indicated therein. They must also ensure that the date of birth of family members is entered in the PPO.

**DoP & PW
Order**

To fix timeline for redressal of grievances

(O.M. No. 55/20/2012-P&PW dated 15.2.2013 of DoP & PW) to All Nodal Officers of all Ministries/Departments (Web Based Pensioners Portal)

As per software developed for monitoring of Pension related grievances, all on-line grievances of pensioners are being fed through web application CPENGRAMS available in the Pensioners' Portal maintained by Department of Pension & Pensioners' Welfare and the same are forwarded online to the concerned Ministries/Departments/Organizations for their redressal. It has, however, been felt that timely action is not being taken by various Ministries/Departments/Organizations for redressal of grievances and same remain pending for unduly long periods. There is thus need to emphasize upon 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. Any grievances redress system would be failing in its primary purpose of the minimum courtesy of acknowledging receipt of a complaint is not observed. As per the guidelines issued by Department of Administrative Reforms and Public Grievances vide its Office Memorandum

No. K 15011/1/20065-PG, dated 22nd May, 2006, an acknowledgment has to be sent immediately and at the most within a period of 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. In case where it is not possible to give immediate reply, an interim reply should be given to the applicant. An immediate action by the concerned Ministries/Departments/Organisations will be steps towards pensioners' welfare and will go a long way in ameliorating the hardships of pensioners. Further, 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.

3. As already requested earlier, vide this Department's letters No. 41/30/2011-P&PW dated 13.01.2012 and 15.10.2012, you are once again requested to fix the time-line for timely redressal of grievances as per the guidelines issued by Department of AR&PC. A detailed report on the action taken for implementation of these guidelines may also please be sent to this Department.

Another Pensioners' Association has become affiliate of CCCGPA, Karnataka

N.C.S.M. Pensioners' Welfare Association, Bengaluru, has applied for affiliation to CCCGPA, Karnataka. National Council of Science Museums is an autonomous organization under the Government of India and has, under its control, Visvesvaraya Industrial and Technological Museum, Bengaluru, Birla Industrial and Technological Museum, Kolkata, Nehru Science Museum, Mumbai, Science City, Kolkata etc. The Secretariat of CCCGPA, has decided to grant affiliation to N.C.S.M. Pensioners' Welfare Association, Bengaluru to CCCGPA, Karnataka, raising the total strength of affiliates to 21.

Revision of pension of Pre-2006 pensioners - Case of employees who retired in the Pre-revised Scale of Rs. 6500-10500.

(Copy of letter No. KPTPA/HSG-1/RP-134 dated 17.2.2013 from Karnataka P&T Pensioners' Association to the Secretary to Government of India, Ministry of Personnel, Public Grievances and Pensions, DoP & PW – kind and personal attention: Smt. Tripti P Ghosh, Director (PP))

- Ref: 1. OM No. F.No.1/1/2008-IC dated 13.11.2009 of Ministry of Finance (DoE)
2. O.M No. F.No. 38/37/08-P&PW(A) dated 11.2.2009 of DoP&PW
3. O.M. F.No. 38/37/08-P&PW(A) dated 28.1.2013 of DoP&PW.

The Department of Expenditure, Ministry of Finance, vide its O.M cited at Ref:1 above, had ordered that posts which were in the pre-revised scale of Rs. 6500-10500 as on 1.1.2006 (S-12) and which were granted the normal replacement pay structure of Grade Pay of Rs. 4200 in the Pay Band PB-2 should be granted Grade Pay of Rs. 4600 in the Pay Band PB-2 corresponding to the pre-revised scale of Rs. 7450-11500 (S-13) w.e.f. 1.1.2006. With the issue of this order, all posts in the pre-revised scale of Rs. 6500-10500 which were granted the normal replacement pay structure of Grade Pay of Rs. 4200 in Pay Band PB-2 were converted into posts in Pay Band PB-2 with Grade Pay of Rs. 4600.

2. When representations were submitted requesting for application of the revised pay structure of Grade Pay of Rs. 4600 in Pay Band PB-2 for the purpose of computing revised Pension for pre-2006 Pensioners w.e.f. 1.1.2006 as per para-4.2. of O.M No. 38/37/08-P&PW(A) dated 1.9.2008, it was intimated, vide Ref:2 cited above that the Table in Annexure-I of O.M dated 14.10.2008 of DoP&PW was based on the CCS (RP) Rules, 2008 which are applicable to the employees in service and that no dispensation in this regard can be made in respect of pre-2006 Pensioners for the purpose of application of the provision of 4.2 of O. M dated 1.9.2008 of DoP & PW (Para-4). It was further stated that the benefit of upgradation of posts subsequent to their retirement would not be admissible to the pre-2006 Pensioners in this regard (Para-5). This clarificatory O.M of the DoP & PW has since been quashed and set aside, vide para-30 of the Order passed on 1.11.2011 in OA No. 655/2010 of Full Bench of Central Administrative Tribunal, Principal Bench, New Delhi.

3. In view of the above facts and in view of the issue of revised Order cited at Ref: 3 above, which clearly lays down what is "Minimum of Pay in the Pay Band and the Grade Pay corresponding to the pre-revised Pay Scale from which the Pensioner had retired as arrived at with reference to the Fitment Tables annexed to the Ministry of Finance, Department of Expenditure O.M No. 1.1.2008-IC dated 30th August, 2008. It also follows that the entry against Sl.No.13 of the Annexure-1 (Column-7) to O.M No. 38/37/08-P&PW(A) dated 14.10.2008 of DoP&PW also gets corrected as Rs. 4600 instead of Rs. 4200 with retrospective effect from 1.1.2006, as it is based on pay structure in respect of pay scale No.12 (pre-revised) indicated at Sl.No.13 of First Schedule, Part-I, Section-I of CCS(RP) Rules, 2008 as published vide Notification dated 29th August, 2008 issued by the DoE, Ministry of Finance.

4. It is requested that necessary instructions may kindly be caused to be issued to all concerned to take into consideration the Grade Pay of Rs. 4600 in Pay Band PB-2 (instead of Rs. 4200) for the purpose of computing revised pension of those who were in the pre-revised scale of pay Rs. 6500 of 10500 in terms of para-4.2 of the O.M dated 1.9.2008 of DoP & PW.

* * *

Editor's Note: Six pensioners of Bangalore Telecom District, including some who are our members, approached CAT, Bangalore, claiming the benefit of Grade Pay of Rs. 4,600/- against Rs. 4,200/- applied in their cases by CCA, Karnataka, while issuing Revised Pension Payment Authorities under VI CPC. CAT, Bangalore, in OA No. 231/2012 in respect of S/s G.R. Parthasarathy, H.N. Ranganath and A. Narayanaswamy and in OA No. 253/2012 in respect of S/s C.S. Sathya Murthy, S.N. Sundaram and V. Shankar, has given a common decision in favour of the applicants on 8.3.2013. In disposing of the cases, CAT, Bangalore, has cited para 137.21 of the recommendations of V CPC (on modified parity with pension equated at least to the minimum of the revised pay scale at the time of next pay revision, say in the year 2006) and paras 29 and 30 of judgment of Principal Bench of CAT (Full Bench), New Delhi delivered on 1.11.2011 in respect of the case filed by Central Government SAG (S-29) Pensioners' Association.

1. Development of vision document for CGHS – reg

(O.M. No. S 11030/7/2013-CGHS (P) dated the 4th March, 2013 of MoH & FW)

With a view to bring about further improvement in the functioning and performance of the Central Government Health Scheme (CGHS), it has been decided to develop a Vision Document namely, "CGHS-Vision 2020" with the primary objective of laying out the roadmap for CGHS to improve its functioning and the satisfaction level of its beneficiaries over the coming years. Development of the Vision Document will involve consultations with Departmental Officers as well as other Departments/ Ministries who are running similar Health Schemes. Various aspects pertaining to Economic, Social, Infrastructural, Human Resources, Technology, Ethics in Medical Services etc. will be addressed.

2. The Vision Document will provide the roadmap to achieve the following objectives:

- * Better coverage by CGHS
- * Improving the quality of service
- * Improving the satisfaction level of CGHS Beneficiaries
- * Optimal utilization of resources and
- * Rational use of medicines

3. In view of the above, it has been decided to constitute a broad based Committee with the following composition

i)	Shri R.K. Jain, AS & DG, CGHS	Chairman
ii)	Dr. (Mrs) S Brindha, Director, CGHS	Member
iii)	Dr. B.C. Mahapatra, ADDG (HQ), CGHS	Member
iv)	Dr. Anita Kulshrestha, AD (HQ), CGHS	Member
v)	Dr. B.P. Arneja, AD (MSD)	Member
vi)	Dr. S.P. Singh, In charge CGHS Wing, SJH	Member
vii)	Dr. S.V. Ramakrishna, Sr. CMO (Comp)	Member
viii)	Addl. Director, CGHS, Bangalore	Member
ix)	Addl. Director, CGHS Mumbai	Member
x)	Representative AS & FA (H), MoH FW	Member
xi)	Representative DGHS MoH FW	Member
xii)	Representative from ECHS	Member
xiii)	Representative from ESIC	Member
xiv)	Representative from DGAFMS	Member
xv)	Representative from Railways	Member
xvi)	DR. S.K. Narula, Sr. CMO, CGHS	Member Secretary

4. This issues with the approval of Secretary (H&FW)

* * *

Editor's Note: While endorsing the O.M under reference of MoH & FW, in his letter dated 1.4.2013, the AD, CGHS, Bangalore, who is a member of the Committee, has invited our suggestions. Members are requested to forward suggestions, if any in the matter, on or before the 7th of May 2013 for our consideration and incorporation, while finalising our reply to the AD, CGHS, Bangalore.

2. Consultation with Specialists at CGHS Polyclinics - Introduction of "Appointment System" by the Addl. Director, CGHS, Bangalore.

1. For consultation of specialists at CGHS Polyclinic, an "appointment system" is being introduced from 15.4.13 on a pilot basis with the intention of reducing the waiting time.
2. Patients referred to specialists by Medical Officers (or those eligible to consult directly) may contact the designated official at the Wellness Centre, who will contact the polyclinic on telephone and obtain a time slot for consultation.
3. Appointments will be given for the next working day only. Reporting time will be either 11 A.M., 12 Noon or 1.30 P.M. Exact time of consultation may vary.
4. Patients with appointment will have to report at the reception counter of polyclinic at the given reporting-time and produce their CGHS Card (or its copy) and the referral note given by the doctor at the WC (or proof of eligibilty to consult directly). Failure to do so will lead to cancellation of appointment.
5. Patients cannot seek appointment directly by calling Polyclinic.
6. The system of issuing tokens at 8 A.M. on first-cum-served basis will continue.
7. Beneficiaries can choose the system that suits them. Senior citizens are encouraged to utilize the "appointment system."
8. Please note that taking appointment and not utilizing it will spoil the chances of other needy patients.

3. Revised Timings for CGHS Wellness Centres

(No. S. 11030/55/2012-CGHS(P) dated the 26th March, 2013)

The undersigned is directed to refer to the O.M. of even no. dated 20th December, 2012 vide which the new timings of 9.00 a.m. to 4.00 p.m. in the CGHS Wellness Centres in Delhi NCR were enforced w.e.f. 1st January, 2013. The Ministry has received suggestions from different sections of CGHS beneficiaries in this regard and after due consideration of the same, it has been decided to further revise the timings of CGHS Wellness Centres from the current timings of 9.00 a.m. to 4.00 p.m. to the revised timings of 8.00 a.m. to 3.00 p.m. as per the following details.

1. The CGHS Wellness Centres will be functional from 8.00 a.m. to 3.00 p.m.

2. The Wellness Centres will observe a lunch break of 30 minutes from 1.00 p.m. to 1.30 p.m.
3. The six dispensaries in New Delhi working round the clock will not be covered under the revised timings and they will continue to function in shifts as usual.
4. The new timings will be applicable to all CGHS Wellness Centres in all CGHS cities across the country.
5. The new timings would also apply to the AYUSH dispensaries/units under CGHS all over the country.
6. The new timings will be effective from 1st April, 2013.

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
June 12	208	2395	199.58	72.41
Dec 12	219	2512	209.33	80.83
Feb 13	223	2559	213.25	84.28

8% increase in DR/DA from 1-1-2013.

Order awaited

By. K.B. Krishna Rao

Donations for the Building Fund

LM/ALM	Name (Smt./Sri)	Rs.	Progressive Total
784	Vydehamma (W/o. H.G. Rangaraja Iyengar)	10,000	12,501
1403	N.Vijayakumari	5,000	5,500
615	K.R. Sheshadri Iyengar	4,000	20,000
99	H.S. Krishna Murthy Rao	500	3,000

Pension through Banks' Single Window System

(DoT Letter No. 6-16/2002/TA-I/Vol.III/2504-2531 Dt. 10.10.2012)

Department of Telecommunications has entered into MoUs with all Public Sector Banks except Bank of India (as it is not ready with its CPPC) for introduction of Single Window System of Pension disbursement of DoT (CDA)/BSNL(IDA) pensioners w.e.f. 1.10.2012. The existing procedure of pension disbursement through Public Sector Banks has been modified and approved by the Competent Authority in Department of Telecommunications and accepted by CGA, RBI and 24 Public Sector Banks. The modified procedure is enclosed herewith for adoption with effect from 1.10.2012. The procedure can also be downloaded from <http://www.dot.gov.in/>.

2. The revised procedure shall be applicable to the existing DoT/BSNL pensioners as well as the new telecom pensioners desiring to draw their pension from any Public Sector Bank.

3. The new system envisages removal of restrictions on different banks which are at present allotted to different States/Circles in order to help the pensioners to have wider choice of Pension Disbursement Authorities. All the Public Sector Banks are now allowed to disburse pension to DoT/BSNL pensioners in all the States/Circles.

4. The modified procedure has done away with the existing system of "Link Branch" and "Focal Point Branch" concept. The Central Pension Processing Cells (CPPC) of the Public Sector Banks shall take over the functions of the link branches and focal point branches of the banks. The Pension Authorizing Authorities i.e., the CCAs, henceforth, shall send the PPOs to the designated CPPCs of the banks who in turn will send the PPOs to the paying branches of the banks. The CPPCs will also credit the monthly pension directly/centrally to the accounts of the pensioners maintained at the paying branch of the bank. The responsibility of making available the scrolls to each CCA will be that of the concerned CPPCs. RBI monthly statement thus shall be available to the CCAs accordingly.

5. In order to implement the modified procedure, all the CCAs are advised to circulate the signatures of the PPO signing and countersigning Authorities of their establishment to all the CPPCs of all Public Sector Banks and other CCAs/Pr.

CCAs. The CCAs are also advised to communicate their postal address to the CPPCs of the 24 Public Sector Banks in order to receive the scrolls in time. The address, email and phone numbers of all the CPPC is enclosed at Annexure-1.

6. The banks have been advised to identify a nodal branch at each CCA Hqrs for coordination purpose. The CCAs may collect the detail information of the nodal branches of the Public Sector Banks and the corresponding officers for appropriate coordination to establish a mechanism for pensioners' grievances redressal at Circle level.

7. Pensioners' data as available with CCAs may be reconciled with the data available from the CPPCs of the Banks. Once the PVA software is implemented in CCA offices, the data on pension disbursement by banks (Scrolls) may be collected in soft form and reconciled with RBI figures to complete the process of auditing in computerized environment.

8. The revised procedure may be followed with effect from 1.10.2012.

Pension Adalath presided over by CPMG, Karnataka

As per a communication received from CPMG, Karnataka, Pension Adalath for the half yearly period ending 30-6-2013 will be held in July/August 2013.

OBITUARY

Sri H.V.Maya Setty, LM 396, Retd. Head Record Officer, RMS Q Division, Bangalore, expired on 31-3-2013 at the age of 74 years. He is survived by his wife, a son and four daughters.

Sri C.Sithapathi Rao, LM 736, Retd. ADG, Telecom Engg. Centre, Bangalore, expired on 3-4-2013 at the age of 76 years. He is survived by two daughters.

We convey our heartfelt condolences to the bereaved.

Provision of carrying of ID proof during journey on reserved tickets.

(Ministry of Railways, Rly. Board, Lr.No. 2011/TG/I/20/P/ID, dated 1.11.2012)
(Commercial Circular No. 68 of 2012)

Please refer to this office letter No. 2011/TG-I/20/P/Tatkal dated 16.1.2012 (Commercial Circular No. 4 of 2012) on the subject quoted above, wherein it was advised that with effect from 15.2.2012, any passenger travelling on a reserved ticket (non-Tatkal) issued through PRS for undertaking journey in any air-conditioned class (except 3E) will have to produce any one of the nine prescribed proofs of identity (in original) during journey failing which all the passengers will be treated as without ticket and charged accordingly. This provision has helped in keeping a check on the cases of travelling on transferred ticket in AC classes to a great extent.

2. With a view to ensure availability of reserved tickets to bonafide passengers in all classes, it has been decided as under:

(i) One more proof of identity has been added in the list of 9 prescribed proofs of identity for undertaking journey on e-ticket, Tatkal ticket and for undertaking journey on a reserved ticket issued through PRS and these 10 prescribed proofs of identity are as under:

- * Voter Photo Identity Card issued by Election Commission of India.
- * Passport
- * Pan Card issued by Income Tax Department
- * Driving Licence issued by RTO

- * Photo Identity Card having serial number issued by Central / State Government
- * Student Identity Card with photograph issued by recognized School / College for their students
- * Nationalized Bank Passbook with photographs
- * Credit Cards issued by Banks with laminated photograph
- * Unique Identification Card "Aadhaar"
- * Photo Identity Cards having serial number issued by Public Sector Undertakings of State/Central Government, District Administrations, Municipal Bodies and Panchayat Administrations.

(ii) The above provision shall come into effect from 1.12.2012

(iii) With effect from 1.12.2012, any one of the passengers booked on a PNR for undertaking journey in any reserved class will have to produce any one of the 10 prescribed proofs of identity (in original) during the journey failing which all the passengers booked on that ticket will be treated as travelling without ticket and charged accordingly. This provision shall, however, not affect the existing provision of Tatkal scheme where the passenger is required to show the same original proof of identity as indicated on the ticket.

CCCGPA**News from affiliate:**

Survey of India Pensioners' Assn., Bangalore: The Annual General Body Meeting was conducted on Sunday the 7th April 2013 in Survey of India Community Hall, Koramangala, with Sri Rajukrishnan, President, presiding. Annual Report presented by Sri M. Janardanan, Secretary, and the Annual Accounts presented by Sri K.S. Subbaiah, Treasurer, were adopted. The meeting discussed various issues faced by pensioners, especially, the medical facilities, problems connected with availing treatment in empanelled hospitals for specialised treatment and preference in consultation for very Senior Citizens in Wellness Centres. Resolutions passed in the Management Committee Meeting of CCCGPA held on 17-2-2013 were endorsed in the meeting. The under mentioned members were elected as office bearers for the term 2013-15. President: Sri Rajukrishnan, Vice Presidents: Sri B.S.Poojari and Sri T.C.Krishnaiah, Secretary: Sri M.Janardanan, Jt. Secretaries: Sri P.P. Gopi and Sri M.C.V. Nair and Treasurer: Sri K.S. Subbaih.

ANSWERS TO FREQUENTLY ASKED QUESTIONS REGARDING BANKING OMBUDSMAN SCHEME

A. Introduction:

1. What does the Banking Ombudsman Scheme, 2006 offer? The Banking Ombudsman Scheme, 2006 enables resolution of complaints of bank customers relating to certain services rendered by banks.

2. Has the Banking Ombudsman Scheme come into effect? The Scheme has come into force from January 1, 2006.

3. Who is a Banking Ombudsman? The Banking Ombudsman is person appointed by the Reserve Bank of India to redress customer complaints against certain deficiency in banking services.

4. Does the Banking Ombudsman have any legal power? The Banking Ombudsman is a quasi judicial authority. It has power to summon both the parties - bank and its customer, to facilitate resolution of complaint through mediation.

5. How many Banking Ombudsmen have been appointed and where are they located? As on date, 15 Banking Ombudsmen have been appointed with their offices located mostly in the State Capitals. The addresses of the Banking Ombudsman offices have been provided in the RBI website.

6. Which banks are covered under the Banking Ombudsman Scheme, 2006? All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.

7. How is the new Banking Ombudsman Scheme, 2006 different from the Old Banking Ombudsman Scheme, 2002? The extent and scope of the new Scheme is wider than the earlier Scheme of 2002. The new Scheme also provides for online submission of complaints. The new Scheme additionally provides for the institution of an 'Appellate Authority' for providing scope for appeal against an award passed by the Ombudsman both by the bank as well as the complainant.

B. TYPES OF COMPLAINTS BEFORE BANKING OMBUDSMAN

8. What sort of disputes can the Banking Ombudsman consider? The Banking Ombudsman can receive and consider any

complaint relating to the following deficiency in banking services:

- non-payment or inordinate delay in the payment or collection of cheques, drafts, bills, etc.;
- non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission for this service;
- non-acceptance, without sufficient cause, of coins tendered and for charging of commission for this service;
- non-payment or delay in payment of inward remittances ;
- failure to issue or delay in issue, of drafts, pay orders or bankers' cheques;
- non-adherence to prescribed working hours;
- failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents;
- delays, non-credit of proceeds to parties' accounts, non-payment of deposit or non-observance of the Reserve Bank directives, if any, applicable to rate of interest on deposits in any savings, current or other account maintained with a bank ;
- delays in receipt of export proceeds, handling of export bills, collection of bills etc., for exporters, provided the said complaints pertain to the bank's operations in India;
- refusal to open deposit accounts without any valid reason for refusal;
- levying of charges without adequate prior notice to the customer;
- non-adherence by the bank or its subsidiaries to the instructions of Reserve Bank on ATM/debit card operations or credit card operations;
- non-disbursement or delay in disbursement of pension to the extent the grievance can be attributed to the action on the part of the bank concerned, (but not with regard to its employees);
- refusal to accept or delay in accepting

payment towards taxes, as required by Reserve Bank/Government;

- refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities;
- forced closure of deposit accounts without due notice or without sufficient reason;
- refusal to close or delay in closing the accounts;
- non-adherence to the Fair Practices Code as adopted by the bank; and
- any other matter relating to the violation of the directives issued by the Reserve Bank in relation to banking or other services.
- deficiency in Internet banking services
- non-adherence to the provisions of Fair Practices Code for lenders as adopted by the banks or Code of Banks Commitment to Customers
- non-observance of Regulatory Guidelines on engagement of recovery agents by the banks

9. Will the Banking Ombudsman consider complaints of Non-Resident Indians? Yes, the Banking Ombudsman will consider complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank-related matters.

C. APPLYING TO BANKING OMBUDSMAN

10. When can the complainant file his complaint? He can file his complaint before the Banking Ombudsman, if the reply is not received from the bank within a period of one month, after the bank concerned has received his representation, or the bank rejects the complaint, or the complainant is not satisfied with the reply given to him by the bank.

11. Does the complainant have to fulfill any conditions before complaining to the Banking Ombudsman? For filing a complaint before the Banking Ombudsman, it is essential for a complainant to first attempt to find a satisfactory solution directly with his bank by making a written representation to the bank named in the complaint. The complaint should, however, be made before expiry of period of one year after the cause of action has arisen.

12. Can a complaint be made before a Banking Ombudsman on the same subject matter settled through previous proceedings before any of the Banking Ombudsmen? No. The complaint should not be for the same subject matter that was settled through the office of the Banking Ombudsman in any previous proceedings.

13. Can a complaint be made before a Banking Ombudsman on the same subject matter for which any proceedings before any court, tribunal or arbitrator or any other forum is pending or a decree or award or a final order, has already been passed by any such competent court, tribunal, arbitrator or forum? No.

14. Is there any procedure for filing the complaint before the Banking Ombudsman? A complainant can file a complaint with the Banking Ombudsman simply by writing on a plain paper. He can also file it online (at www.bankingombudsman.rbi.org.in) or by sending an email to the Banking Ombudsman. There is also a prescribed form for filing a complaint, which is available with all the branches of the banks. However, it is not necessary to use this format. The complainant should, however, incorporate all the required information.

15. Can a complaint be filed by an authorized representative of the complainant? Yes. The complainant can be filed by an authorized representative (other than an advocate) of the complainant.

16. Is there any cost involved in filing complaints with Banking Ombudsman? No. The Banking Ombudsman does not charge any fee for resolving customers' complaints.

17. What details are required in the application? The complaint should have the name and address of the complainant, the name and address of the branch or office of the bank against which the complaint is made, facts giving rise to the complaint supported by documents, if any, the nature and extent of the loss caused to the complainant, the relief sought from the Banking Ombudsman and a declaration about the compliance of conditions which are required to be complied with by the complainant.

D. PROCEEDINGS BEFORE THE BANKING OMBUDSMAN

18. What happens when a complaint is received by the Banking Ombudsman? The Banking Ombudsman endeavours to promote, through conciliation or mediation, a settlement of the complaint by agreement between the complainant and the bank named in the complaint.

19. What happens if the bank makes an offer to settle? If the terms of settlement (offered by the bank) are acceptable to the complainant in full and final settlement of his complaint, the Banking Ombudsman will pass an order as per the terms of settlement which becomes binding on the bank and the complainant.

20. What happens if the complaint is not settled by agreement? If a complaint is not settled by an agreement within a period of one month, the Banking Ombudsman proceeds further to pass an award. Before passing an award, the Banking Ombudsman provides reasonable opportunity to the complainant and the bank, to present their case.

21. What will the Banking Ombudsman consider for passing an award? For passing an award, the Banking Ombudsman is guided by the documentary evidence placed before him by the parties, the principles of banking law and practice, directions, instructions and guidelines issued by the Reserve Bank of India and such other factors, which in his opinion are necessary in the interest of justice.

E. AWARD GIVEN BY BANKING OMBUDSMAN

22. What happens when the Banking Ombudsman passes an award? After an award is passed, its copy is sent to the complainant and the bank named in the complaint. It is open to the complainant to accept the award in full and final settlement of his complaint or to reject it.

23. What is to be done by the complainant if the award is acceptable to him? If the award is acceptable to the complainant, he is required to send to the bank concerned, a letter of acceptance of the award in full and final settlement of his complaint, within a period of 15 days from the date of receipt of the copy of the award by him.

24. Can a complainant seek extension of time

for sending his letter of acceptance of the award? Yes, a complainant can make a written request to the Banking Ombudsman, for extension of time with the reasons for seeking such extension.

25. What does Banking Ombudsman do on receipt of request from a complainant for seeking extension of time for sending his letter of acceptance of the award? If the Banking Ombudsman is satisfied with the reasons stated by the complainant in his letter of request for extension of time (for sending his letter of acceptance of the award), he may grant extension of time up to further period of 15 days for such compliance.

26. What happens if the complainant sends a letter of acceptance of the award in full and final settlement of his claim? If the bank is satisfied with the award, within a period of one month (from the date of receipt of letter of acceptance from the complainant of the award in full and final settlement of his claim in the matter), the bank is required to comply with the award and intimate the compliance to the Banking Ombudsman.

27. Is there any further recourse available to the complainant, if he rejects the Banking Ombudsman's award? If the complainant is not satisfied with the award passed by the Banking Ombudsman, he can approach the Appellate Authority against the Banking Ombudsmen's decision.

28. Does the rejection of an award by the complainant also bar any recourse and remedy available to him in respect of his grievances, before court, forum or any other authority as per law in force? The rejection of an award by the complainant does not affect any other recourse and/or remedies available to him as per the law.

29. What if the Award is not acceptable to the bank? The bank has the option to file an appeal before the Appellate Authority under the scheme.

F. APPEAL AGAINST THE AWARD

30. Who is the Appellate Authority? The Appellate Authority is the Deputy Governor in the Reserve Bank of India.

31. Is there any time limit for filing an appeal? Either party aggrieved by the award may, within

45 days of the date of receipt of the award, appeal against the award before the Appellate Authority. The Appellate Authority may, if he is satisfied that the applicant had sufficient cause for not making an application for appeal within time, also allow a further period not exceeding 30 days. The banks can appeal only with the prior sanction of their Chairman or, in his absence, the Managing Director or the Executive Director or the Chief Executive Officer or any other officer of equal rank.

32. How does the Appellate Authority deal with the appeal? The Appellate Authority may dismiss the appeal or allow the appeal and set aside the award or send the matter to the Banking Ombudsman for fresh disposal in accordance with such directions as the Appellate Authority may consider necessary or proper or modify the award and pass such directions as may be necessary to give effect to the modified award or pass any other order as it may deem fit.

G. OTHERS

33. Is it open to the Banking Ombudsman to reject a complaint at any stage? Yes. The Banking Ombudsman may reject a complaint at any stage if it appears to him that a complaint made to him is:

- i. frivolous, vexatious, malafide or without any sufficient cause or
- ii. that it is not pursued by the complainant with reasonable diligence or
- iii. in the opinion of Banking Ombudsman there is no loss or damage or inconvenience caused to the complainant or
- iv. beyond the pecuniary jurisdiction of Banking Ombudsman or

- v. in the opinion of the Banking Ombudsman the complicated nature of the complaint requires consideration of elaborate documentary and oral evidence and the proceedings before him are not appropriate for adjudication of such complaint.

34. By which scheme the pending complaints filed (before coming into operation of the New Scheme of 2006) would be governed? The adjudication of pending complaints and execution of the awards (already passed before coming into operation of the Banking Ombudsman Scheme 2006), will continue to be governed by the provisions of the earlier Banking Ombudsman Schemes, 1995 and 2002.

35. What is the role of the Reserve Bank in relation to the scheme? The Banking Ombudsman Scheme has been formulated by the Reserve Bank of India to provide an expeditious grievance redressal mechanism to customers of banks. It provides for an institutional and legal framework for resolution of complaints relating to banking services and other matters as specified under the Scheme. The Scheme has been brought into force by way of direction issued by the Reserve Bank in terms of Section 35A of the Banking Regulation Act, 1949. The Reserve Bank will also appoint its serving senior officials as the Banking Ombudsman and will also fully fund it for better effectiveness.

36. When was the Banking Ombudsman Scheme introduced? The Banking Ombudsman Scheme was first introduced in 1995 and was revised in 2002. Over the past five years, around 36,000 complaints have been dealt by the Banking Ombudsmen.

Address and Area of Operation of Banking Ombudsman			
Sl. No.	Centre	Contact details of the Office of Banking Ombudsman	Area of Operation
1.	Ahmedabad	Shri. Rajesh Kumar C/o Reserve Bank of India La Gajjar Chambers, Ashram Road, Ahmedabad-380 009 Tel.No.26582357/26586718/26575807 Fax No.079-26583325	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu

2.	Bangalore	Shri M.Palanisamy C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bangalore-560 001 Tel.No.22210771/22275629 Fax No.080-22244047	Karnataka
3.	Bhopal	Shri A.F. Naqvi C/o Reserve Bank of India Hoshangabad Road, Post Box No.32, Bhopal-462 011 Tel.No.2573772/2573776 Fax No.0755-2573779	Madhya Pradesh and Chattisgarh
4.	Bhubaneswar	Shri B K Bhoi C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 Tel.No.2396207/2396008 Fax No.0674-2393906	Orissa
5.	Chandigarh	Shri Jaimal Tashi C/o Reserve Bank of India 4th Floor, Sector 17, Central Vista, Chandigarh-160 017 Tel.No.0172 – 272 1109/2721011/2784261 Fax No.0172-2721880	Himachal Pradesh, Punjab, and Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana
6.	Chennai	Shri S. Ganesh C/o Reserve Bank of India Fort Glacis, Chennai 600 001 Tel No.(044) 2539 9170 / 25395964 / 25399158 Fax No.044-25395488	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands
7.	Guwahati	Shri B.B.Sangma C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 Tel.No.2542556/2540445, Fax No.0361-2540445	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
8.	Hyderabad	Shri M. Sebastian C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 Tel.No.23210013/23243970 Fax No.040-23210014	Andhra Pradesh

9.	Jaipur	Shri N.P.Topno C/o Reserve Bank of India, 4th floor, Rambagh Circle, Tonk Road Jaipur-302 052 Tel.No.(0141)5107973/5101331 Fax No.0141-2562220	Rajasthan
10.	Kanpur	Smt. Madhavi Sharma C/o Reserve Bank of India M.G. Road, Post Box No.82 Kanpur-208 001 Tel.No.0512-2306278/2306330 Fax No.0512-2305938	Uttar Pradesh (excluding Districts of Ghaziabad and Gautam Budh Nagar) and Uttaranchal
11.	Kolkata	Shri M S Soy C/o Reserve Bank of India 15, Nethaji Subhas Road Kolkata-700 001 Tel No.(O) : (033) 2230 4982 Fax No.033-22305899	West Bengal and Sikkim
12.	Mumbai	Smt. R Sebastian C/o Reserve Bank of India Garment House, 3rd Floor, Dr. Annie Besant Road, Worli, Mumbai-400 018 Tel.No.24924607/24960893/ 2493 3358 Fax No.022-24960912	Maharashtra and Goa
13.	New Delhi	Shri M Rajeshwara Rao C/o Reserve Bank of India, Sansad Marg, New Delhi - 110001 Tel No. (011) 23730632/23730633 /23766130/23766131 Fax No. 011- 23725218/23725219	Delhi, Jammu & Kashmir, Haryana (except the districts of Ambala, Yamuna Nagar and Panchkula), and the districts of Ghaziabad and Gautam Budh Nagar of Uttar Pradesh

**Change in the pensioner-nominee of
CGHS Advisory Committee, Wellness
Centre No. 8, Domlur**

Sri M.G.Poulose, one of the two nominees, has expressed his unwillingness to function as Member of Advisory Committee. CCCGPA has agreed to relieve him from the post and nominated the under mentioned pensioner in his place:

Sri K.A.Nanaiah

**102, Jacaranda Block, Vasvani Golf Vista,
Challaghatta, Bangalore, 560 037
Phone L/L: 25230038 Mobile:8105292539**

**Enhancement of family pension for
ten years in case of death after
retirement**

In response to CCCGPA's letter dated 9-3-2013 conveying the copy of the resolution passed in the meeting of the Management Committee of CCCGPA held on 17-2-2013, the DoP and PW, in its letter No. 1/2/2013-P&PW(E) dated 12-4-2013, has replied as follows:

"It is regretted that your request could not be acceded to."

Format for filling complaint before Banking Ombudsman

TO: THE BANKING OMBUDSMAN,
PLACE OF BO'S OFFICE.....

Dear Sir,

Sub.: Complaint against.....(Name of the bank's branch) of
..... (Name of the Bank)

Details of the complaint are as under:

1. Name of the Complainant, address of the Complainant (with Pin Code, Phone No., E-
2. Complaint against (Name and full address of the branch/bank with Pin Code, Phone/Fax No.)
3. Particulars of Bank or Credit Card Account (if any)
4. A) Date of representation already made by the complainant to the Bank (Please enclose a Copy of the representation)
- B) Whether any reminder was sent by the complainant? YES/NO
(If yes, please enclose a copy of the reminder)
5. Subject matter of the complaint
6. Details of the complaint: (if space is not sufficient, please enclose separate sheet)
7. Whether any reply (within a period of one month after the bank concerned received the representation) has been received from the Bank? Yes/No
(If yes, please enclose a copy of the reply)
8. Nature of Relief sought from the Banking Ombudsman
(Please enclose a copy of documentary proof, if any, in support of your claim)
9. Name and extent of monetary loss, if any, claimed by the complainant by way of Compensation: Rs.....
10. List of documents enclosed:
(Please enclose a copy of all the documents)
11. Declaration:
 - i) I/We, the complainant/s herein declare that:
 - a) The information furnished herein above is true and correct.
 - b) I/We have not concealed or misrepresented any fact stated in the above columns and in the Documents submitted herewith.
 - ii) The complaint is filed before expiry of period of one year reckoned in accordance with the provisions of Clause 9(3)(a) and (b) of the Scheme.
 - iii) The subject matter of the present complaint has never been brought before the Office of the Banking Ombudsman by me/us or by any of the parties concerned with the subject matter to the best of my/ our knowledge.
 - iv) The subject matter of the present complaint has not been decided by/pending with any forum/ court / Arbitrator.
 - v) I/we authorize the bank to disclose any such information/documents furnished by us to the Banking Ombudsman and disclosure whereof in the opinion of the Banking Ombudsman is necessary and is required for redressal of our complaint.
 - vi) I/We have noted the contents of Banking Ombudsman Scheme, 2006.

Signature of Complainant

Newly-Enrolled Members

	(Smt./Sri)	Designation & Office in which last worked	Type & No.
1.	G. Venkataraman	Dy. Director General, Min. of Tourism, Gol, N.Delhi	ALM 2077
2.	Ram Lakhan	SSTR, O/o. GM TD Faizabad (UP)	LM 2078
3.	S. Govindaraju	Technical Asst. 'C', ADE, C.V. Raman Nagar, Bangalore	ALM 2079
4.	Y.V. Narasimhan	Chief Booking Clerk, Railways, Gondia (MP)	ALM 2080
5.	A.R. Prahlada Rao	Office Supdt., Gr-I O/o. Chief Engineer (Construction) Railways, Bg.	ALM 2081
6.	V. Bhaskar	Jr. Scientific Officer, O/o. Senior Quality Assurance Establishment, N.Delhi	ALM 2082
7.	K. Chellamma	Stenographer, GR II, COAL, Bg.	ALM 2083
8.	N. Saraswathamma	Family Pensioner, Rail Wheel Factory, Bg.	ALM 2084
9.	M.C. Vasudevan Nair	Survey Asst., Survey of India, Bg.	ALM 2085
10.	T. Gurumurthaiah	Asst. Engineer, IT Dept., Kendriya Sadan, Bg.	ALM 2086

LM: Life Member

ALM: Associate Life Member

Subscription of Rs. 100/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
36	M. Kantharaj	968	S. Ramesh (200)	1762	Andrews Oswald Cyress
405	S.N. Sundaram	1098	M.V. Sabhapathy	1836	C.V. Prahalad (200)
457	Susheela Bai (FP)	1173	S. Vivekanand	1838	R. Venkataram
521	Mrs. V.L. Devadas	1239	J. Tharakeshwara	1847	C.V. Rangan (200)
525	N.S. Nagaraja Rao	1290	V. Dattaguru	1852	H.M. Nagabhushana
589	M.V. Nanjunda Rao	1425	P. Raja Rao	1877	S.N. Gogi
590	B.V. Subramanyam	1430	C. Raman Kutty (200)	1880	T. Viswanathan
612	Tripura E.S. Jois (FP)	1447	N.M. Hegde	1895	M.C. Padakannaya
739	M.G. Krishnamurthy	1457	N. Manjunatha Adiga	1902	A.R. Jayakrishna
780	R.D. Sahane	1499	P.S. Ramamurthy	1922	Dr. V.S. Ramakrishnan Nair
786	P.N.D. Kurup	1569	T. Ramakrishnappa	1943	A. Radhakrishna
909	M.C. Marena (200)	1590	B. Venkatesan	1957	N.K. Kannan
916	Jayalakshmi Venkatesh	1674	B.R.S. Prasanna	1965	M. Venkoba Rao
958	K.R. Ananthakrishnan	1736	F.C. Itagi		

Regd. Journal

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Bangalore-560 070.**

To

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