



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

Own Building: **PENSIONERS' BHAVAN,**

61/1, 1st Main, 11th Cross, Telecom Layout, Bangalore.

Working Office: # 165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bangalore-560 079 Phone: 23231234.

G. Babu

President, Ph.: 23230355 / 94480 40355

K.B. Krishna Rao

Secretary, Ph.: 23230545

R. Anantha Ramu

Treasurer, Ph.: 23642466

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END OF AN ERA IN KARNATAKA P & T PENSIONERS' MOVEMENT

By: **Sri B.K.Gundu Rao**, Joint Secretary, K P&T PA

Sri N.Bhaskaran, who along with some of his former colleagues in the Railway Mail service, a wing of the Department of Posts, organized and founded the "RMS Pensioners' Association, Karnataka State" in the year 1994, and rechristened it as "Karnataka Posts and Telecommunications Pensioners' Association" in the year 1996, has decided to demit his office as President of the Association, after his two decade long dedicated and selfless service in the cause of welfare of Pensioner Community. With his resignation, the Association is bereft of a crusader and a pioneer, who toiled hard to establish an institution, which stands today on the pedestal of high credibility and has built a reputation of its own among other sister Associations and is recognized by the Government of India, Department of Pension and Pensioners' welfare, as one of the Associations in the Country, wedded to serve the pensioners and champion their causes.

2. Sri Bhaskaran joined RMS, a wing of the Department of Posts in 1951. He took active part

in P&T Trade union Movement & was elected as the first Circle Secretary of All India RMS and M M S E m p l o y e e s Union Class III, Karnataka Circle in the year 1960, when the Circle was formed and held that position in the Union till 1972. He lead and participated in the two historic general strikes, one in the year 1960 and the other in the year 1968, for which he was kept under suspension for a period of 3 months and 14 months respectively.



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Members to be Felicitated



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Undeterred by his suspensions from service, he continued to lead the RMS Union in Karnataka. Department of Posts which had punished him for leading the strike on both the occasions, later in the year 1986, recognized his services in the Department and conferred on him the prestigious "Dak Seva Award" given to the best officer in his cadre in the State. He retired from service in 1990 after 39 years of unblemished service.

3. Utilizing the organizational skills acquired by him during his four decade long service in P&T trade union movement, with a view to unite the Pensioners' Associations in the State, Sri. Bhaskaran, an excellent communicator with eloquent speaking ability, organized and formed the "Coordination Committee of Central Government Pensioners' Association, Karnataka", which now has 21 Affiliate Associations and is headed by him as its General Secretary.

4. In the year 2006, when the 6th Central Pay Commission, called for submission of Memorandum by all the stake holders, Sri Bhaskaran, influenced by the remarks passed by the 5th CPC regarding submission of memoranda by several pensioners' Associations, took the initiative to ensure submission of "One Memorandum" to 6th CPC, prevailed upon leaders at the National level to agree to come together and organized a meeting of Representatives of leading Pensioners' Associations on 15-10-2006 in Bangalore, in which a consensus was arrived at and a draft of Common Memorandum to be submitted to the 6th CPC was discussed and a broad understanding was reached, which ultimately, resulted in submission of one memorandum to the 6th CPC.

5. Recognising the necessity of forming an Apex Body for Pensioners' Associations at all India level, in the above mentioned meeting of Representatives of Pensioners' Associations held in Bangalore, a draft of the Memorandum of Association & Rules and Regulations for its functioning was introduced, which was discussed and adopted in a subsequent meeting held at Kolkota paving the way for formation of the all India apex body of Pensioners' Associations,

known at present as Bharat Central Pensioners Confederation (BCPC).

6. Again this year, when the 7th CPC fixed 31st July, 2014 as the last date for submission of Memorandum, as a result of the consistent efforts made by Sri N.Bhaskaran, a meeting was arranged in Chennai on 14-6-2014 under the joint auspices of Bharat Central Pensioners Confederation (BCPC) and National Coordination Committee of Central Pensioners' Associations (NCCPA), in which, the draft of Common Memorandum was discussed and finalized.

7. Determination of Sri Bhaskaran, to have an own building for the Association, did fructify after a struggle to mobilize finance through donations from the members and well-wishers. Mental and physical strain that he sustained during the period of construction of the building probably, was not noticed by many members. The Association remains thankful to him. The building, named as "Pensioners'Bhavan", located in Telecom Lay out, has the distinction of being the first ever building owned by a Pensioners' Association in the Country. All those who donated, assisted, coordinated and cooperated to achieve success deserve appreciation and admiration since it stands as a monument for pensioners. Two furnished guest rooms in the building are made available for the members coming from out stations for stay on a nominal rent. This facility is welcomed by the pensioner members.

8. The "Compendium on Pension, CGHS and Medical Facilities for Central Govt. and BSNL Pensioners" brought out by Sri. Bhaskaran with the assistance of many members earned all round appreciation and was hailed by Central Government Departments as a useful reference book. The Book which came out in eight editions is being given to the retirees as a gift on the day of their retirement by the Heads of Departments of various Postal and Telecom Circles. All those who assisted Sri. Bhaskaran in this venture deserve adulation.

9. Association's Journal "Pensioners' Champion" as a news feeder, now has wide circulation not only in Karnataka but also outside the State. The magazine edited by Sri Bhaskaran, gets released every month to reach the members on first or

second promptly. It contains information on important orders of the Government and news on the activities of the Association, so that the latest developments taking place day in and day out are made known to the members with suitable write-ups.

10. Sri Bhaskaran's untiring efforts, in finding solutions to the problems encountered by the pensioner members, required engaging himself continuously in welfare activities, imbuing qualities like patience, promptness, integrity, honesty, co-ordination and cooperation which serve as hallmark of success, since, these laudable and admirable qualities helped him to scale the heights in his venture to lead for ensuring relief and benefits to his fellow pensioners.

11. Steering an Association like ours, needs not only ability but also tranquility which remain in Sri Bhaskaran, who lead the organization till this day making it memorable. Struggle in his life and career, in search of decisions that always turn best for welfare of the members belonging to his organization ,probably is unparalleled, whether it is in Trade Union Activities or in Pensioners Movement.

12 The Executive Committee and all the members of the Association pray Almighty God to shower upon him the best of health, happiness and longevity of life in the years to come and continue to be with us like a guide in all our endeavour connected with the activities of our Association.

All communications to the Association including non-receipt of journal and change of address should be addressed to

Sri K.B. Krishna Rao,
Secretary,
Karnataka P&T Pensioners' Association,
165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bangalore-560 079.
Ph.: 080-23230545 (Members to note the change in Telephone of Secretary)

All remittances to the Association should be made to the Treasurer of the Association to the address given below.

Sri K.R. Anantha Ramu,
Treasurer, K P&T PA
1158, 7th Main, 7th Block,
H.M.T. Layout, Vidyanarayapura, Bangalore-560 097.
Ph.: 080-23642466

Members to Note

1. Remittances should be made by **crossed cheques only** Payable to "Karnataka P&T Pensioners' Association"
2. Cheques should not be made payable to the treasurer by his name
3. Name and membership No. should be furnished on the back side of the cheque
4. Remittances should not be made either to the President or the Secretary
5. Members who have not yet renewed their subscription for our journal for 2014-15 are requested to renew.
6. **Association will be forced to discontinue dispatch of the journal to such of those members who do not renew their subscription before 31.8.2014.**
7. Validity of subscription can be ascertained from Sri B.L. Channappa, Executive Committee Member, on Ph: 080-23236405.

**Proceedings of the Annual General Body Meeting
of Karnataka P&T Pensioners' Association held on 13th July, 2014**

By: **K.B. Krishna Rao**, Secretary, K P&T PA

Morning Session (Subjects Committee)

The Annual General Body Meeting of the Association was held on 13-7-2014 at "Meghdoot Auditorium" of Bangalore GPO, Rajbhavan Road, Bangalore-560001. Sri N.Bhaskaran, President of the Association, presided.

2. The Morning Session of the Subjects Committee of the AGB Meeting commenced at 9-45 a.m. The President stated that there is quorum for conducting the meeting and declared that the House is duly constituted.

The Secretary placed the Agenda for the AGB which was adopted. Then the Secretary welcomed the President, Office Bearers present on the dias, Members to be felicitated, Representatives of CCCGPA and all those present in the meeting and requested the President to conduct the proceedings.

3. The President requested the gathering to pay homage to the members of the Association who expired during the year 2013-14 by observing a minute's silence. The names of members were read out by the Secretary and the House stood in silence in memory of the departed souls.

3. Agenda items were taken up for discussion. The proceedings of the last AGBM held on 27-10-2013 published in November 2013 issue of "Pensioners' Champion" was confirmed unanimously.

4. Annual Report for the year 2013-14 was read out by the Secretary and placed for adoption. The President, requested the members to seek clarifications, if any. Sri N.Ramaiah, ALM-1174, referring to page 6 of "Pensioners' Champion"-June-2014, pointed out an inaccuracy in item 3 of the issues suggested by the Association for inclusion in the Common Memorandum to be submitted to the 7th CPC. He was informed that indication of "VII CPC" instead of "VI CPC" in the item was a typing mistake. The member was of the opinion that felicitation now being extended to members who are 75 years and above must be reviewed and the condition of age should be reduced to 70 years. Sri. M.Ramiah, former Vice President, suggested that from next year onwards, this condition can be relaxed and there

can be a gradual reduction of age every year by one year to reach 70. The Secretary suggested that this can be discussed in detail in the afternoon session and requested the members to confine to the matters in the Annual Report. The President, referring to the relevant para in the Annual Report on website of the Association, called upon members who are computer savvy, to extend their help in improving and updating the content of the website so as to make it more useful and effective. Sri M.Nagaraj, LM-1728, offered his services in updating the content of the website. The Annual Report was adopted by the House.

5. Audited Statement of Annual Accounts for 2013-14 was read out by Sri K.R. Anantha Ramu, Treasurer and placed for adoption. Sri P. Lakshminarayana Gupta, LM- 1367, pointing out to "depreciation on value of the building" indicated in the balance sheet, was of the opinion that there is no need for deducting the "depreciation" from the value of the building since it belongs to an Association which is not a profit making firm. The Secretary informed the member that the accounts have been audited by a Chartered Accountant and the balance sheet has been drawn by him. At this stage, Sri G.Babu, Vice President intervened to clarify that the depreciation allowed on building is correct. The Secretary read out the relevant para in the Auditor's Report which deals with "depreciation" and stated that the figures on depreciation indicated in the balance sheet are correct.

Sri S.Rajagopalan, LM- 1047, wanted to know the details regarding "building expenses" of Rs. 23,280 shown on the payments side of the R&P Statement. The Treasurer furnished the details and stated that the expenditure was incurred for providing a board, on which the names of members and well wishers who had donated a sum of Rs. 10,000 and above towards Building Fund have been engraved. The member felt that the expenditure should not have been charged to the Building Account. Intervening in the discussion, Sri B.Sadashiva Rao, former President, said that the point made by Sri Rajagopalan is relevant. The Secretary

explained the circumstances under which the board was provided and the expenditure was charged to Building Account. He further stated that the Auditor has also agreed with the classification of the expenditure. However, the matter will be discussed with the Auditor keeping in view the points raised by the members. The President asked the house as to whether the accounts can be adopted? The Accounts for the year 2013-14 were adopted unanimously.

The morning session ended at 10-55 a.m.

Open Session – 11 a.m.

6. The open session commenced at 11 a.m. Sri N.Bhaskaran, President, stated that Sri M.S. Ramanujan, Chief Post Master General, who was to inaugurate the open session, could not be present as he was not in station. He requested. Sri B.Sadashiva Rao, former President, Sri. M.Ramiah, former Vice President, and Sri S.M.Vittal Rao former Treasurer, to come to the dias and participate in the proceedings of the open session.

7. Sri K.B.Krishna Rao, Secretary, in his welcome address, thanked Sri M.S.Ramanujan, CPMG, for permitting the Association to hold the AGBM in the Meghdoot Auditorium. He welcomed all the veterans seated on the dias, Representatives of CCCGPA, members to be felicitated & their family members, and all the pensioner members. He read out the names of members to be felicitated and stated that out of 72 members who were addressed individually to confirm their participation, only 50 responded and 12 expressed their inability to attend the function and hence, 38 are being honoured.

8. Sri N.Bhaskaran, President, in his address spoke at length on various issues concerning pensioners. The efforts made by the Association in ensuring submission of a Common Memorandum to the 7th CPC, the initiative taken in 2006 for formation of "One Memorandum Committee" and submission of a Common Memorandum to the 6th CPC, formation of an Apex Body for Pensioners' Associations known by the name "Bharat Central Pensioners Confederation", the issues taken up by the Association with the Standing Committee of Voluntary Agencies (SCOVA) with satisfactory results, CGHS matters and the demands relating to increase in Fixed Medical Allowance, grant of

Interim Relief, merger of DR with pension were the highlights of his address.

Concluding his address, Sri Bhaskaran stated that since he had been keeping indifferent health, his advancing age being an added factor, he was not in a position to continue either as President or as a Member of the Executive Committee or as the Editor of the Association's journal "Pensioners' Champion" and wanted to be relieved.

Full text of Sri. Bhaskaran's address is published in this journal.

9. Sri K.B.Krishna Rao, Secretary, reacting to the decision of Sri Bhaskaran to resign from all the positions which he held in the Association, stated that he finds it extremely difficult to choose words to express his anguish over Sri Bhaskaran's decision. He further stated that the Association faced a similar situation in 2013 when Sri B.Sadashiva Rao, Sri M.Ramiah, and Sri S.M.Vittal Rao decided to step aside from their positions in the Association.

Continuing, the Secretary stated that Sri Bhaskaran, a veteran Trade Union Leader in Karnataka P&T Trade Union Movement, utilized his rich experience in the trade union to organize and establish Karnataka P&T Pensioners' Association, which is now in its 21st year of existence. The credibility of the Association reached its peak during his stewardship and it has achieved financial viability with the construction of the Association's own building-a unique feat of a Pensioners' Association. He stated further that Sri Bhaskaran, wanted to relinquish his position in the Association in 2013 itself, but was forced to continue, since the incumbent Secretary prevailed upon him to be in the Committee as President and guide him in his functions as Secretary of the Association. Referring to the compliments paid to him by Sri Bhaskaran in his presidential address, Sri Krishna Rao stated that he was afraid whether he deserved such words of praise from an illustrious leader like Sri Bhaskaran, who had set a standard in every sphere of the Association's functioning, be it holding of meetings, establishing contacts with officers in Government departments, coordination of Pensioners' Associations in the State, maintaining cordial relationship with the

Department of Pension & Pensioners' Welfare, publication of the monthly journal of the Association etc. Continuing, he stated that while he was aware that it was difficult to attain the standards set by Sri. Bhaskaran, he would strive hard to reach the goal set for him, of course, with the help and advice of the veterans.

Concluding his speech, the Secretary said "Sri Bhaskaran has been a Leader for well over 50 years since 1960, either in Service Union or in Pensioners' Movement and considering his advanced age & health, the Executive Committee of the Association may have to accept his resignation and allow him well deserved rest". Then the Secretary moved the following resolution for adoption, which was unanimously adopted by the House.

Resolution

"This Annual General Body Meeting of Karnataka Posts and Telecommunications Pensioners' Association held on 13th July, 2014 in Meghdoot Auditorium of Bangalore General Post Office, hereby resolves to place on record the selfless and invaluable service rendered by Sri. N.Bhaskaran, President, who is also the founder Secretary of the Association, for steering the Association in its successful functioning over the past 20 years of its existence, which has resulted in establishment of a credible and financially viable Pensioners' Association".

Proposed by K.B.Krishna Rao, Secretary, and seconded by All the Executive Committee Members.

10. 38 Members who had completed 75 years were felicitated on the occasion. Sri N.Bhaskaran, President, Sri G.Babu, Vice President, Sri B.Sadashiva Rao, former President, Sri M.Ramiah, former Vice President, Sri S.M.Vittal Rao, Auditor and Sri K.B.Krishna Rao, Secretary honoured the members by presenting each of them with a garland, a bowl of fruits and a memento.

11. The Secretary suggested that one of the felicitated members may say a few words on the occasion. In response, Sri M.R.S.Prakasa Rao, Sri H.B.Dattatri, Sri D.Hemachandra Babu, and Smt. Kamala MS Balu expressed their views on the practice being followed by the Association in honouring the members completing 75 years.

12. The Secretary requested Sri Sadashiva Rao, former President and Permanent Advisor to the Association, to honour Sri Bhaskaran, the outgoing President. A shawl, a garland, a bowl of fruits and a wrist watch as a memento were presented to him. All the Executive Committee Members and Veterans on the dias joined in honouring Sri.Bhaskaran and garlanded him. Representatives of CCCGPA, Karnataka, and several members came to the dias to honour him. **Members lead by Com. V. Murugan, former Divisional Secretary, AIRMSEU Group-C, Bangalore Sorting Division, raised Slogans "Com. Bhaskaran Zindabad and Com. Bhaskaran long live" raised by the members vibrated in the Auditorium and in the Corridors of 5th floor of the building.**

Post Lunch Session (Subjects Committee)

13. The post lunch session commenced at 2 p.m. The Secretary initiating the discussion on Common Memorandum submitted to the 7th CPC stated that the 7th Pay Commission had called for submission of Memorandum by all the stake holders before 31-7-2014. He stated that Sri N.Bhaskaran, on learning that some Pensioners' Associations were preparing themselves to submit their own memorandum to 7th CPC, took the initiative and prevailed upon Leaders at the National level to agree to his suggestion that they should join together to prepare a draft of Common Memorandum". His efforts were fruitful and as a result, a meeting was arranged in Chennai on 14-6-2014 under the joint auspices of Bharat Central Pensioners Confederation (BCPC) and National Coordination Committee of Central Pensioners' Associations (NCCPA), in which, the draft was discussed and finalized. Chairman of CCCGPA, Karnataka and the Secretary, KP&TPA attended the meeting and submitted papers on additions to be made to the Common Memorandum suggested by the two Associations.

Replying to a point raised by Sri N.Ramaiah LM-1174, the Secretary stated that BCPC submitted the Memorandum to the 7th CPC on 28-6-2014 and most of the suggestions made by CCCGPA & KP&TPA are found to have been included in the Memorandum. But unfortunately, the item in respect of BSNL pensioners included in the Memorandum submitted to the 7th CPC does not conform to

the suggestion made by CCCGPA, Karnataka though it was unanimously agreed in the Chennai meeting to go by the item proposed by CCCGPA, in which it was demanded that BSNL pensioners should be treated as Central Govt. pensioners and all the benefits extended to Central Pensioners by the 7th CPC must be made applicable to BSNL pensioners also. The Secretary informed that he had written a letter to Com.S.K.Vyas, Secretary General, BCPC urging upon him to modify the relevant item in the Memorandum.

14. Sri M.S.Govindaraj, ALM-2156, wanted that CGHS benefits must be extended to the retirees from Autonomous Bodies like Coffee Board, Tea Board etc. The Secretary informed the member that the item had been included in the papers submitted to BCPC by KP&TPA as published in page 6 of Pensioners' Champion, June 2014 issue. But the same is not found to have been included in the memorandum. However, the President had spoken to com. Vyas, who has assured him that the subject will be included in part- II of the memorandum to be submitted before 31-7-2014.

15. Sri B.L.Channappa, Executive Committee Member, sought more information on Age-related additional pension and family pension indicated in the gist of Memorandum published in the June 2014 issue of "Pensioners' Champion". The Secretary informed the member that linking additional pension to last pay drawn as proposed in the Memorandum would result in disadvantage to pre-2006 pensioners and it should be at a prescribed percentage of the basic pension only. Though this item was discussed in detail in Chennai meeting and it was agreed to demand grant of additional pension based on basic pension, it is not understood as to why in the Memorandum it has been linked to last pay drawn. Regarding additional family pension, the Secretary stated that the request made in the memorandum for grant of additional family pension at 5% and 6 % of family pension also is quite inadequate and is far less than the current percentage rates. However, he hoped that the 7th CPC would view this issue in its right perspective and make recommendation which would be to the advantage of pensioners.

16. When the Item on CGHS, CS (MA) Rules and FMA matters in the Agenda was taken up for

discussion, Sri S. Rajagopalan, LM-1047, pointed out that for consultation with the Specialists at CGHS Polyclinic, only 15 tokens are being issued per day and even when there is scope for registration of more number of beneficiaries, they are being asked to visit next day. He said that, if the slots for a particular day have been filled up, the registration should be done for the next day instead of asking the beneficiary to visit again. The President informed the member that the procedure has since been revised and registration is being done for subsequent days also.

Sri V.Muthukumar, Executive Committee Member, said that the Specialists at the Polyclinic need sufficient time to examine patients and it is not advisable to increase the number of registration per day. A maximum of 30 appointments per day can be made. He further stated that the provision under the rules for "direct consultation" with the Specialists should be dispensed with and all consultations should be only through appointments.

The Secretary, giving details of eligibility criterion for direct consultation, stated that even ward entitlement and contribution to CGHS are based on Pay in Pay Band and Grade Pay and therefore, the facility of direct consultation which is also based on a certain amount of Pay cannot be faulted.

Sri M.S.Venkataramaiah, Executive Committee Member, pointed out that there is no indication regarding entitlement for "direct consultation" in the plastic cards issued recently, and wanted that necessary action should be taken to furnish the information on plastic cards.

17 Sri K.Devanathan LM-2179, suggested that CGHS Wellness Centres should function on Sundays also with skeleton staff to cater to the medical needs of beneficiaries. He had a word of praise for the CGHS Ayurvedic Dispensary at Basavanagudi.

18 Sri B. SadashivaRao, former President in, his address, pointing out the discrimination that exists in grant of family pension at enhanced rate consequent upon implementation of 6th CPC recommendations, stated that while the family of a Government employee dying while in service gets family pension at enhanced rate for 10 years, the family of a Govt.employee who dies

after retirement gets it only for a period of 7 years. This has divided the class of family pensioners into two and needs to be set right. Sri. Rao, explaining the benefits of opening of Joint Savings Bank Account in Bank/Post Offices, called upon the members to open such accounts with their spouses, to facilitate easy payment of family pension. He advised the members to convert the existing single SB accounts into joint SB accounts, to submit nomination for payment of life time arrears of pension and to write a Will. Finally, he advised the members to take care of their finances till their last breath.

19. The President, in his concluding remarks, stated that he was happy that the attendance in the AGBM was very good. He said that the Secretary had clarified all the points raised in

the meeting. He requested the members to regularly read the Association's journal "Pensioners' Champion", particularly, issues of May and June 2014, which carry items suggested by CCCGPA, Karnataka, and KP&TPA for inclusion in the Memorandum to be submitted to the 7th CPC and a gist of common Memorandum submitted by BCPC on 28-6-2014.

20. Sri B.K.Gundu Rao, Joint Secretary, proposing vote of thanks, said that the Association is grateful to the CPMG, Karnataka, for according permission to hold the AGB in Meghdoot Auditorium. He thanked the President for conducting the proceedings. He expressed his gratitude to all those who helped in smooth conduct of the AGB. The Meeting ended at 4-30 p.m.

Emergent Meeting of the Executive Committee

An emergent meeting of the Executive Committee of the Association was held at 4-45 p.m. (after the AGB Meeting) to discuss matters that had arisen consequent upon Sri Bhaskaran's decision to resign from all the positions he held in the Association. In the Committee Meeting, all the members again fervently requested Sri Bhaskaran, to reconsider his decision to resign. But, when he expressed his inability to continue, his resignation was reluctantly accepted.

Sri V.Gopal, LM-2157 was co-opted to the Executive Committee in the vacancy caused due to resignation of Sri Bhaskaran. Sri G.Babu, Vice President, was elected as President and Sri M.N. Gopinath was elected as Vice President. Sri N. Bhasakaran was nominated as Permanent Advisor to the Association.

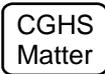
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Documents to be attached

1. Photo copy of the CGHS card of the principal card holder along with the patient's CGHS Card.
2. Copy of permission letter, if any.
3. Emergency certificate (original), in case of emergency
4. Copy of the discharge summary.
5. Ambulance Certificate (original), if any.
6. Original bills/cash memo/vouchers etc. for the reimbursement amount claimed.

Kindly ensure to provide the following information / documents, wherever applicable:

- a) Obtain Break up of Investigations from the hospital/diagnostic center/imaging center (details and rates of individual tests and the exact number of tests, X-ray films, etc.) as the reimbursable amount is calculated as per approved rates per test.
- b) In case of loss of original papers, Affidavits as per Annexure I to be submitted, all photocopies of the bills to be attested by the treating doctor/specialist.
- c) In case of death of the card holder, Affidavit as per Annexure II to be filled and attached to claim reimbursement.
- d) In case of implants, Invoice No. along with sticker with serial number of the implant to be attached.
- e) In case of Coronary Stents, outer pouch of stents is to be enclosed.
- f) In case of replacement of pacemaker / ICD etc., copy of the warranty certificate of earlier pacemaker /ICD may be enclosed.



**Revised simplified Medical Reimbursement Claim Form
for CGHS pensioner beneficiaries**

(Ref: MoH & FW O.M. No. S-11011/9/2012-CGHS(P) dated 5.6.2014.)

**CENTRAL GOVERNMENT HEALTH SCHEME
Medical Reimbursement Claim Form**

(To be filled by the Principal Card holder/Claimant in BLOCK Letters)

1. (a) Name of the Principal CGHS Card Holder :
 (b) CGHS Ben ID No. :
 (c) CGHS Wellness Center to which the card is attached :
 (d) Validity of CGHS Card :
 (e) Ward Entitlement-Pvt./Semi-Pvt./General :
 (f) Full Address :
 (g) Mobile telephone No. and e-mail address, if any :
- 2 (a) Patient's Name :
 (b) Patient's CGHS Ben ID No. :
 (c) Relationship with the Principal CGHS card holder :
3. Category of pensioner beneficiary - please specify :
 (Central Govt. Pensioner/Pensioner of Autonomous/Statutory body/
 Ex- MP/ Ex-Governor/ Former Judge of
 Supreme Court / Former Judge of High Court/Freedom Fighter/
 Legal Heir/Others)
4. Name & address of the hospital diagnostic center/
 imaging center where treatment is taken or tests done :
5. Whether the hospita/diagnostic/imaging center is
 empanelled under CGHS : Yes/No
6. Treatment for which reimbursement claimed :
 (a) OPD/Test & investigations :
 (b) Indoor Treatment :
7. Whether credit facility was availed, if not,
 reason thereof (clarification may be attached) :
8. Whether treatment was taken in emergency : Yes/No
9. Whether prior permission was taken for the treatment : Yes/No
10. Whether subscribing to any health/medical insurance : Yes/No
11. Total amount claimed :
 (a) OPD Treatment :
 (b) Indoor Treatment :
 (c) Tests/Investigation :
12. Name of the Bank..... SB A/c. No.:
 Branch MICR Code IFSC Code

DECLARATION

I hereby declare that the statements made in the application are true to the best of my knowledge and belief and the person for whom medical expenses were incurred is wholly dependent on me. I am a CGHS beneficiary and the CGHS card was valid at the time of treatment. I agree for the reimbursement as is admissible under the rules.

Date:
 Place:

Signature of the Principal CGHS card holder / Claimant

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AGB Meeting on 13.7.2014



Open session - on Dias Office Bearers & Permanent Advisors -
N. Bhasakaran, President, addressing



K.B. Krishna Rao
Secretary
Addressing

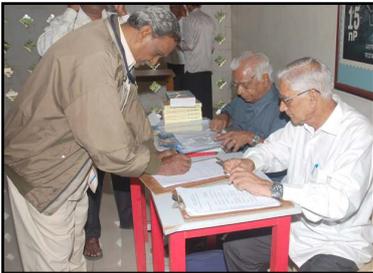


R.K. Gundu Rao
Joint Secretary
Introducing Names of
Members to be felicitated



B. Sadashiva Rao
M. Ramiah
A. Ramamurthy

Reception Counter - EC Members



M. Nanjunde Gowda



R.J. Chakrapani
K. Sridharan
V. Muthukumar



B.L. Chanappa
R.J. Chakrapani
A. Kanagamani

Some among the members felicitated



PENSIONER'S CHAMPION

Some among the members felicitated speaking



Office Bearers & Permanent Advisors on Dias

Warm Farewell to the Founder Secretary of the Assn.



PENSIONER'S CHAMPION

**Address by Sri N.Bhaskaran, President of the Association
in the AGB Meeting on 13th July, 2014 of Karnataka P&T Pensioners' Association**

Representatives of the sister Pensioners' Associations affiliated to the Coordination Committee of Central Government Pensioners' Associations, Karnataka, and my dear pensioner-members!

1. We are meeting after a historic event in the annals of the Central Government Pensioners' movement. The 7th CPC has called for memoranda concerning pensioners and in keeping with the trend initiated during the 6th CPC, the Coordination Committee of Central Government Pensioners' Associations, Karnataka, has been able to ensure submission of a Common Memorandum on behalf of pensioners to 7th CPC. I wish to recall your attention to the events leading to the submission of a Common Memorandum to 6th CPC. While Sri Shyam Sunder, the then Secretary General of Bharath Pensioners' Samaj, New Delhi, announced his intention to form a "Pensioners' One Memorandum Steering Committee" for submission of a Common Memorandum on behalf of pensioners to 6th CPC, our Association prepared the ground work for the same. The draft of the Common Memorandum to 6th CPC was prepared by Sri B.Sadashiva Rao, the former President of our Association and also the former Chairman of the Coordination Committee of Central Government Pensioners' Associations, Karnataka (CCCGPA). Our Association, under the auspices of CCCGPA, for the first time in the history of pensioners' movement, convened a meeting of the representatives of all Federations of Pensioners' Associations and leading Pensioners' Associations in the country on 15th October, 2006 in Bangalore for discussing the draft of the Common Memorandum. This Memorandum was further discussed and improved upon in subsequent meetings arranged at Secunderabad, Kolkata and New Delhi and finally submitted to the 6th CPC.

2. Simultaneously, with a view to form an Apex Body for Pensioners' Associations, we also prepared a draft of the bye-laws and introduced the same for discussion in the meeting on 15th October, 2006. The draft was further discussed and approved in the meeting at Kolkata and the actual formation of the Apex Body for Pensioners, known by the name Bharat

Central Pensioners Confederation, took place in Kolkata.

3. The Secretary of our Association, in the draft Annual Report of the Association for 2013-14 presented for adoption in this meeting, has mentioned about the efforts made by us for ensuring preparation of a Common Memorandum on behalf of Pensioners to 7th CPC. Both Sri K.B.Krishna Rao, Secretary of our Association and Sri S.Radhakrishna, Chairman, CCCGPA, Karnataka, who attended the meeting at Chennai on 14th June, 2014, contributed their share in connection with the finalisation of the Common Memorandum. As we meet to-day, we are glad to be intimated that the Common Memorandum on behalf of Pensioners has been submitted to the 7th CPC by Bharat Central Pensioners Confederation on 28th June, 2014. Our journal, "Pensioners' Champion June, 2014 issue" carries a gist of issues included in the Common Memorandum.

4. We look forward to the Oral Hearing from the Commission. It is to be mentioned in this connection that CCCGPA, Karnataka, got the rare opportunity of an Oral Hearing from the 6th CPC on 8th May, 2007 during their visit to Bangalore.

5. Our immediate demand to the 7th CPC is, pending submission of its final report, submission of an Interim Report to the Government recommending sanction of 25% of basic pension as Interim relief with effect from September, 2013, during which month, the Government announced its decision to set up the 7th CPC and also merging 100% of the DR with basic pension. It is understood that, when the Staff Side of the JCM met the members of the 7th CPC, they were told that no specific directive has been given to them by the Government and as and when they get a directive, they will respond to the same. The Staff Side of the JCM has addressed the Government in the matter.

6. From our experience, as an Association belonging to the Rotating Group of non-official members of the Standing Committee of Voluntary Agencies (SCOVA) attached to the DoP & PW, we find some improvement in its functioning now-a-days. Meetings are being held once in six

months. Subjects selected for inclusion in the agenda for meetings are being notified in advance through the "Pensioners' Portal". Minutes of the meetings are also being circulated promptly through "Pensioners' Portal". Two important issues taken up by our Association recently were settled favourably, i.e., (i) Simplification of Form 14 in connection with the sanction of Family Pension, thereby dispensing with some complicated procedures and (ii) Grant of airfare to non-official members to attend meeting of SCOVA in case of journey above 1,000 kms. Sri K.B.Krishna Rao, Secretary of our Association, deserves all credit for taking up the 2nd issue, which was on his initiative. There are issues concerning major Ministries/ Departments like Railways, Defence and Postal, which involve detailed discussion and more time. To facilitate the same, the SCOVA meeting should be for two half days. In the event of all subjects notified for discussion being either not included in the agenda or could not be discussed for want of time, such items should be examined expeditiously by the department concerned and reply forwarded to the concerned Association within a period of two months from the date of holding the meeting.

7. As per the information given during the meeting of the SCOVA, we find that in major Ministries like Defence including Civilians and Railways, there are a sizeable number of pensioners who are yet to receive Revised Pension Payment Authorities under 6th CPC, though almost all pensioners are receiving pension as revised under 6th CPC. A considerable number of pensioners of these Ministries are yet to get the benefit of the Order of DoP & PW dated 28-1-2013. DoP & PW, under the Ministry of Personnel, Public Grievances & Pensions, is directly under the jurisdiction of the Prime Minister, but we find that the directives issued by it in this connection are not being implemented as per the agreed schedule.

8. On the issue of getting Modified Parity in pension for pre-2006 retirees with effect from 1-1-2006, the DoP & PW has to issue Order as per the commitment given by its officers to the Principal Bench of CAT, Delhi, on 15-5-2014, when the Contempt Petition came up for hearing.

9. Regarding CGHS, the New Package Rates being finalized are expected to be more attractive

for private hospitals and diagnostic centres and we expect more number to come under the empanelment scheme. The CGHS Advisory Committees of all Wellness Centres are functioning very effectively compared to other CGHS-covered cities. Sri R.K.Jain, the Additional Secretary & DG(CGHS), who was on a tour and who addressed on 8th May, 2014 a meeting of beneficiaries including Advisory Committee Members of CGHS, had a word of praise for the CGHS establishment in Bangalore considering the number of complaints received by his office. Beneficiaries are very much comfortable with the Introduction of 'Appointment System for consultation with Specialists in Polyclinic', especially very elderly among the group. We would like to keep on record the special efforts by Dr. Umesh Chandra Biradar, the AD, CGHS, Bangalore, for successfully implementing the scheme, which is an innovation in the entire CGHS establishment in the country.

10. The amount of Rs. 300/- given as Fixed Medical Allowance to beneficiaries not covered by CGHS is not even sufficient for meeting expenses on one-time consultation with physician and purchase of prescribed medicines on a single occasion. Our demand for increase of the amount to Rs. 2000/-, as is being given to pensioners of EPF establishment, is pending for a long time. For meeting expenses in connection with hospitalization for those residing in non-CGHS areas, the 7th CPC should consider extension of CS (MA) Rules 1944 or insurance coverage.

11. We have spent the best part of our life while in service. Now, it is necessary to concentrate on our health and that health should be holistic embracing physical, mental, moral, social and spiritual well-being involving body, mind and soul. Periodic health checkup in old age is absolutely essential to diagnose diseases with a view to take appropriate treatment and ensure that they do not become complicated at a later stage. Prevention is better than cure. In olden days, old people were given high and respectable position both in family and society. Conditions have changed now. Joint families are disappearing giving place to nuclear families. TV and computer with internet facility has created knowledge explosion and influenced the thinking process and behavior of the growing generation, in certain

cases contrary to the expectations of those of the 'greying' generation. We should realize that there is generation gap between us and our children and also grand children. It is but natural that members of one generation do not accept or admire the principles and practices, ways of life and living, order or conventions, and likes and dislikes of the other generation. In such a situation, living with younger people making adjustments and developing tolerance are only keys to mental happiness. Only in families where expressions through pronouns like 'I, by me and for me' are replaced by 'we, by us, for all of us' do love and affection exist and the family will be full of happiness. We should not get attached to anything beyond a particular point and view everything philosophically. As the pleasure, happiness, respect and appreciation decrease, the intensity of diseases increase leading old people yearn for quick death. In order to make our lives meaningful till the end, we have to believe that old age is not a curse, nor a problem, but it is a challenge. If we are cultured, intelligent and tolerant, we can make the last stage of our lives also beautiful and happy.

12. It is necessary for us to ensure that members of our family do not suffer after our demise. For this purpose, all of us should take action to

- i) Open a Pension Savings Bank Account jointly with our spouse (either or Survivor type) at the Post Office/Bank, from where we receive our pension
- ii) Ensure that nomination in Form A under the Payment of Arrears of Pension (Nomination) Rules, 1983 is given
- iii) Ensure nomination in the prescribed form by CGHS to claim medical reimbursement in the event of death of the principal CGHS card holder is given
- iv) And leave a WILL ensuring distribution of our property.

13. Lastly, I wish to convey to you that I have been keeping indifferent health during the last one and half years - my advancing age (82+years) as an added factor - and have been in search of a suitable successor. During the last year, I have been able to identify a very able substitute in Sri K.B.Krishna Rao to don the mantle of the Secretary of the Association and I

agreed to continue my services to the Association as President. During the last nine months of his tenure, Sri Krishna Rao has proved himself to be a very capable successor and I am sure that he has the talent to take the activities of the Association to greater heights. On account of my failing health, I am not in a position to continue my activities in the Association either as President or as a member of the Executive Committee or as editor of Pensioners' Champion and wish to be relieved. I thank all Members of the Executive Committee for their cooperation and specially Sri B.Sadashiva Rao, Sri M.Ramiah, and Sri S.M.Vittal Rao, the former President, Vice President and Treasurer of the Association respectively and also Sri G.Babu, President, Telecom Employees Co-operative Housing Society Ltd. and who is at present the Vice President of our Association for their services especially in connection with the construction of our own building, "Pensioners' Bhavan"- a unique achievement of our Association. Our Association has got stabilised financially and has enough funds to run smoothly its day-to-day activities. Apart from championing our own causes, we should now concentrate on mobilising our members to undertake social service and be of help to those who are less privileged financially/ are unable to educate their children/are physically or mentally-challenged. Personally, I consider this as an unfinished task of our Association and wish that we embark on this from this year onwards by chalking out a programme.

I wish you all good health and happiness in life.

Donations Received

LM/ALM	Name (Smt./Sri)	Rs.
327	H.K.Gopalakrishna	1000
384	A.K.Raghothamachar	10000
702	D.Balarama Gupta	300
863	Sri. M.K.Raghavendra Rao	1,000
956	R.Santhanam	500
1083	H.V.Ramanatha	5001
1367	P.Lakshminarayana Gupta	1000
1401	C.G.Jagadeesh	500
1951	S.Harihara Sarma	300
2024	B.S.Bhujanga Rao	100

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 ¥E bEji ZÁA; AIAEi, aÁÁ MvPAIA aÁE@PA
 PÁOgZÁ ¥bAR DzÁ±UMÁ, G¥AIAAPD SGP UMÁ,
 zA bUÉ ASACUzA «ZÁGUMÁ, G¥AIAAPD
 AZÁ±UMÁ OÁUKE ZA ÁÁHPUMÁ SUE aÁÁ»w
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 aARZÉ JASÁz bP é AZÁ°k@é

ZÁ bA zÁDEPÁ OKEUPÁ aÁÁ CEZJ AIA°é
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 CAbA Gv bA "dEÁVÁ ÁÁ, dEÁZDEÁ ÁÁ
 JASÁZÁ EEB EÁOPE DZJ AZÁ Cz bA SUE EÉUÉ

Subscription of Rs. 100/- received for Pensioners' Champion in May-June, 2014.

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
1	K.Armugam	817	K.S.Venugopalan	1367	P.Lakshminarayana Gupta
7	M.S.Narayana Murthy	833	A.Hanumantha Rao	1370	J.G.Jaiwant
35	N.Bhaskaran	837	P.G.Bhatta	1428	C.L.Lingaiah
58	G.V.Jagannatha	838	B.L.Channappa	1444	B.Venugopala Setty
69	K.S.Ranganatha	862	S.P.Venkatesha Jois	1450	D.S.Venkatesh
162	M.R.Govindarajan	867	B.N.Malleshappa	1487	M.Thamees Deen
165	K.Bettaiah	876	Lakshmi Puthuraya	1602	S.Sudarshan
178	K.Parthasarathy	891	T.Sriramulu	1623	P.Chandrasekharaiah
179	K.N.Murthy Rao	901	R.Karthikeyan	1649	B.Ugrappa
200	R.Gajalakshmi	920	A.Kanagamani	1685	S.N.Achyutha
221	M.K.Venkatesh	928	B.Basavaiah	1699	D.N.Dhalayat
249	K.Basappa	946	Hanumesha Rao	1702	D.A.Simha
268	Y.L.Vasudeva Rao	958	K.R.Ananthakrishnan	1710	B.S.Rathna
310	T.S.Vatsala	980	T.N.Jagadeesan	1731	E.Santhanam
316	A.Malleswar	986	S.Jayaram	1739	Girishchandra
318	B.Keshava Bhat	1000	I.R.Prakash	1754	D.Vasudevan
322	K.Venkoba Rao	1015	H.S.Manjunath	1771	C.G.Nagabushana Rao
327	H.K.Gopalakrishna	1016	K.L.Venkatasubbaiah	1813	M.Ramachandran
355	S.Sundararaman	1017	P.S.Vishwanatha	1845	P.Rudraiah
375	M.N.Shenvi	1021	S.Sathyamurthy	1852	H.M.Nagabhushana
390	K.V.Vishwanatha Murthy	1051	V.R.Sambukumar	1900	G.Mathiazhagan
434	M.V.Sathyanaarayana Rao	1076	C.S.Karant	1915	M.S.Ramamurthy
442	M.S.Venkataramaiah	1109	K.Sanjeeva Shetty	1922	Dr.V.S.Ramakrishna Nair
449	H.K.Devadas	1110	M.R.Venugopalan	1952	G.K.Shanmugam
486	M.G.Nanjunda Swamy	1131	K.B.Krishna Rao	1954	T.G.Thimmegowda
505	G.Devaraj	1134	K.Yellappa	1970	V.Murugan
554	Sowbhagya	1146	M.S.Ranganathan	2003	S.M.Yewoorkar
571	Veerabhadraiah	1169	M.Devaraj	2019	V.S.Karant
650	PN.Sreenivasa Rao	1178	K.N.Tiwari	2024	B.S.Bhujanga Rao
654	S.D.Shahane	1184	V.Venkataramu	2038	S.R.Ramanna
676	H.C.Keshavamurthy	1230	R.Bhuvaneshwari	2059	V.Basavarajaiah
687	B.K.Gundu Rao	1237	Dr.L.Radhamony	2074	B.S.Balappa
691	P.Balachandra Menon	1265	K.Sivadass	2094	R.Sivaprakasam
696	R.C.Hanumantha Rao	1265	K.Sivadass	2097	Rukmini Pai
700	S.Ramagopal	1272	Venkatagiriappa	2109	M.Nanjunde Gowda
732	K.S. Gayathri	1278	U.Manohar Shenoy	2128	K.S.Rajagopalan
749	TR.Parameswaran	1294	S.Paramasivan	2139	D.G.Puttamadaiah
751	R.N.Prahlada Rao	1306	S.Ethiraj	2143	B.S.Ramachandra
801	G.V.Prabhakara	1320	G.V.Lakshminarayana	2144	J.C.Sathyanaarayana Swamy
802	J.Ethiraj	1351	K.Mahadevappa	2157	V.Gopal
813	A.S.Ramachandraiah	1358	Nagappa.D.Devadiga		
815	Venkatesh.S.Pai	1365	Y.Subramanyam		

Subscription of Rs. 200/- received for Pensioners' Champion in 2014.

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
46	V.Prahlada Rao	982	B.V.Subba Rao	1550	A.Poobalan
136	M.R.Narayanaswamy Iyer	994	T.Jayaraman	1555	M.N.Rajeev
298	Nagarathna	1008	M.R.Sarnobat	1667	Chandrashekariah
368	S.M.Sreerama Setty	1049	K.Kempaiah	1684	S.V.Iyer
464	M.N.Sathyararyana Rao	1074	H.C.Srinivasagopalachar	1706	K.G.Ramaraj
569	N.R.S.Rangan	1083	H.V.Ramanatha	1712	S.Nagaraj
615	K.R.Seshadri Iyengar	1117	T.R.Chandrashekaraiah	1719	H.V.Gururaja
686	K.S.Panchapakesan	1141	Mamatha Neelagopal	1728	M.Nagaraja
721	S.Vedagiri	1147	K.B.Kulgod	1775	S.S.Deshapande
787	Mir.Jannabdin.T	1156	G.Babu	1803	K.V.Srinivasamurthy
798	R.Vanitha	1159	D.Madhava Murthy	1832	R.Ramakrishnan
806	U.R.B.Acharya	1202	Shankar Hasyagar	1867	H.K.Prathap
816	C.S.Parthasarathy	1233	Sadananda	1897	A.G.Ramalingam
831	S.K.Radhakrishna	1273	Y.L.N.Chetty	1951	S.Harihara Sarma
835	B.V.Venkateshaiah	1310	H.N.Somashekara	1962	B.R.Sankeshwar
839	V.Padmanabhan	1348	K.R.Rajendran	1979	Kamala.S.Balu
849	M.Siddeshappa	1438	K.K.Nambiar		
880	S.Devoji rao	1500	N.Gopalakrishna		
936	M.R.Subba Rao	1539	M.Sethumadhavan		

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LM/ALM	Name (Smt./Sri)
219	C.M.Hoogar
845	N.P.Albert Raphael
987	C.S.Anandathirthachar
1060	S.Desikachari
1070	T.R.Narayana
1112	S.Lakshmana Rao
1232	V.B.Ravindranathan
1429	Janardanan Matathil
1480	Savithramma
1629	G.S.Kumar
1901	N.J.Chacko
2103	N.G.Pandurangi

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LM/ALM	Name (Smt./Sri)
648	Krishnabai Krishnamurthy
746	S.Sreenivasan

Subscription of Rs. 500/- received for Pensioners' Champion in 2014

LM/ALM	Name (Smt./Sri)
3	M.Ramaiah
1110	G.M.Rangaiah
1133	D.Ramamurthy
1561	K.G.Bhuvanendra

Subscription of Rs. 1,000/- received for Pensioners' Champion in 2014

LM/ALM	Name (Smt./Sri)
2119	S.K.Ramachandra

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
Dec. 13	239	2786	232.16	100.56
May 14	244	2864	238.66	106.16



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Audience



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