



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

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

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

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Items /Issues for inclusion in the Agenda to be discussed in the 26th meeting of Standing Committee of Voluntary Agencies (SCOVA) scheduled to be held in the month of January, 2015

1. Provision of CGHS facility for life time to dependent Disabled/Mentally Retarded Children of Central Government Employees/ Pensioners

i) In the "Definition of Family" under CGHS, furnished in Ministry of Health & FW O.M. No. 3T-1/2009-C&P/CGHS (P) dt. 23-2-2011, Daughter as indicated at Sl No.(5) (ii) can avail the benefits till she starts earning or gets married irrespective of the age-limit, where as Son indicated at Sl. No. 5(iii) of the list, suffering from any permanent Physical/Mental disability is entitled to avail the facility "irrespective of age-limit", and Son's marital status may not result in denial of CGHS facility to him, in as much as there is no mention of marital status in the definition, unlike the definition at Sl.5 (i). On the other hand, Daughter suffering from any permanent disability (Physical Disability or Mental

Retardation) loses the facility if she gets married as per the definition at Sl. (5) (ii). Hence, the case of a Physically Disabled/Mentally Retarded daughter needs to be considered for extension of CGHS facility "irrespective of age-limit, even after her marriage".

ii) It is to be noted that under CCS (Pension) Rules, 1972, by an amendment to Explanations 1 and 3 after Sub-rule 6 of Rule 54, as communicated vide Department of Pension and PW O .M. No. 1/33/2012-P&PW(E) dated 16-1-2013, Mentally/Physically Disabled Children have been allowed to continue to draw family pension even after their marriage thereby removing the condition of marital status for continued drawal of family pension.

iii) It is requested that, on the analogy of Pension Rules, Mentally/Physically Disabled

**THE EXECUTIVE COMMITTEE OF KARNATAKA P&T PENSIONERS' ASSOCIATION
EXTENDS ITS GREETINGS & BEST WISHES FOR A HAPPY NEW YEAR TO AL MEMBERS & SUBSCRIBERS**

children (both son and daughter) of Central Government Employees/Pensioners may be allowed to continue to avail CGHS facilities even after their marriage by removing the condition of marital status now existing in respect of daughters only. The "definition of family" under CGHS may please be modified suitably.

2. Direct consultation with Specialists in CGHS/Central Government/State Government Hospitals /Polyclinics. Continuation of the facility to those CGHS Beneficiaries who were eligible for direct consultation before revision of the Monitory Ceiling.

i) The Monitory Ceiling for direct consultation with specialists in CGHS/Central/ State Government Hospitals/ Polyclinics was revised to Pay/Pension/Family Pension of Rs. 33,480/- per month and above with effect from 1-6-2009 vide MoH &FW O.M. No.S.11011/ 2/2008-cghs (P) dated 20-5-2009 on account of implementation of recommendations of 6th Central Pay Commission. However, para 5(iii) of the OM states that "entitlement of Pensioners/ Family Pensioners who have already deposited their contribution for life time CGHS facility, will not be changed".

ii) Pre-2006 Pensioners who were eligible for direct consultation on the basis of the then existing/pre-revised monitory ceiling of Pay/ Pension/Family Pension, but whose Pay/Pension/ Family Pension is below the revised monitory ceiling of Rs. 33,480, are not being allowed direct consultation facility on the plea that they do not satisfy the requirement of minimum Pay/Pension/ Family Pension for eligibility for direct consultation.

iii) Absence of the entry regarding entitlement of the Beneficiary for direct consultation in the Plastic Card is adding to the woes of the Beneficiaries since they will have to establish their claim for the facility on each and every occasion of direct consultation with Specialist. It is to be noted that the paper cards issued earlier did carry an entry on the eligibility of the Beneficiary for direct consultation.

iii) Hence it is requested that:

a) Instructions may please be caused to be issued to all Directors/Additional Directors;

CGHS to continue to provide the facility of direct consultation to such of those Beneficiaries who were eligible for the same prior to revision of the monitory ceiling vide OM dated 20-5-2009, in as much as para (5) (iii) of the said O.M states that entitlement of a Beneficiary who holds a life time card will not change with the changes brought about w.e.f 1-6-2009.

b). Entry regarding the eligibility for direct consultation must be made in the Plastic Cards.

3. Role of Pensioners' Associations in Pension Adalats

i) The Department of Pension and Pensioners' Welfare, vide its O.M No. 44013/2/ 2010-Coord dated 25-03-2011 has, for the first time, laid down guidelines for holding "Pension Adalats" and circulated the same among all Ministries and Departments of Government of India and Banks. Pensioners' Associations are grateful to the Department of Pension and Pensioners' Welfare for having met this long pending demand raised in previous SCOVA meetings.

ii) However, the role of Pensioners' Associations in Pension Adalats has been limited to assist only the Illiterate Pensioners, Widows and Minors to present their grievances, when permitted (vide para. 6.4). Though Representatives of Pensioners 'Associations may be invited to attend the Pension Adalats, they are not permitted to present the grievances of the Pensioners. (Vide, para. 6.3)

iii) The 5th Central Pay Commission has recommended vide para-139.17 of its report that "Pensioners should be allowed to present their cases before such Adalats through any other Person/Representative of Pensioners' Association, as they themselves may not be conversant with the Rules". Hence, it is requested that Pensioners' Associations may be permitted to present the grievances of their Pensioner Members before Pension Adalats, if such assistance is sought for by Pensioners.

4. Admissibility of Ex-gratia to Dependent Widowed/Divorced/Unmarried Daughters of CPF/SRPF Beneficiaries above the age of 25 years.

i) Family pension under CCS (Pension)

Rules, 1972 is being paid to eligible Widowed/ Divorced/Unmarried daughters beyond the age of 25 years for life, if they continue to be eligible for payment of family pension. But in respect of the dependent Widowed/ Divorced/ Unmarried Daughters of CPF/SRPF Beneficiaries, payment of ex-gratia to them is stopped when they complete the age of 25 years.

Hence it is requested that the benefit admissible to the above category of Central Government Family Pensioners may be extended to the dependents of CPF/SRPF Beneficiaries also.

5. Grant of Concessional Telephone Facilities to Postal Pensioners on par with retired DoT Employees.

i) In recognition of their long years of service in DoT, Concessional Telephone Facility was granted to retired DoT Employees who had put in a minimum service of 20 years, in a policy decision announced by the DoT in its O.M. no. Z-79/94-PNA dated 25th September, 1998

ii) When this facility was not extended to the Employees retiring from the Department of Posts, an aggrieved Pensioner filed an application before the Central Administrative

Tribunal, Principal Bench, New Delhi praying for extension of the scheme of “Concessional Telephone” to him since he had put in the required minimum number of years of service in the Department of Posts under the Ministry of Communications. The application was allowed by the CAT by an order passed on 4-3-2006 in OA no.2129/2004 with a direction that the Applicant should be given the facility prayed for. Writ petition filed before the Delhi High Court was dismissed. Another application filed before the same bench of CAT, was also allowed by an Order dated 31-10-2013 in OA no.1621/2012.

iii) This issue was also discussed in the 21st meeting of the Standing Committee of Voluntary Agencies (SCOVA) held on 27-9-2012 in which it was stated that a Committee was looking into the financial aspects and a decision would be taken soon.

iv) But, the “Concessional Telephone Facility” available to Pensioners of Department of Telecommunications has not yet been extended to Pensioners of Department of Posts up till now. It is therefore requested that the matter may please be pursued again with the Department of Posts.

RENEWAL OF SUBSCRIPTION

Members with the following membership numbers have not yet renewed their subscription to “Pensioners’ Champion” in spite of reminders through this journal and through individual letters written to them. However, we continued to dispatch the journal to them. We will be forced to stop dispatch of the journal commencing from the issue of January 2015, if they fail to renew their subscription.

36	612	959	1087	1242	1340	1596	1709	1856	2054	2073	2099
85	689	961	1098	1246	1394	1604	1715	1860	2055	2075	2102
250	722	970	1108	1254	1399	1640	1720	1863	2065	2078	2104
392	789	1004	1118	1257	1423	1659	1736	1927	2067	2079	2105
466	822	1014	1126	1290	1431	1661	1738	1944	2068	2081	2108
530	828	1019	1181	1299	1442	1668	1752	1983	2069	2082	2111
533	924	1037	1183	1301	1447	1670	1762	2011	2070	2083	2112
548	930	1044	1195	1302	1448	1687	1773	2037	2071	2085	2115
553	942	1082	1217	1321	1481	1690	1799	2052	2072	2091	

Absolute/Complete Parity in Pension
Central Administrative Tribunal, Principal Bench, Delhi, allows application of
All India S-30 Pensioners' Association for grant of Complete Parity in Pension
between pre-2006 and post- 2006 Retirees.

All India S-30 Pensioners 'Association and Central Govt. Pensioners' Association of Additional/Joint Secretaries & Equivalent Officers, who had retired while in V Central Pay Commission pay scale of S-30 i.e. Rs. 22400-525-24500, filed Applications before the Central Administrative Tribunal, Principal Bench, Delhi praying as follows:

- a) Direct the Respondent Authorities to confer the same minimum notional Pay Scales starting at Rs. 75,500/- to the Applicants since that is the Scale which has been given to S-31 in view of the fact that S-30 and S-31 have always had the same minimum Pay Scale;
- b) Direct the Respondents to consider the Revised Pay corresponding to the Pay at which the concerned Pensioner had in fact retired, instead of considering the minimum of the said Pay Scale, and to give the same Pension/ Family Pension to pre and post- 2006 Retirees depending on the years of service;
- c) Remove any discrimination between pre and post- 2006 Retirees;
- d) Direct the Respondents to ensure that the Applicants are given higher Pension/ Family Pension than the Pension given to post -2006 Retirees who had worked in the lower Pay Scales viz. S-24- S-29 Pay Scales.
- e) Direct the Respondents to re-fix Pension/ Family Pension of members of the applicant Association, work out the arrears of Pension/ Family Pension with effect from 01.01.2006 as a result of this re-fixation and pay the same immediately along with interest, at the rate as decided by the Hon'ble Tribunal from September 2008, i.e. the time when arrears of pension revision were paid as per new Pay Scales;
- f) Direct the Respondents to maintain the equation granted under prayer (a) to (e) above in the subsequent Pay Commissions so that the Applicants are not required, in their highly advance age, to knock at the door of this Hon'ble Tribunal again and again; and
- g) Strike down OM dated 18.11.2009.

By a common order, dated 20th day of November, 2014, the Principal Bench of the Hon'ble Central Administrative Tribunal, disposing OA 937/2010 and OA 2101/2010 together, passed the following Order, granting the Applicants Complete Parity in pension with post-2006 retirees of S-30 Pay Scale. However, the CAT rejected the claim of the Applicants to confer the minimum notional Pay Scale of Rs. 75,500/- applicable to Officers in the Pay Scale S-31. The Tribunal, further ordered that arrears of pension would be payable from the date of filing the applications.

**The operative part of the judgement as
contained in para - 47 is extracted below**

47. We are of the considered view that the OM dated 18.11.2009 is illegal, being contrary to the law laid down by the Hon'ble Supreme Court in SPS Vains (supra) and D.S. Nakara (supra) and is, therefore, quashed and set aside. We direct the Respondents to consider the revised Pay of the Applicants corresponding to the Pay at which the concerned Pensioner had in fact retired, instead of considering the minimum of the said Pay Scale, thereby determining Pension/ Family Pension to pre-2006 Retirees. This will automatically take care of the apprehensions of the Applicants that their Pension could be fixed below the Pension fixed of post-2006 Retirees who had worked in the lower Pay Scales viz. S-24- S-29 Pay Scales. We, however, reject the claim of the Applicants to confer the minimum notional Pay Scale starting at Rs.75,500/- to the Applicants as this is a matter which should be best left to expert bodies like Pay Commissions and the Tribunal would not like to enter into this arena. In any case, seeking parity based on just the minimum of the Scales being same is not a convincing argument and would lead to opening up a Pandora's Box. The Respondents are directed to re-fix Pension/ Family Pension of the Applicants with effect from 01.01.2006 according to the above direction. The arrears, however, would be payable only from the date of filing of the respective OAs. The Respondents shall complete the above exercise and pay the arrears, within three months from the date of receipt of a certified copy of this Order, failing which they are liable to pay interest on arrears at G.P.F. rates w.e.f. the date of this Order. With these directions, the OAs are disposed of.

CGHS Rates for Cancer Surgery for Hospitals empanelled under CGHS

(F. No. S-11045/36/2012 – CGHS (HEC) dated 26-11-2014 Gol, Ministry of Health & Family Welfare Directorate General of CGHS)

The undersigned is directed to draw attention to the Office Memorandum of even no. dated the 1st October, 2014 and to clarify that CGHS rates for Cancer Surgery at Hospitals empanelled under CGHS shall be as per the details given below:

2.1. Rates of Tata Memorial Hospital, Mumbai (2012), as mentioned below for Cancer Surgical Procedures are treated as CGHS rates for NABH accredited Hospitals. For Non-NABH accredited Hospitals the rates would be reduced by 15%. These rates are for treatment for Semi Private Ward entitled class with 10% decrease for General Ward and 15 % enhancement for Private ward entitled Beneficiaries.

2.2. The duration of treatment for different categories of Surgery will be as follows:

Category – I 1-2 days

Category – II 3-5 days

(7-10 days in respect of operations involving Abdominal thoracic cavity)

Category III, IV, V & VI 12-14 days

2.3. The Surgical Procedures are enlisted under Categories – I, II, III, IV, V & VI and the list is annexed to this Office Order.

2.4. Rates applicable for Room Rent (Accommodation Charges) for different categories of Wards are given below:

General Ward – Rs.1000/- per day

Semi-private Ward – Rs.2000/- per day

Private Ward – Rs.3000/- per day

CGHS Beneficiaries are entitled to facilities of Private, Semi-Private or General Ward depending on their Basic Pay / Pension. The entitlement is as follows:-

S.No.	Basic Pay (without the inclusion of grade pay)	Entitlement
1.	Upto Rs. 13,950/-	General Ward
2.	Between Rs. 13,951/- and Rs.19,530/-	Semi-Private Ward
3	Rs. 19,540/- and above	Private Ward

For any day care procedure requiring short admission – a few hours to one day- accommodation charge for one day as per entitlement shall be applicable provided the Patient has been admitted in a room as per his/her entitlement.

2.5. Investigation rates and procedure charges for Chemotherapy shall be as per CGHS prescribed rates of concerned City. In case of Chemotherapy, the rates prescribed are procedural charges only. Room rent, investigations and cost of Medicines are reimbursable in addition to procedural charges.

2.6. Consultation fee shall be as per CGHS rates applicable.

2.7. Investigations rates shall be as per CGHS prescribed rates of concerned City.

2.8. Cost of Implants / Stents/ Grafts is reimbursable in addition to package rates as per CGHS ceiling rates for Implants/ Stents / Grafts.

2.9. The rates applicable for Anesthesia, Operation Theatre and Surgery Charges under Grades- I, II, III, IV, V & VI are given below.

SI. No.	DESCRIPTION	Rate in Rupees
ANAESTHESIOLOGY CHARGES		
1	Anesthesia Fess – Grade I	2700
2	Anesthesia Fess – Grade II	5000
3	Anesthesia Fess – Grade III	8000
4	Anesthesia Fess – Grade IV	10000
5	Anesthesia Fess – Grade V	14000
6	Anesthesia Fess – Grade VI	18000
SURGICAL ONCOLOGY – Operation Theatre (Hospital Service Charges)		
1	Minor OT – Service Charges	1000
2	Minor OT – Drugs/Consumables (Without GA)	500
3	Minor OT – Drugs/Consumables (With GA)	750
4	Minor OT – Service Charges – Less than 2 Hrs.	5000
5	Minor OT – Service Charges – 2 To 4 Hrs	10000
6	Minor OT – Service Charges – More than 4 Hrs	20000
SURGERY CHARGES		
1	Minor OT – Surgery Charges	870
2	Grade I Surgery	5000
3	Grade II Surgery	12500
4	Grade III Surgery	20000
5	Grade IV Surgery	25000
6	Grade V Surgery	35000
7	Grade VI Surgery	45000

2.10. The admissible amount of Cancer Surgery shall be calculated as per the formula given below:

'Room rent as applicable + Anesthesia charges (as per category) + OT charges (as per category) + Surgery charges (as per category) + Investigations at CGHS rates + Cost of Medicines and Surgical Disposables.'

Anesthesia charges (as per category) + OT charges (as per category) + Surgery charges (as per category) prescribed above are applicable for Semi-Private Ward. If the beneficiary is entitled for General Ward there will be a decrease of 10% in these rates; for Private Ward entitlement there will be an increase of 15%. Other conditions as prescribed in Office Memorandum of even number dated 1st October, 2014 remain unchanged.

Written reply by the Hon'ble Minister of State, Ministry of Health and Family Welfare, Shri Shripad Yesso Naik in the Lok Sabha on Referral System in CGHS

The Referral System in CGHS is based on the following set of guidelines-

Treatment at CGHS Empanelled Hospitals**I. Treatment under Medical Emergency :-**

No referral is required and Beneficiary can directly go to any Private Empanelled Hospital for availing treatment.

II. Elective treatment at Empanelled Hospitals in Delhi/NCR :-

CGHS/Government Specialist advises specific treatment procedure required. Permission letter has to be obtained from CGHS Wellness Centre /Addl. Director of CGHS in case of Pensioners, ex-MPs, etc., and from the Department in case of serving Employees for undergoing the treatment at any of the CGHS Empanelled Hospitals of his /her choice. In Satellite Towns of NCR, viz., Faridabad, Ghaziabad, Gurgaon and Noida, CMOs i/c of CGHS Wellness Centres can refer the CGHS Beneficiaries directly to Private Empanelled Hospitals for treatment and management. In such cases permission for specific treatment procedure is to be obtained from Competent Authority i.e., from CGHS in case of Pensioners, etc., and from the Department in case of serving Employees.

III. Treatment at Empanelled Hospitals in other CGHS covered Cities outside Delhi/NCR :-

CGHS Beneficiaries must compulsorily be referred to Polyclinics wherever set up by the CGHS. On the advice/opinion of the Specialists/ Post graduate GDMOs, CMO In-charge, AD/ JDs may refer CGHS Beneficiary to Private Empanelled Hospitals of the choice of the Beneficiary.

In those Cities which do not have Polyclinics and if GDMOs who are post graduate are available, their services as Specialist may be utilized and Patients may be referred to the Dispensary in which such PG. GDMOs are posted or if space is available in a centrally located Dispensary, the PG GDMOs may be posted there.

In the event of neither a Specialist nor PG GDMO is available in a City, CMO In-charge shall make a provisional diagnosis and refer the Patients to Private Empanelled Hospital for Specialist consultation. If any specific treatment/ procedure is advised (except in emergency) by Private Empanelled Hospital, It must be counter-signed by CMO I/c before the services are availed to check possible misuse.

The processes of referral through Government/ CGHS Specialists provide a check and balance in the system, so far as correct diagnosis and treatment is concerned.

Legal Matters

1. Modified parity in pension- implementation of DoP&PW OM dated 28-1-2013 from 1-1-2006. OA 655/2010 and Contempt petition No.158/2012 of CAT, Principal Bench Delhi – The case which came up for hearing on 17-12-2014 was adjourned to 6-2-2015.
2. SLP 36148-50 before the Supreme Court- listed on 2.12.2014 at Sl. 16, but the Bench could hear cases upto Sl. 7 only – date of next hearing is to be notified. Status as on 20-12-2014 is indicated as "Pending- There are no further orders of listing"
3. PB 3/PB 4 Case
OA No. 4130/2013 before CAT Principal Bench, New Delhi--- Adjourned to 13-1-2015
4. Grant of full pension to pre-2006 Pensioners who had retired with 20 years of qualifying service on par with post-2006 Retirees; OA 1165/2011, OA 2165/2011 and OA 247/2012: Came up for hearing on 15-12-2014: Adjourned to 29-1-2015
5. BSNL
Anomaly in fixation of pay of BSNL employees who retired between 1-10-2000 and 31-7-2000 ie. Within 10 months of formation of BSNL
O.A.NO.2173/2014 before CAT, Principal Bench, Delhi. Came up for hearing on 16-12-2014. Adjourned to 11-2-2015

**DoP
Order**

Payment of Death Gratuity to a minor

(Department of Pension & Pensioners' Welfare O.M. NO.7/3/2013-P&PW (F) Dated the, 2nd December, 2014).

In accordance with the existing instructions, the payment of a portion of Death Gratuity could be made to the Guardian, in the absence of a Natural Guardian, without production of a Guardianship Certificate. As per the existing Orders, an amount of RS.10,000/- (or the first Rs.10,000/- where amount exceeds Rs.10,000/) in favour of a minor could be made to his/her Guardian, in the absence of a Natural Guardian, without production of a formal Guardianship Certificate but subject to production of an Indemnity Bond.

2. The above issue has been examined and in modification of the above Orders, it has been decided that the payment of Death Gratuity in respect of a minor to the extent of 20% or Rs.1.50 lakh, whichever is less, may be paid to his/her Guardian, in the absence of Natural Guardian, without the production of a formal Guardianship Certificate but subject to the production of an Indemnity Bond with suitable Sureties. The balance in excess of 20% or Rs.1.50 lakhs, as the case may be, would become payable on the production of a Certificate of Guardianship.

3. It is essential, however that there should be adequate prima facie grounds for making payment as in paragraph 2 above, to the person claiming it. Such ground can exist only if he is shown by a declaration to be a de facto Guardian and his bona fides have been ascertained. Even if a Guardian has not yet been appointed by the Court, if the minor and his property are in the custody of some person, such person is in law a de facto Guardian. The Authorities making the

payment, should, therefore, require the person who comes forward to claim payment on behalf of the minor, to satisfy themselves by a form that he is in charge of the property of the minor and is looking after it or that, if the minor has no property other than the gratuity, the minor is in his custody and care. The form so to be produced is in addition to the Indemnity Bond with suitable Sureties.

4. The Indemnity Bond which is required to be produced by a de-facto Guardian of minor(s) for payment of Retirement/Death Gratuity to the extent of RS.1.50 lakh or 20% whichever is less should be executed in the form appended below.

5. It has been decided that the stamp duty payable on the Indemnity Bond will be borne by the Government. The Indemnity Bond, should, therefore, be executed on any durable plain paper.

6. The Indemnity Bond should be signed by the Obligor and the Surety/Sureties or their Respective Attorneys appointed by Power(s) of Attorney. The Indemnity Bond on behalf of the President should be accepted by an Officer duly authorized under Article 229(1) of the Constitution.

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

8 This issues with the concurrence of Department of Expenditure vide their ID note No. 359/EV/2014 dated 04.07.2014.

(Tripti P. Ghosh)
Director

New Additional Director, CGHS

Dr. Vathsala has taken over as the Additional Director, CGHS, Bangalore, in place of Dr. Umeshchandra Biradar who has been posted as Senior Regional Director, Ministry of Health and Family Welfare, Kendriya Sadana, Bangalore consequent on his promotion to the rank of Director. Karnataka P&T Pensioners' Association wishes a successful term to Dr. Vathsala in her new assignment and looks forward for her cooperation in addressing the grievances of Pensioner CGHS Beneficiaries.

CGHS Empanelled Private Hospital in Bangalore

HOSPITALS- BANGALORE

Sr. No	Name of the Hospitals	Address & Tel. No.	NABH Accredited/ Non NABH	Facilities Empanelled for
1	Imperial Hospital and Research Centre(Apollo)	Imperial Hospital and Research Centre Ltd (A unit of Apollo hospitals, Bangalore) 154/11, Opp. IIMB -B, Bannerghatta Road, Bangalore -560076. Tel: 080-26304034/35	NABH	Cardiology, CTVS, Vascular Surgery, Orthopedics (Joint Replacements, Spine Surgery), Paediatrics & Gynecology, General Surgery, Bariatric Surgery, Urology, Nephrology (Transplantation and Dialysis), Medical & Surgical Gastroenterology, Neurology & Neuro Surgery, ENT Surgery, Ophthalmology, Imaging Services (CT, MRI, PET Scan, Nuclear Medicine), Medical, Surgical & Radiation Oncology, Laboratory Services.
2	Narayana Superspeciality Hospitals Pvt Ltd	Narayana Super Speciality Hospitals , # 24, 9th Cross, Margosa Road, Malleswaram BANGALORE-560 003 Ph. No.080-23084000	NON - NABH	Obstetrics & Gynaecology ,Fertility (IVF) , Paediatrics, Gynaecology, Andrology,Oncology, Medicine (ICU), General & Laproscopic Surgery, Orthopaedics, Plastic Surgery, Cosmetic Surgery,Ophthalmology, ENT, Cardiology, Neurology, Nephrology, GastroEnterology, Urology, Pulmonology, Dermatology, Psychiatry, Anesthesiology, Radiology, Mammography, Imaging and diagnostic services.
3	P D Hinduja Sindhi Hospital	P D Hinduja Sindhi Hospital no 12th A cross sindhi Hospital Road Sampangiramnagar Bangalore 560027 . PH :080- 49030303, 080-49060605	NON NABH	General Medicine, Ophthalmology, E.N.T, Dental, Urology, Neuro Surgery, Plastic Surgery, General Surgery, Paediatrics, Obstetrics & Gynecology, Orthopedics, Physiotherapy, Laparoscopic Surgery, Micro Surgery, Urethrotomy, Diagnostic services including Ultrasound Scanning, Echo Cardiography Colour Dopplar Vascular Imaging, Treadmill Cardiac Stress Test (TMT), Foetal Monitor Computerised Radiography Video Endoscopy Video Colonoscopy Pulmonary Function
4	Shirdi Sai Hospital Pvt Ltd	Shirdi Sai Hospital Pvt.Ltd. # 519 , 2nd Main, Nethravathi Street, New BEL Road, Bangalore-560 054 Ph no 080-42719999	NON- NABH	General Surgery, Dermatology, General Medicine, Chest Medicine, Obstetrics & Gynaecology, Physiotherapy, Ophthalmology, Nephro -Urology, Gastroenterology, Endocrinology, Oncology & Chemotherapy, Dialysis, Diagnostic Services including X-Ray, ECG, Ultrasound Scanning Doppler, EEG, TMT, ECHO, PFT, Endoscopy, Colonoscopy , Orthopaedics, Vascular Surgery, Plastic Surgery, Pediatric Surgery, ENT Surgery, Neuro Surgery
5	Fortis Hospitals Limited Cunningham Road	Fortis Hospitals Limited No 14, Cunningham Road Bangalore -560052. Contact No 080-41994498/41994649	NON NABH	CTVS, Cardiology, Orthopedics, General Medicine, Urology, Gastroenterology

EXCLUSIVE EYE CENTRES : BANGALORE

Sr. No.	Name of the Exclusive Eye Centres	Address & Tel. No.	NABH / NonNABH	Empanelled As
1.	Bangalore West Lions Superspeciality Eye Hosp	Bangalore West Lions Superspeciality Eye Hosp No 5 Lions Eye Hospital road (Off J.C. Road), Bangalore-560002 Ph no 080-22121255	NON-NABH	Exclusive Eye Care Centre
2.	Devi Super Speciality Eye Hospital Pvt Ltd	Devi Super Speciality Eye Hospital PVT LTD, #434, 18th Main, 80 Feet Road, 6th Block, Opp Koramangala Banagalore-560095, 080-25535514	Non NABH	Exclusive Eye Care Centre
3.	Dr Agarwals Eye Hospital Bannerghatta Road	Dr. Agarwal's Eye Hospital C K Emerald No 10 N S Palya Kaveriappa Industrial Area, Bannerghatta Road Bangalore-560076, 080-26784012	NON-NABH	Exclusive Eye Care Centre
4.	Dr. Agarwal's Eye Hospital Coles Rd	Dr. Agarwals Eye Hospital (Represented by Dr. Agarwal's Healthcare Limited) No. 33, Coles Road, Frazer Town, Bangalore- 560 005 Ph no. 080-25498855	NON NABH	Exclusive Eye Care Centre
5.	Dr. Agarwal's Eye Hospital Yelankha	Dr. Agarwals Eye Hospital (Represented by Dr. Agarwal's Healthcare Ltd., No. 2557 HIG, 16th B Cross Rd, 3rd Stage, Yelahanka New Town, Bangalore-64. Ph no 080 2846 1225	NON NABH	Exclusive Eye Care Centre
6.	Karthik Netralaya Institute of Ophthalmology Pvt Ltd	Karthik Netralaya Institute of Ophthalmology Pvt. Ltd. 89, 6th Cross, Ashok Nagar, BSK 1st Stage, Bangalore-50, Karnataka. Ph : 2667 4399.	NABH	Exclusive Eye Care Centre
7.	Narayana Netralaya - 1	Narayana Netralaya , 121/C, Chord Road, Rajajinagar, 1 st R Block, Bangalore- 10 Ph No.080-6612 1428	NABH	Exclusive Eye Care Centre

8.	Narayana Netralaya - 2	Narayana Nethralaya , # 258/A, Bommasandra, Narayana Health City, Bangalore - 99. Ph No. 080 -6666 0707	NABH	Exclusive Eye Care Centre
9.	Narayana Netralaya - 3	Narayana Nethralaya , No.37, Castle Street, Opp. Sacred Heart Church, Ashok Nagar, Bangalore - 560 025. Ph 080 -6697 4033, 080 6697 4013	NON-NABH	Exclusive Eye Care Centre
10.	Nethradhama Superspeciality Eye Hospital	Nethradhama Superspeciality Eye Hospital, No.256/14, Kanakapura main road, Jayanagar 7th block Bangalore -82 Ph 080-26088000	NABH	Exclusive Eye Care Centre
11.	Netra Enterprise Prabha Eye Clinic	PRABHA EYE CLINIC AND RESEARCH CENTRE, #504, 40TH CROSS, 8TH BLOCK JAYANAGAR, BANGALORE-70 Ph no: 080 - 22444131	NON-NABH	Exclusive Eye Care Centre
12.	Padmabhushana Dr. M C Modi Eye Hospital	Padmabhushan Dr.M.C. Modi Eye Hospital, Dr.M.C.Modi Road, Mahalakshimipuram, Bangalore-86 Ph.080-23492233	Non-NABH	Exclusive Eye Care Centre
13.	Sankara Eye Hospital	Sri Kanchi Kamakoti Medical Trust - Sankara Eye Hospital Site-43, Varthur Main Road, Marathahalli, Bangalore-560037 Ph no 080-28542727	NON-NABH	Exclusive Eye Care Centre
14.	Shekar Nethralaya	Shekar Nethralaya, No.33 100 feet Ring road, JP Nagar 3rd phase,Bangalore - 560078 , Tel:- 080 26593210	NON-NABH	Exclusive Eye Care Centre
15.	Sukruthi Eye Care Microsurgical Centre	Sukruthi Eye Care Microsurgical Centre, 148, Vyalikaval, Malleswaram 11th Cross, Bangalore 560003 Ph no 080-23566251	NON-NABH	Exclusive Eye Care Centre

16.	Sunayana Eye Hospital	Sunayana Eye Hospital, #1156, 26th Main, 4th 'T' Block, Jayanagar, Bangalore-41. 080-22442356	NON-NABH	Exclusive Eye Care Centre
17.	Sunetra Eye Hospital	Sunetra Hitech Eye Hospital # 519/34, 2nd cross, 10th main, BSK 1st Stage, 2nd block, Bangalore-50. Ph 080- 22410500	NON-NABH	Exclusive Eye Care Centre
18.	The Eye Foundation	The Eye Foundation, #79/5, Outer Ring Road, (Diagonally Opp. To Bellandur Central Mall), Bellandur, Bangalore - 560103 Ph: 080-49422000.	NON-NABH	Exclusive Eye Care Centre
19.	Vasan Eyecare Hospital Ganganagar	VASAN EYE CARE HOSPITAL Vijayalakshmi Arcade, # 533 Opp. BMTC Bus Stop, Ganganagar, R T Nagar, Bangalore -560032. Ph No.: 080 39207950	NON-NABH	Exclusive Eye Care Centre
20.	Vasan Eyecare Hospital HRBR Layout Banasavadi	VASAN EYE CARE HOSPITAL # 205/4C, IV Cross III Block, HRBR Layout, Near Hennur BMTC Bus depot, Banaswadi, Bangalore -560043. Ph.: 080 39890600	NON-NABH	Exclusive Eye Care Centre

21.	Vasan Eyecare Hospital Jayanagar	VASAN EYE CARE HOSPITAL # 28 & 29, 7 th Main Road, IV Block, Jayanagar, Bangalore -560011. Ph No.: 080 39890500	NON-NABH	Exclusive Eye Care Centre
22.	Vasan Eyecare Hospital Koramangala	VASAN EYE CARE HOSPITAL # 897/C, 80 Feet Road, VI Block, Opp. Pizza Hut, Koramangala Bangalore-560095. Ph No.: 080 39890000	NON-NABH	Exclusive Eye Care Centre
23.	Vasan Eyecare Hospital Nagarabhavi	VASAN EYE CARE HOSPITAL # 5, 20 th Cross, Malagala Underpass Ring Road II Stage, Nagarbhavi Bangalore- 91 Ph No.: 080 30163800	NON-NABH	Exclusive Eye Care Centre
24.	Vasan Eyecare Hospital Rajajinagar	VASAN EYE CARE HOSPITAL # 46, 19 th Main Road, I Block, Rajajinagar, Bangalore-560010. Ph No.: 080-39419000	NON-NABH	Exclusive Eye Care Centre
25.	Vittala International Institute of Ophthalmology	Vittala International Institute Of Ophthalmology, C.A.Site #1, 2nd Crs, 2nd Mn, 7th Blk, Hosakerehalli, Banashankari 3rd Stage, Bangalore-560 085.Ph: 080-26722214	NON-NABH	Exclusive Eye Care Centre

DIAGNOSTIC CENTRES:-BANGALORE

Sr. No.	Name of the Diagnostic Centres	Address & Tel. No.	NABH / Non-NABH	Facilities Empanelled for
1.	Chanre Diagnostic Laboratory	ChanRe Diagnostic Laboratory & Multi Speciality Clinic,# 121 /1, 3rd main bet 10th & 11th Cross , Margosa Rd, Malleswaram , Bangalore- 03 ,080-40810611	NON NABL	Laboratory Investigations and Ultrasound , 2D ECHO , TMT , Doppler , ECG , Denstistry , Advanced Diagnostic Laboratory
2.	Kanva Diagnostic Services Pvt Ltd	Kanva Diagnostic Services {P} Ltd #/2/10. Dr Rajkumar Road, 4th N Block, Rajajinagar, Bangalore- 560010 Ph:080-23133838/39/40/41/42 FAX: 080-23133844 www.kanvadiagnostic.com	NABL	Laboratory Services including Biochemistry, Special Biochemistry, Hematology, Microbiology, Histopathology, Clinical Pathology, Cytology, Radiology & Imaging Services including Digital X-ray, Mammography and Bone Densitometry , Ultrasound Scan Including Anamoly scan, 4D scan, Dopplers all kinds, Ultrasound guided Biopsy, FNAC Etc, CT Scan, MRI
3.	RV Metropolis and Diagnostic and Health Care Centre Pvt Ltd	RV Metropolis and Diagnostic and Health Care Centre Pvt Ltd # 7&21, 10th Cross, Yellappa Garden, Malleswaram, Bangalore- 560003 Ph:080-33993939	NABL	TMT, LBC, X-ray, Ultrasound, Echo, ECG Microbiology, Biochemistry, Histopathology, Serology, Hematology, Clinical Pathology, Cytology ,
4.	Elbit Medical Diagnostic Limited	Elbit Medical Diagnostic Limited INDIAN EXPRESS BUILDING , 1&1/2. QUEENS ROAD BANGALORE -560001 Ph no 080-40570000	NABL	MRI , CT, Nuclear Meducine, Echocardiograpy, T.M.T/E.C.G Mammograpy , Bone Densitometry, Radiograpy(Digital X-Ray), Pathology, Biochemistry&Microbiology, Ultrasound ,, Diagnostic Endosocy/ERCP, Moleculer Diagnostics, E.E.G.,E.N.M.G & NCV
5.	Focus Diagnostics Centre & Speciality Clinics	Focus Diagnostics centre and Speciality clinics No. 1213, 20th Main road, Rajajinagar 5th block, west of chord road, Bangalore – 560010, 080-23503750	NON-NABL	MRI , Digital Xray, Ultrasound, Doppler, ECG, Treadmill Test, Lab, 2D - Echo, BMD, EEG, Nerve conduction study,CT, Mammograpy,OPG

EXCLUSIVE DENTAL CLINICS: -BANGALORE

Sr. No.	Name of the Exclusive Dental Centres	Address & Tel. No.	NABH / Non-NABH	Empanelled for
1.	Smiles Dental Care	SMILES DENTAL CARE, #74/2, ABOVE NAGENDRA MEDICALS, NAGAVARPALYA MAIN ROAD, C.V.RAMAN NAGAR, BANGALORE 560093 Ph no 080-64557113	NON-NABH	Dental Care
2.	Chinmayi Dental and Medicare	Chinmayi Dental & Medicare #28,2 main, 5th cross, Govindarajanagar, Bangalore-560040. Ph: 080-23404380.	NON-NABH	Dental Care
3.	Apoorva Dental Care	Apoorva Dental Care, high 4/1, 80 feet Double road, dollars colony, RMV 2nd stage, near RMV Club, Bangalore-560094. Ph: 080-65951922	NON-NABH	Dental Care

Integrated HQ of MoD (Army) Dy DTE GEN Canteen Services

(Ref. No. 96010/Q/DDGCS/CIV 13th Nov., 2014

Request for CSD Canteen Facility to Retired Defence Civilian Pensioners

1. Reference your ID Note No. 8 (3)/2014-D (Mov)-Vol-III dated 22 Oct. 2014.
2. As of now, Defence Civilian on retirement are not entitled to CSD facilities. The extension of CSD facility to Defence Civilians on retirement has been discussed in the Executive Committee (EC) meeting of the Board of Control Canteen Service (BOCCS), wherein due to various constraining factors, such as shortage of man power, infrastructure and lack of budgetary support, it was ruled that "Status Quo" to be maintained.

MoD/ (MoV)

(1) Copy to Q 1(E) Q MG Branch (2) Karnataka P&T Pensioners' Association, Bangalore

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

(Regd. under the Karnataka Societies Registration Act 1960: Regn. No. 1070/98-99)

212, "Kaveri", 7th 'A' Main, Hampinagar, Bengaluru-560 104. E-mail: cccgpabangalore@gmail.com

K.B. Krishna Rao, Chairman

S. Radhakrishna General Secretary

O.M. Bhaskaran Treasurer

23230545 M. 9483467750

9448880921

23451578

Report on the meeting on CGHS matters held on 12-12-2014 at the O/o the Principal Chief Commissioner of Income Tax, Bengaluru, under the aegis of the Central Government Employees Welfare Coordination Committee.

A meeting of the Representatives of Health Care Service Providers, including Private Hospitals, Dental Clinics, Eye Hospitals and Diagnostic Centres and Representatives of Central Government Employees and Pensioners was arranged at the initiative of Shri D.C.Sreedhar, Secretary, Central Government Employees Welfare Coordination Committee (CGEWCC), Karnataka, and Commissioner of Income Tax, with a view to assess the situation that had developed consequent upon revision of CGHS package rates in November, 2014, which had resulted in many Reputed Health Care Service Providers in Bengaluru not seeking empanelment under CGHS on the plea that the Revised Package Rates are comparatively lower than the 2010 CGHS package rates. The meeting was well attended with Representatives of several reputed Hospitals and Diagnostic Centres in Bengaluru present at the meeting.

In his opening remarks, the Secretary, stated that it was brought to the notice of the CGEWCC that sufficient number of Hospitals is not empanelled with CGHS and also those Hospitals which are already empanelled are located at far off places for the Central Government Employees and Pensioners, thereby causing hardship to them. Hence a meeting of all stake holders has been called, with a view to share the issues of mutual interest and to facilitate a meaningful interactive session. The desire was to have sufficient number of Hospitals of repute to cater to the health needs of Central Government Employees/Pensioners at convenient distance from the place of their residence/work place. He stated that CGEWCC wishes to place on record the service provided by the Health Care Service Providers. He thanked the Pensioners' Associations for giving good service to their Members.

The Secretary, Stated that the CGEWCC is fully aware of the problems faced by CGHS Beneficiaries, as

also the Health Care Providers, and that he was optimistic of finding solutions and requested all stake holders to come out with their valuable suggestions. He said that a report on the opinions expressed in the interactive session would be sent to the Government of India.

Dr.V.C.Shanmuganandan, former Additional Director, CGHS and Representative of Indian Medical Association, initiating the discussions, stated that the revised CGHS package rates are unrealistic and it would be difficult to expect the Hospitals to provide good health care at the rates now notified. He stated that he had pointed out several mistakes in the rate list, when he was with CGHS, which have not yet been corrected. Intervening, the Secretary stated that the matter will be taken up with CGHS to correct arithmetical errors.

Dr. Alexander Thomas, Principal Advisor, Association of Health Care Providers (India), narrated the initiatives taken by his Association since October 2013 to get the CGHS packages rates revised and said that their main concern is to ensure that "Patients health is not compromised" with the empanelment of not so well equipped Hospitals and best medical treatment should be made available to CGHS Beneficiaries.

Sri Ashwathanarayana, Central Government Pensioner, who is the manager of a Health Care Provider, opined that if an up word revision of package rates is done many more Hospitals in Bengaluru will seek empanelment.

Dr.Deviprasad Setty, Narayana Institute of Cardiac Sciences stated that with the low package rates, Hospitals should not be made to cut corners, which will result in danger to patient's safety.

Many other Representatives of Healthcare Providers also spoke, highlighting the inadequacy of the existing facilities provided to them by CGHS.

Sri K.B.Krishna Rao, Chairman, Coordination Committee of Central Government Pensioners' Association, Karnataka, (CCCGPA), stated that CGHS is the best Medicare available to Central Government Pensioners and they want further strengthening and expansion of the Scheme. He expressed his concern over the reduction in number of Private Empanelled Hospitals which has come down to 5 from 15, causing extreme hardship to the CGHS Beneficiaries. He stated that Pensioners' Associations have been vigorously pursuing with the CGHS on revision of package rates and have also demanded a permanent mechanism for periodical revision of package rates taking in to account market rates. He appealed to all the Health Care Providers to get empanelled under CGHS, keeping in view the fact that most of the CGHS Beneficiaries are old age Pensioners, who very often, need quality medical treatment.

Sri S. Radhakrishna General Secretary, CCCGPA, in his speech said that there seems to be not much of a difference between the package rates for

Delhi, Bengaluru and Bhubaneswar and wondered as to why, the Health Care Providers in Bengaluru are not coming forward to get empanelment with CGHS, while several private Hospitals in Delhi have registered themselves under CGHS. He stated that the Pensioners' Associations will take up the issue in all the forums available to them and also seek the help of Service Unions in the matter to ensure that CGHS has a relook into the whole gamut of the issue for revision of package rates and appealed to the Health Care Providers to continue to provide medical facilities to CGHS Beneficiaries.

Secretary, CGEWCC, Karnataka, in his concluding remarks, stated that while it cannot be said that all the problems can be solved at one go, sincere efforts will be made to address the grievances of all stake holders and appealed to the Health Care Providers to seek empanelment with CGHS, since fresh empanelment process has commenced with the issue of OM dated 10-12-2014. The meeting ended at 1-30 p.m.

Grant of revised pay structure of GP of Rs 4600 in the PB-2 to posts that existed in the pre-revised scale of Rs. 6500-10500 as on 1.1.2006 and which were granted the normal replacement pay structure of GP Rs. 4200 in PB-2

(O.M. No. 24(1) EV/2012 dated 1809-2013 from Ministry of Finance, Department of Expenditure)

The undersigned is directed to refer to Department of Pension & Pensioners Welfare's OM No. 38/47/13.P&PW(A) dated 21.8.2013 on the subject cited above.

2. In this regard it is stated that DoP&PW vide its OM No. 45/8697-P&PW(A) (Pt.) dtd 11.5.2001 has clarified that pension of all Pensioners irrespective of their date of retirement shall not be less than 50% of the minimum of the corresponding scale as on 1.1.1996 of the scale of pay held by the Pensioner at the time of superannuation/retirement. The Hon'ble Supreme Court in its judgment dated 23.11.2006 K.S. Krishnaswamy Vs. Union of India in CA No. 3174/2006 upheld the validity of DoP&PW OM No. 45/86/97 P&PW(A) (Pt) dated 11.5.2001.

3. It has been stated in the OM dated 1.1.2008-IC dated 13.11.2009 that 6th CPC recommended merger of the three pre-revised scales of Rs. 5000-8000 Rs. 5000-9000 and Rs. 6500-10500 and replaced them by the revised Pay structure of Grade Pay of 4200 in PB-2.

The Commission recommended that in case it is not feasible to merge the posts in these Pay Scales on functional consideration, the posts in the scale of Rs. 5000-8000 and Rs 5500-9000 should be merged with the posts in the Scale Rs 6500-10500 being upgraded to next higher grade in the Pay Band PB-2 with Grade Pay of Rs 4600/- corresponding to pre-revised scale of Rs.7450-11500. In case a post already exists in the Scale of Rs. 7450-11500, the post being upgraded from the scale of Rs. 6500-10500 should be merged with the post in the Scale of Rs. 7450-11500

4. The scale of Rs 6500-10500 has been upgraded to the scale of Rs. 7450-11500 and after revision in the Pay Band in PB-2 with Grade Pay of Rs. 4600. Therefore in terms of OM dated 11.5.2001, the pre-2006 Pensioners who held the pre-revised Scale of Rs 6500-10500 at the time of their retirement are not entitled for stepping up of their Pension and Family Pension with reference to the revised Grade Pay of Rs. 4600.

Subscription of Rs. 100/- received for Pensioners' Champion in November-December - 14

LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)	LM/ALM	Name (Smt./Sri)
173	L.V.Narayan	1427	K.Ranga Swamy	2130	N.Sathyanarayana
249	K.Basappa	1674	B.R.S.Prasanna	2145	M.Zakariah
466	Rajalakshmi Prabhakar	1799	K.Vittoba Rao	2149	K.Babu Nairi
553	V.Velayudhan	2106	A.Malathi Rao	2226	D.Kalyana Rao
959	N.N.Ramesh	2112	K.Jagannath	S-35	K.Markandeshwara Rao
1127	M.Pushparaj	2124	R.M.Revankar		
1217	S.Raghavendran	2128	K.S.Rajagopalan		

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

LM/ALM	Name (Smt./Sri)
406	T.Kannan
826	H.S.Prabhakara
828	S.G.Ramaswamy
1659	V.K.Kulkarni
1672	A.C.Shekar

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

LM/ALM	Name (Smt./Sri)
580	S.R.Pavana Murthy
1296	M.S.Lalitha
1849	S.G.Vittal

Subscription of Rs. 300/- received for Pensioners' Champion

LM/ALM	Name (Smt./Sri)
942	M.R.Deshpande
2055	D.K.Prasannamma

Donations Received

LM/ALM	Name (Smt./Sri)	Rs/-
210	M.L.Kulkarni	2000
2224	R.Venkata Swamy	1000

Members who have not yet renewed their subscription for 2014-15, are requested to renew

Newly Enrolled Members

Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1 K.S.Sridhara Murthy	Postal Assistant, Mysore HO, Mysore	LM 2221
2 M.N.Rama Swamy	Foreman(Gaz), Sr.Qlty Assurance Estt, (Electronis), DGQA Complex, Bangalore	ALM 2222
3 N.Gopalakrishna	BCR, Mysore Head Post Office, Mysore	LM 2223
4 R.Venkata Swamy	STS, Mysore Phones, Mysore	LM 2224
5 P.Venkata Setty	Postmaster HSG I, Davanagere HO	LM 2225
6 D. Kalyana Rao	Senior Superintendent of Pos Gulbarga	LM 2226

LM: Life Member

ALM: Associate Life Member

PENSIONERS' CHAMPION

18

DECEMBER 2014

**LIST OF HOLIDAYS DURING THE YEAR 2015 FOR OFFICES OF
CENTRAL GOVERNMENT LOCATED IN KARNATAKA**

S.No.	Holiday	Date/Month	Day
1	Milad-Un-Nabi or Id-E-Milad (Birthday of Prophet Mohammad)	January, 4	Sunday
2.	Makarashnakaranthi	January, 14	Wednesday
3.	Republic Day	January, 26	Monday
4.	Mahashivarathri	February, 17	Tuesday
5.	Mahavir Jayanthi	April, 2	Thursday
6.	Good Friday	April, 3	Friday
7.	Buddha Purnima	May, 4	Monday
8.	Idul Fitr	July, 18	Saturday
9.	Independence Day	August, 15	Saturday
10.	Ganesha Chaturthi	September, 17	Thursday
11.	Id-ul-Zuha (Bakrid)	September, 25	Friday
12.	Mahatma Gandhi's Birthday	October, 2	Friday
13.	Dussehra/ Mahanavami	October, 22	Thursday
14.	Muharram	October 24	Saturday
15.	Deepavali	November 11	Wednesday
16.	Guru Nanak's Birthday	November 25	Wenesday
*	Milad-Un-Nabi or Id-E-Milad (Birthday of Prophet Mohammad)	December 24	Thursday
17.	Christmas Day	December 25	Friday

* *Milad-Un-Nabi or Id-E-Milad (Birthday of Prophet Mohammad) falls twice in the year 2015.*

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2001=100	12 Months' Total	Monthly Ave.	% increase over 115.76
July 14	252	2896	241.33	108.47
Oct 14	253	2939	244.92	111.58

By. K.B. Krishna Rao

Sri M. G. Krishna Murthy LM-739, retired Divisional Engineer, BG TD expired on 8-10-2014 at the age of 76 years. He leaves behind 4 daughters & a son.

Sri C.Mohanakrishna LM-309, retired O.S. O/o CGMT, Bangalore expired on 3-11-2014 at the age of 85 years. He leaves behind one daughter.

Sri C.R.Krishna Murthy LM-1911, retired APM, Kurnool, H.P.O. expired on 6-7-2014 at the age of 88 years. He leaves behind 3 sons and 6 daughters.

Our heartfelt condolences to the bereaved.

QUESTION AND ANSWERS ON THE SUBJECT OF RETIREE AND RETIREMENT

The Retirement Q&A!

Retirement can be a wonderful thing. It sure is a huge change in one's life, moving from office to home, from keeping hours to keeping yourself busy and having fun. Indeed, retirement has many secrets, which is why it was important for me to ask some 'hard' questions about this phase of life

Question: How many days in a week?

Answer: 6 Saturdays, 1 Sunday

Question: When is a retiree's bedtime?

Answer: Two hours after he falls asleep on the couch.

Question: How many retirees to change a light bulb?

Answer: Only one, but it might take all day.

Retirement is wonderful. It's doing nothing without worrying about getting caught at it

Gene Perret

Question: What's the biggest gripe of retirees?

Answer: There is not enough time to get everything done.

Question: Why don't retirees mind being called Seniors?

Answer: The term comes with a 10% discount.

Question: Among retirees, what is considered formal attire?

Answer: Tied shoes.

Question: Why do retirees count pennies?

Answer: They are the only ones who have the time.

'There's one thing I always wanted to do before I quit...retire!'

Groucho Marx

Question: What is the common term for someone who enjoys work and refuses to retire?

Answer: Idiot

Question: Why are retirees so slow to clean out the basement, attic or garage?

Answer: They know that as soon as they do, one of their adult kids will want to store stuff there.

Question: What do retirees call a long lunch?

Answer: Lunch.

I have never liked working.
To me a job is an invasion of privacy

Danny Mc Gorty

Question: What is the best way to describe retirement?

Answer: The never ending Coffee Break.

Question: What's the biggest advantage of going back to school as a retiree?

Answer: If you cut classes, no one calls your parents.

Question: Why does a retiree often says he doesn't miss work, but misses the people he used to work with?

Answer: He is too polite to tell the whole truth.

Question: What do you do all week?

Answer: Monday through Friday, nothing; Saturday & Sunday, I rest.

I enjoy waking up and not having to go to work.
So I do it three or four times a day.

Gene Perret

Regd. Journal

If undelivered, please return to:
Karnataka Posts and Telecommunications Pensioners' Association (R)
165, 4th Main, 3rd Block, 3rd Stage,
Basavesheeranagar, Bengaluru-560079

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