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KARNATAKA POSTS AND TELECOMMUNICATIONS
PENSIONERS' ASSOCIATION (R)

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(FORMERLY RMS PENSIONERS' ASSOCIATION)

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Registered Office: Pensioners' Bhavan, Telecom Layout, Srirampura Phase II Bengaluru-560064

Working Office: # 165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bengaluru-560 079 Phone: 23230545

e-mail: pensionersbhavan@gmail.com

Website : www.kptpa.org

G. Babu President, Ph.: 23220355, 94480 40355	M.N. Gopinath Vice President Mob: 9480586661	K.B. Krishna Rao Secretary, Ph.: 23230545	V. Murugan Joint Secretary Mob : 8310123690	K.R. Anantha Ramu Treasurer Mob : 9448477129
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Pensioners Day on 17.12.2021

'Pensioners' Day' was observed by the Coordination Committee of Central Government Pensioners' Associations, Karnataka (CCCGPA), on 17-12-2021 through video conferencing at 5.p.m. More than 80 pensioners had joined the virtual meet.

Sri Girish Kanagotagi, President Karnataka Central Government Pensioners' Association, Bengaluru and Sri T N C Sridhar Joint Commissioner of Income Tax(Retd.), Advocate and Standing Counsel for Income Tax Department in the High Court of Karnataka, were the Guest Speakers.

Sri S Radhakrishna, General Secretary welcomed the Guest Speakers and other participants and said that CCCGPA wanted to hold a physical meeting to observe Pensioners'

Day, but, the threat of spread of the new variant of Corona Virus named "Omicron" forced them to opt for a virtual meeting. The President, Sri K B Krishna Rao, in his opening remarks said that 17th December, the day on which in the year 1982, the land mark judgment, popularly known as "Nakra Judgement" and hailed as the Magna Carta of Pensioners was delivered by the Hon'ble Supreme Court, is being celebrated as Pensioners Day throughout the country as the judgement provided a rich legacy for the Pensioner Community.

Sri Girish Kanagotagi, MA., LLB , President Karnataka Central Government Pensioners' Association, Bengaluru delivering his speech on the significance of Pensioners Day, spoke elaborately on pension system

THE EXECUTIVE COMMITTEE OF KARNATAKA P&T PENSIONERS' ASSOCIATION EXTENDS ITS WARM GREETINGS & BEST WISHES FOR A HAPPY NEW YEAR 2022 TO ITS MEMBERS AND SUBSCRIBERS

ಕರ್ನಾಟಕ ಅಂಚೆ ಮತ್ತು ದೂರಸಂಪರ್ಕ ಪಿಂಚಣಿದಾರರ ಸಂಘದ ಎಲ್ಲ ಸದಸ್ಯರು ಹಾಗೂ ಚಂದಾದಾರರಿಗೆ ಹೊಸ ವರ್ಷದ ಹಾರ್ದಿಕ ಶುಭಾಶಯಗಳು

tracing the history of its progression in the west in 1700; in the colonial period of British India and thereafter in free India. He spoke at length on different pension systems viz. the CCS (Pension) Rules 1972, the New Pension System introduced from 2004 and the Employees Contributory provident fund. On significance of Pensioners Day, Sri Kanagotagi referred to the Supreme Court judgement delivered on 17-12-1982 in "D S Nakra case" and also mentioned about its influence on Central Pay Commissions. His talk is published elsewhere in this journal

Sri T N C Sridhar, BSc, DLL, LLB, IRS, Retd. Joint Commissioner of Income Tax, Advocate and Standing Counsel for Income Tax Department in the High Court of Karnataka, spoke on "Income Tax and related issues especially with reference to Senior Citizens and recently launched Annual Information System".

His hour long talk on the subject was well received and appreciated by the participants of the virtual meeting numbering about 90. Lucid explanation of the various sections of the I T Act which are relevant to the Senior and Super Senior Citizens through a power point presentation, brought home the desired result in that the listeners were enlightened with the information required by them for filing income tax returns. Various deductions and exemptions admissible to Pensioners in computation of their annual income were well explained. The advantages of filing of income tax returns even when no tax is payable in a particular year, was another useful information given to Pensioners by Sri Sridhar.

In the interactive session that followed the talk, Sri Sridhar answered all the questions raised by the Pensioners with great patience and even offered to answer any queries that may be referred to him through messages or email.

The different forms to be used for income tax returns, Income tax slabs for AY-2021-22,

deductions available under various sections and exemptions admissible etc. which were explained by Sri Sridhar in his PPT are printed elsewhere in this journal.

Smt. Juliana Vincent, Joint Secretary CCCGPA proposed vote of thanks. The webinar ended thereafter.

Speech of Sri Girish Kanagotagi on Pensioners' Day



Good evening to all. Thanks to Shri Krishna Rao, Shri Radhakrishna and the esteemed leaders of the Co-ordination Committee of Central Govt Pensioners Associations in Karnataka for inviting me to give a talk on the Pensioners Day.

Every year 17th day of December is celebrated as pensioners' day since 1983. That does not mean that the pension system began in 1983. Pension, in one form or the other was given by the kings, queens, the religious heads and other rulers for their servants, especially the soldiers in recognition of their loyalty and service during their productive years. It was a universal practice, though as everything else, we Indians have been forced to learn them from the West. And most of it starts from the Roman Empire. The soldiers, who retired on one or the other reason, were given lands as pension. But the practice of giving money as monthly or annual pension started later.

In 1883, the German chancellor, Otto Von Bismarck, in a manoeuvre against Marxists who were burgeoning in power and popularity, announced that anyone over 65 years of age would be forced to retire and that he would pay a pension to them. Workers resisted but gave in gradually when they found that they would get some money without doing any work. Bismarck was called a socialist for this achievement. Gradually, the German welfare program provided contributory retirement benefits and disability benefits. Participation in

the retirement system was mandatory and contributions were taken from the employee, the employer and the government. (Now, you can link it to our own National Pension Scheme!)

Retirement as a concept began to be widely adopted in the United States after the period of the second Industrial Revolution during 1720s to 1770s, where numerous factory workers began to show signs of ageing.

It resulted in slowing down assembly lines, taking excessive sick days and usurping the positions of more youthful, more profitable workers. Also, older workers brought about unemployment among the youthful population by declining to resign.

In the mid-1800s, certain United States municipal employees, including fire-fighters, police and teachers, started receiving public pensions. In 1875, the American Express Company began to offer private pensions. By the 1920s, a variety of American industries, from railways (called as railroads in the USA) to oil to banking, began offering pensions. THE GREAT AMERICAN DEPRESSION in 1930s made the situation worse. President Roosevelt was called a 'socialist' for introducing his "New Deal" welfare programs. Though retirement was viewed by some as an essential adjustment, many among the older populace resisted the idea of retirement. However, it also brought in a new thinking among the public. Many public servants started thinking of their future after retirement. Though pension was considered as a socialist invention, the capitalist America accepted it readily. The insurance companies were the first to capitalise on the changing matrix.

The National Retired Teachers Association (NRTA) was launched in 1947 to promote the philosophy of productive ageing, and to promote health insurance for retired teachers. After ten years, in 1958, this organization was opened to all Americans over 50, creating AARP, that is, American Association of Retired Persons. This has

become an interest group focussing on issues affecting those over the age of fifty. According to the organization, it had more than 38 million members as of 2018. Its magazines and bulletins are the two largest-circulation publications in the United States.

Let us now review what happened in India: The Pension system in India was introduced by the British Government after the Indian Independence struggle in 1857. This was a reflection of the Pension system then prevailing in Britain. The Government decided to provide money cover to retired employees for their post retirement life. The System was finalised by the Indian Pension Act of 1871.

However, Viceroy and Governors were given the final authority for granting pension. Thus the pensioners were at the mercy of Viceroy and Governors. The British Government occasionally compensated pensioners through increase in their pension to neutralise effect of inflation. Even though the retirement benefits were being given by the Government, they were not incorporated in Fundamental Rules made effective from 1-1-1922. Thus, the employees had to run from pillar to post to get their pension sanctioned and paid.

Shri D. S. Nakara, Financial Advisor to Ministry of Defence, Indian Defense Service Audit and Accounts, retired in 1972. But the new pension rules were made applicable only for those who retired after 1979. Therefore, he lodged a petition in the Supreme Court. Justice Y.V.Chandrachud, then Chief Justice and his bench heard the petitioner and the Government. It ruled that 'Pension is neither a gift nor a reward or bounty' Pension is the right of a retired Government servant who had served nation for a long time. Government is bound to ensure that the employees lead a peaceful and honourable life after retirement.

But that is not the only issue though it is an important judgment. The judgment was pertaining to the arbitrariness in State action. It ensured fairness and equality of treatment.

The principle underlying the guarantee is that all persons placed under similar circumstances shall be treated alike both in privileges conferred and liabilities imposed. Equal laws would have to be applied to all in the same situation and there should be no discrimination between one person and another if their position is substantially the same as regards the subject-matter of the legislation.

This historical judgment was issued on 17 Dec 1982. This is the reason why 17th December is chosen as 'Pensioners' Day'. Supreme Court judgment is very clear. Pension is firstly considered as a right of pensioner, secondly it should be adequate for leading an honourable life, and thirdly, it should be for all who are similarly placed. The government constituted the 6th CPC to study in detail, the condition of pensioners and recommend remedies in true sense of Supreme Court judgment.

The commission obtained views from various ministries, individuals and various pensioners' organisations. Many organisations provided data and recommendations for considering various grievances of pensioners who had retired from all groups - 'A' to 'D'. The commission considered all recommendations and submitted its report to the Government on 31st March 2008. The government had shown true spirit of Supreme Court judgment in accepting and implementing most of the recommendations of the commission. Financially, most of the pensioners gained between 15 to 20%. The major gain for pensioners is acceptance of responsibility of payment of pension by the government in the light of Supreme Court judgment of 17th December 1982. However, there are certain aspects which the government should have considered and benefits given to pensioners, especially the benefit of MACP wef 1.1.2006 and notional increment to those who retired on 30th June or 31st December. Also the Government failed in its duty to comply with the spirit of the judgment in Nakara case

by not equating the pre- 2006 retirees with post-2006 retirees for the purpose of giving pension at 50% of last pay drawn.

Though the Government tom-tommed about applying the rule of one rank one pension for civil pensioners also, following 7th CPC recommendations, it ignored the fact that, unlike in the armed forces, IAS, IPS etc, there was no policy of time scale promotions for other Central government employees. Thus they were not given promotions in time. The ACP and MACP have not made any justice to the retirees because of the cut-off date, having been fixed at 1-9-2008 and not 1-1-2006. To add insult to injury, the Govt. has challenged the judgments made in favour of a few persons who demanded MACP or notional increment. Let us hope good sense prevails upon the government and make it more magnanimous. of course, the government is burdened with many schemes and projects to uplift the life of the people who are less fortunate than us. It has many social security schemes.

Social security covers seven aspects of life of an individual - healthcare and medical insurances; old age/retirement benefits; unemployment insurance; life and disability insurance; maternity and childcare benefits; rural Job guarantee and food security. The substantial revenue of the Government of India, the state governments and local governments goes in developing and implementing social security policies. Additional welfare measures and systems are also uniquely operated by various state governments. The National Social Assistance Scheme is a limited social safety net for the elderly poor and disabled who fall below poverty line. It is a non-contributory pension introduced in 1995.

The pension schemes for the people who retired from government or private services is only a small part of this vast social security canvas. So, we the Central Government pensioners are in a minuscule minority numbering 56lakh only.

We have mainly three types of pension schemes.

Civil Servants who joined service before 2004 are entitled to the Civil Service Pension Scheme and the General Provident Fund (the latter being contributory). These were established in 1972 and 1981 respectively.

Pension was a defined benefit system that the employees did not contribute to and the pension was funded through the general state budget.

Due to the severe financial burden that this system was placing on government finances, it was abolished for new civil service employees from the year 2004 and replaced by the National Pension System. The National Pension System (NPS) is a defined contributory pension system administered and regulated by the **Pension Fund Regulatory and Development Authority (PFRDA)**, created by an Act of the Parliament.

The Employees Provident Fund Organisation also runs schemes for the employees in private sector and of state owned companies. The scheme involves contribution from the employee, by the employer and also by the Govt.

The Government of India launched **Pradhan Mantri Shram Yogi Maan-Dhan (PMSYM)** in February 2019 to provide an assured pension of Rs.3,000 per month to workers in unorganised sectors.

Indeed, India has come a long long way from the English man's burden to an independent welfare state. Contribution of trade unions and service associations must be remembered on this occasion. It is because of them and their leaders who devoted their lives and even some of them lost their lives in agitational activities that we are today reaping the benefits of pension.

The five day strike from July 11, 1960 was branded as a "Civil Rebellion". The main demand of the strike was improvement and

modifications in the 2nd CPC. The All India Strike on 19-09-1968 was the second mile stone in the employees movement. The govt had a proposal to retire employees with 50 years of age or on completion of 25 years of service. The other demands included,

1. Need Based Minimum Wage.
2. Full neutralisation of rise in prices.
3. Merger of DA with Basic Pay.
4. Vacate victimisation and reinstate victimised workers.
5. No retrenchment without equivalent alternative jobs.
6. Abolition of Contract and Casual Labour System.

The Government invoked Essential Services Maintenance Act and also deployed CRPF and state Police forces in order to break the strike at any cost. When the CPM govt in Kerala supported the strike, the Congress Government at the Center threatened dismissal of the Kerala Government. About 3000 employees and leaders were arrested from Delhi alone. All over India about 12000 Central Government employees and leaders were arrested and jailed. About 64000 employees were served with termination notices, thousands removed from service and about 40,000 were suspended. Seventeen striking employees were killed at Pathankot, Bikaner, Delhi and Assam in lathi charge, police firing and military actions. Despite the hardship, the strike was the first major blow by the employees on the then rulers.

Friends, trade unionism should not confine itself to demands. Any demand without a clear understanding of one's responsibilities would lead to self-destruction. Any demand without understanding the weaknesses and compulsions of the national government would lead to civilisational degeneration. Let us move with caution and full responsibility towards building a strong and prosperous nation.

Rumours affecting the morale of government employees and pensioners, as also some targeted sections of society, have been generated by vested interests from time to

time; especially when elections were approaching. Please ignore them. Recently in September this year, this is what happened in West Bengal media. The Bartaman Patrika & a website called, babushahi.com had falsely reported that a proposal to stop the pension of Central Govt pensioners after the age of 70-75 years, is under consideration. This news was deliberately floated when the Finance Ministry & DOPPW had neither moved nor were contemplating any such proposal. There were also several posts which were aimed at spreading disaffection among government servants including in the armed forces and police forces. Let us keep ourselves above political parties. Let us keep ourselves from entertaining such motivated posts, leave alone forwarding them in social media. Let us also come out of thinking only about our own pension and perks and realise that there are millions of others who are less fortunate than ourselves and that the Govt must also take care of their existential needs. We are all witness to the horrible effects of Covid-19 pandemic. Millions of people suddenly lost their jobs, which meant millions of families were staring at a dark future. Industries were closed, production stopped, shops, restaurants, and even the saloons were badly affected. Construction workers were starving. Thank God that there were responsive and responsible governments at the Centre and the states, who took all possible emergency measures, spent huge amounts, energized and enthused doctors, health workers and those in civic departments and motivated them for rendering selfless service. Vaccination was also

given free. In contrast, let us recall history of human misery during the past famines, droughts, plagues, cholera and other afflictions. There were news reports of starvation deaths even during normal times. Let us thank the Government and also feel proud that we also have contributed for the country, its progress, its development and welfare of its people. Let us also be grateful for the pension we are getting and medical facilities given to us. I don't mean that we should keep silent in acknowledgement of such privileges. No. But, while making fresh demands, let us not forget the demands and basic needs of the whole country. We can live only if the nation lives.

Shall we make a suggestion to the Govt on behalf of the entire community of pensioners? The Govt should think of making use of retired persons in more ways than what it is doing now. Right now, only a few are given extension of service, or appointing them on contract basis etc. But there are thousands others who have gained so much of knowledge and experience in their departments that they can still help the new bosses and their assistants in tackling problems. These old timers do not need anything in return. Just provide them transport to visit the office, introduce them to the staff, give them respect and discuss the current issues. Use them as mentors for the new incumbents in office by inviting them once in a month or two. Use their services and make improvements in the working of the departments.

With this, please permit me to end my talk. Thank you.

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**TNC Sridhar IRS, Advocate
& Taxation Counsel, Jr.
Commissioner of Income
tax(Retd) Mob: 9448031396
Email:tncs1952@gmail.com**

INCOME TAX FOR PENSIONERS

Senior Citizens and Super Senior Citizens for AY 2021-2022

Returns and Forms Applicable for Senior Citizens and Super Senior Citizens for AY 2021-2022

Senior Citizen is an individual resident who is 60 to 80 years any time during the previous year

- A Super Senior Citizen is an individual resident who is 80 years or above, at any time during the previous year.

Section 194P–wef 1/4/2021

Conditions for exempting Senior Citizens from filing income tax returns

Conditions for exemption:

- Should be of age 75 years or above
- Should be 'Resident' in the previous year
- Has pension & interest income only &
- Interest income accrued / earned from the same specified bank in which he is receiving his pension

1. ITR-1 (SAHAJ)

- This return is applicable for a R & OR Individual having Total Income from any of the following sources, up to Rs.50 lakh
- Salary/Pension
- One House Property
- Other sources (Interest, Family Pension, Dividend etc.)
- Agricultural Income up to Rs.5,000

Forms Applicable

1. Form 15H

- Declaration to be made by an individual (who is 60 years of age or more) claiming certain receipts without TDS
- Submitted by: a Resident Individual, 60 years or more of age to Bank, for not deducting TDS on interest income

- Details to be provided in the form: Estimated Income for the FY

4. Form 16A

- Certificate u/s 203 for TDS on Income other than Salary
- Provided by :
- Deductor to Deductee
- Details provided in the form:
- Form 16A is a TDS Certificate issued quarterly that captures
- The amount of TDS,
- Nature of Payments and
- The TDS Payments deposited with the Income Tax Department

5. Form 26AS

- Annual Information Statement
- Provided by :
- Income Tax Department (It is available on the TRACES portal that may be accessed after logging on to e-Filing portal or Internet Banking)
- Details provided in the form
- TDS/TCS
- Advance Tax / Self- Assessment Tax
- Specified Financial Transactions
- Demand / Refund
- Pending / Completed Proceedings

Tax Slabs for AY 2021-22

- Senior and Super Senior Citizens can opt for the Existing Tax Regime or the New Tax Regime with lower rate of taxation (u/s 115 BAC)
- The taxpayer opting for concessional rates in the New Tax Regime will not be allowed certain exemptions and deductions (like 80C, 80D, 80TTB, HRA) available in the Existing Tax Regime.

For Senior Citizen i.e. Resident Individual, 60 to 80 years of age at Any time during the previous year:

- **Existing Tax Regime • SLAB RATE**
- UPTO 3 Lakh - Nil

- 3Lakh to 5 Lakh -5% above 3Lakh
- 5Lakh to 10 Lakh- Rs. 10,000+20% above 5Lakh
- Above 10Lakh- Rs. 1,10,000+30% above 10Lakh

For Super Senior Citizen i.e. Resident Individual 80 years or more in age at any time during the previous year:

• Existing Tax Regime • SLAB RATE

- UPTO 5 Lakh- Nil
- 5Lakh to 10 Lakh- 20% above 5Lakh
- Above 10Lakh- 1,00,000+30% above 10Lakh

New Tax Regime u/s 115 BAC• SLAB RATE

- UPTO 2.5 Lakh- Nil
- 2.5Lakh to 5 Lakh- 5% above 2.5Lakh
- 5Lakh to 7.5 Lakh- Rs.12,500+10% above 5Lakh
- 7.5Lakh to 10Lakh-Rs. 37,500+15% above 7.5Lakh
- 10Lakh to 12.5Lakh-Rs. 75,000+20% above 10Lakh
- 12.5Lakh to 15Lakh-Rs. 1,25,000+25% above 12.5Lakh
- Above 15Lakh-Rs. 1,87,500+30% above 15Lakh

1. No increased basic exemption limit benefit will be available to Senior and Super Senior Citizens in the New Tax Regime.

- Same rate of tax and slabs for both

2. The rates of Surcharge and Health & Education cess are same under both the tax regimes

3. **Rebate u/s 87-A:** Resident individual whose Total Income is not more than Rs.5, 00,000 is eligible for a Rebate of 100% of income tax or Rs.12, 500, whichever is less.

- This Rebate is available in both tax regimes Surcharge, Marginal Relief and Health & Education cess
- Surcharge is an additional charge levied for persons earning income above the specified limits,

- It is charged on the amount of Income Tax calculated as per applicable rates
- 10% - Taxable Income Rs. 50 lakh to Rs.1 crore
- 15% - Taxable Income Rs. 1 crore to Rs. 2 crore
- 25% - Taxable Income Rs. 2 crore to Rs. 5 crore
- 37% - Taxable Income Rs. 5 crore & above
- Maximum Surcharge on Income by way of Dividend or Income under the provision of 111A, 112A and 115AD is 15%

Health & Education cess:

@ 4% shall also be paid on the amount of income tax plus Surcharge (if any)

Tax deductions specified under Chapter VIA

These Deductions will not be available to a taxpayer opting for the New Tax Regime u/s 115 BAC, except for deduction u/s 80CCD(2) which will be allowable under New Tax Regime as well.

Section : 80C

- Deduction towards payments made to
- Life Insurance Premium
- Provident Fund
- Subscription to certain equity shares
- Tuition Fees
- National Savings Certificate
- Housing Loan Principal
- Other various items
- Combined deduction limit of Rs.1.5 lakh

Section : 80CCC

- Annuity plan of LIC or other insurer towards pension scheme

Section : 80CCD (1)

- Pension Scheme of Central Government

Section : 80CCD (1B)

- Deduction towards payments made to Pension Scheme of Central Government,

- excluding deduction claimed under 80CCD(1)-
- Deduction Limit of Rs.50,000

Section : 80D

- Deduction towards payments made to Health Insurance Premium & Preventive Health check-up-
- For Self / Spouse or Dependent Children-
- Rs.50,000 if any person is a Senior Citizen
- Rs. 5,000 for preventive health check-up, included in above limit
- For Parents-Rs. 50,000 if any person is a Senior Citizen
- Rs.5,000 for preventive health check-up, included in above limit.
- Deduction towards medical expenditure incurred on a Senior Citizen,
- if no premium is paid on health insurance coverage-
- For Self / Spouse or Dependent Children- Deduction limit is Rs. 50,000
- For Parents-Deduction limit is Rs.50,000

Section : 80DD

- Deduction towards payments made towards Maintenance or Medical Treatment of a Disabled dependent or paid / deposited any amount under relevant approved scheme
- Flat deduction of Rs.75,000 available for a person with Disability, irrespective of expense incurred
- The deduction is Rs.1,25,000 if the person has Severe Disability (80% or more)

Section : 80DDB

- Deduction towards payments made towards Medical Treatment of Self or dependent for specified disease-
- Deduction limit of Rs. 40,000 (Rs.1,00,000 if Senior Citizen)

Section : 80E

- Deduction towards interest payments made on loan for higher education of Self or relative-Total amount paid towards interest on loan taken

Section: 80G

- Deduction towards Donations made to certain Funds, Charitable Institutions,etc.
- Donation are eligible for deduction under the below categories
- Without any limit 100% deduction-50% deduction
- Subject to qualifying limit 100% deduction-50% deduction

Section: 80GG

- Deduction towards rent paid for house & applicable only for whom HRA is not part of Salary
- Least of the following shall be allowed as deduction
- Rent paid reduced by 10% of Total Income before this deduction
- Rs.5,000 per month
- 25% of Total Income before this deduction
- Form 10BA to be filed for claiming this deduction

Section: 80GGA

- Deduction towards Donations made for Scientific Research or Rural Development
- Donation are eligible for deduction under the below categories-Research Association or University, College or other Institution for
- Scientific Research
- Social Science or Statistical Research Association or Institution for
- Rural Development
- Conservation of Natural Resources or for Afforestation
PSU or Local Authority or an Association or Institution approved by the National Committee for carrying out any eligible project
- Funds notified by Central Government for
- Afforestation
- Rural Development
- National Urban Poverty Eradication Fund as setup and notified by Central Government
- No deduction shall be allowed under this Section in respect of donation made in Cash exceeding Rs. 2000/- or

- If Gross Total Income includes Income from Profit / Gains from Business / Profession

Section : 80GGC

- Deduction towards Donations made to Political Party or Electoral Trust- Deduction of total amount paid through any mode other than cash

Section : 80TTB

- Deduction on interest received on deposits by Resident Senior Citizens- Deduction limit of Rs. 50,000

Section : 80U

- Deductions for an individual taxpayer with Disability-
- Flat Rs.75,000 deduction for a person with Disability, irrespective of expense incurred-
- Flat Rs.1,25,000 deduction for a person with Severe Disability (80% or more), irrespective of expense incurred

In addition to tax benefits applicable regardless of age of taxpayer, there are certain enhanced / additional benefits for Senior / Super Senior Citizen.

The additional benefits are listed below:

- Paper filing of Income Tax Return
- Super Senior Citizens have the option to submit their ITR using Form 1 or 4 in offline / paper mode. The e-Filing option also remains available to them.

Relief from payment of Advance Tax

- As per Section 208: • every person whose estimated tax liability for the year is Rs.10,000 or more,
- shall pay his tax in advance, in the form of Advance Tax.
- But, Section 207

- gives relief from payment of Advance Tax to a Resident Senior Citizen.
- Thus, a Resident Senior Citizen, not having any Income from Business or Profession, is not liable to pay Advance Tax.

Income tax deduction on interest on bank deposits

- Section 80TTB allows tax benefits on interest earned from deposits with banks, post office or co-operative banks.
- The deduction is allowed for a maximum interest income of up to 50,000 earned by the Senior Citizen.
- Both the interest earned on saving deposits and fixed deposits are eligible for deduction under this provision.

Under Section 194A,

- No TDS on interest payment of up to Rs.50,000 by the bank, post office or co-operative bank to a Senior Citizen.
- This limit is to be computed for every bank individually.

Tax benefits with respect to medical insurance and expenditure

Section : 80D

- Senior Citizens may avail a higher deduction of up to Rs. 50,000 for payment of premium towards medical insurance policy.
- (The limit is Rs.25,000 in case of Non-Senior Citizens).

Section : 80DDB

- allows tax deduction on expenses incurred by an individual on himself or a dependent towards the treatment of specific diseases as stated in the act.
- The maximum deduction amount in case of a senior citizen is Rs.1 lakh (Rs. 40,000 for Non-Senior Citizen Taxpayers).

Central Government Holidays in JANUARY 2022

MakarSankanthi	- 14th January, Friday
Republic Day	- 26th, January, Wednesday

Digital Life Certificate-Yeoman Service by the Nominees of the Karnataka P&T Pensioners' Association, Bengaluru

In response to an email from the Department of Pension and Pensioners' Welfare, the Association had nominated 11 volunteers to work as DLC operators to assist pensioners and family pensioners to submit their life certificate in October/November 2021. In coordination with Coffee Board Pensioners' Association, Bengaluru, the association had organized 15 camps, not only in Bangalore, but also in Hassan, Mysore, Chikamgaluru and Dharwad/Hubballi in which hundreds of pensioners/family pensioners of Central Government, Statutory & Autonomous Bodies of Central Government/State Government/EPF/BSNL/Banks participated. Life certificates were generated by making use of the devices like Iris Scanner/Face Recognition Access supplied by the Department of Pension & Pensioners Welfare, New Delhi to the nominees registered with DOPPW. Besides this, the volunteers visited the residences of those pensioners/family pensioners, who could not move out of their residences due to their old age or health problems and helped them in submission of their life certificate from the comforts of their homes. They also visited many Old age homes and hospitals. The yeoman service extended to pensioners by the nominee volunteers of the association, travelling hundreds of miles to reach their places, during these pandemic covid-19 days, should be placed on record.

1. Numbers of camps : 15
2. Digital life certificates generated
 - (a) In camps : 1253
 - (b) House visits : 329
 - (c) Old age homes & Hospitals : 98
 - (d) Total : **1680**

Thanks to the following volunteers for their invaluable and selfless service to the pensioner community in generating a record number of life certificates in 2021. S/s T V Suryaprakash , K R Anantha Ramu, B. Nagaraju ,V Murugan . V Gopal, K Nagesh, R Janardhana Rao, S.P. Iyengar, S R Veeranna,

A.G. Mokashi, Virupakshaiah, R.S.N. Murthy

Thanks to the following for extending their support to the above volunteers in organising camps. Sahakaranagara Residents Welfare Association ,Coffee Board Pensioners Association, Central Silk Board Pensioners Association, IA & AD Pensioners Association, Residents of Coffee Board Layout, AG' Layout, P& T Quarters , and S/s Devarajappa, Dr.Veeraiah, S. Radhakrishna, R. Krishna Murthy, L.M. Balappa, S.B. Mashal, Balasubramanian, D. Venktesalu, M. Muniswamy, M Vijayakumar and Sri E Mathiazagan.

Face Recognition/identification Device supplied by the Department of Pension and Pensioners Welfare, which was used by all the volunteers helped them in easy and successful submission of the digital life certificates. There were no failures at all. Such was the success of the face recognition device. Congrats to the Department of Pension and Pensioners Welfare for the initiative in development of such a device to help the senior citizens.

CCS PENSION RULES 20-21

GoI, MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS

(Department of Pension and Pensioners' Welfare)

Has notified through Gazette Notification dated 29th December, 2021

Central Civil Services (Pension) Rules, 2021

A cursory glance at the notification shows that many changes that have been brought about in pension rules over the past several years after implementation of the recommendations of the Central Pay Commissions have been incorporated in the new Rules. New Rule numbers have been assigned to some after deleting some of the obsolete rules. New numbers have been given to some prescribed forms and also new forms have been introduced.

APPEAL FOR DONATIONS FOR THE BUILDING FUND

We appeal to our **Members who have not yet paid** their contribution to the building fund please to remit their donation. 61st list of donations is published in this issue.

Amount may please be remitted by *crossed cheque* payable to "Karnataka P&T Pensioners' Association". Cheques may please be sent to: K.R.Anantha Ramu, No 1158, 7th Main, 7th Block, HMT Layout, Vidyaranyapura, Bangalore-560097. (Mob: 9448477129) **or**

Preferably, be directly credited to the Association's Bank Account:

Name: Karnataka P&T Pensioners' Association;

Bank: State Bank of India, Branch: HMT Layout branch, Vidyaranyapura, Bangalore
Current Account No. **64209078453, IFSC:SBIN 0040659**

INCOME TAX EXEMPTION: 50% of the amount of donation made to K P&T PA, is eligible for deduction in the gross total Income of the assessee under Section 80-G of Income Tax Act.

Please invariably inform us of the details of credit through a message or phone call on Phone No.09448477129 or 09483467750 to enable us to acknowledge the receipt of the amount and to send you a receipt.

Donation for the Building Fund - 60th List October/November 2021

SI No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation
1529	S.M.Vittala Rao	48	10000	5037 & 5038	1,98,000
1530	R.Badrinath	1213	2000	5034	10,000
1531	S.L.Nagarajan	1530	2000	5041	6,000
1532	T.R.Prakash	Well wisher	2000	5019	
1533	K S Panchapakeshan	686	1000	5018	
1534	K.S.Menon	2282	1000	5023	6,000
1535	M.Shekarappa	2686	1000	5035	
1536	V.Abdul Rahim	2772	1000	5022	

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2016=100	CPI base 2001=100	12 Months total	Monthly average	7th CPC	DR due
					% increase over 261.42	
June 21	121.7*	121.7x2.88= 350	4115	342.91	31.17	31% from July 2021
Oct 21	124.9	124.9x2.88= 360	4180	348.33	33.25	

* linking factor for conversion of the index numbers of 2016 base year to 2001 base year: 2.88

BSNL IDA

IDA From 1-7-2021 : 173.8 % (3.3% increase from April 21 rate of 170.5%)

IDA From 1-10-2021 : 179.2 % (5.4% increase from July 21 rate of 173.8%)

KARNATAKA INCOME TAX DEPT. PENSIONERS ASSOCIATION SILVER JUBILEE CELEBRATIONS REPORT

Silver Jubilee Celebrations on 2-12-21 at Cauvery Hall, Central Revenues Building.

The program commenced with invocation by our member Smt. K J Satyavathi.

Welcome address: Shri R B Deshpande, President of the Association welcomed Shri Dinesh Chandra Patwari, Principal Chief Commissioner Income Tax and Shri S Radhakrishna, General Secretary of CCCGPA, all the guests of honour, Members from mofussil places and other local members who attended the function. In his welcome address, he traced the history of formation of association and its growth to the present form. He also remembered the selfless services of the following founder members and Office bearers, who had left to heavenly abode, after working for the formation and the development of association in its infant stage.

1. Shri. M V Ramachandran 2. Shri V Ranganathan, 3. Shri. M R Seshan, 4. Shri Srinivasa Raju, 5. Shri. Thulsoji Rao.

One minute silence was observed in their remembrance.

In his address, Shri Dinesh Chandra Patwari congratulated the association on the occasion of its silver Jubilee. He also spoke about the necessity of having association for highlighting the problems of pensioners. He also assured to his best for resolving the problems of the pensioners. He opined that the problems can be discussed in periodical meetings. As he had another meeting to attend he sought the permission of the house and left.

Honouring of Members: Shri B Dutta Retired Chief Commissioner of Income-tax and Shri S Radhakrishna, General Secretary CCCGPA were requested to honour the following members for their contribution for the growth of the Association.

1. Shri. D V Satyanarayana, 2. Shri. A V Krishnamurthy, 3. Shri P C Chadaga,

4. Shri S G Suryaprakash, 5. Shri O M Bhaskaran, 6. Shri R B Deshpande, 7. Shri G Sreenivasa Setty.

The other three founder members viz. Sri. S Dattatri, Sri Venugopala Raju and Sri. B S Venkatanarasaiah who were to be honoured on the occasion could not attend the function due to unavoidable circumstances. However, they will be honoured shortly by personally meeting them at their residence.

Releasing of Pensioners' Directory: Sri B Dutta, released the directory. While speaking on the occasion, he complimented the work of the association and conveyed his greetings.

Shri. T V Surya Prakash, Jt. Secretary of CCCGPA, Shri Kodanda Ram, Secretary of Central Excise Pensioners Association and Shri Vinod, Secretary of ITEF conveyed their greetings to the association. Sri Prashanth Bhushan, CCIT, Sri. Sanjeevkumar Verma, DGIT, Sri. S Ramesha, Addt. CIT (Admn), Sri.Venkatesh Babu, President (ITEF) and representative from ZAO graced the function.

Smt. Elvira Noronha, the Vice President of the Association, read the messages received from Shri Umesh Mehta, President (ITPF) and Shri K K N Kutty, Secretary General (ITPF).

Sri P C Chadaga spoke on behalf of the members honoured. He appreciated the work of the association in solving many problems of the members.

Sri. A V Krishnamurthy said that he was out of the country for some time and said that this function has made it possible of remembering his association with so many colleagues who are now pensioners and thanked the association for their good gesture.

Shri. Radhakrishna in his address complemented the association on completing 25 years of service. He also touched upon the problems of the pensioners with regard to the

issues relating to CGHS, Notional increments and age-related pension.

Shri O M Bhaskaran Secretary proposed votes thanks.

Celebration was followed by Cultural Programme. Smt Jyotsna, Income-tax Officer and our members Smt. K.J. Sathyavathi, Sri N R Ananthanarayana, along with another

artist Sri B N Ramesh gave a glimpse of some classical music. It was very much entertaining. Smt. Usha Shantharam proposed vote of thanks to the artists.

About 150 members attended the programme.

O.M. Bhaskaran
Secretary

Withdrawal from POSB account through agent by Senior Citizens

*Gol, Ministry of Communications, Department of Posts (F.S. Division)
F. No. FS-14/1/2020-FS Dated: - 04/08/2021*

SB Order No. 23/2021

Withdrawal / Loan/ closure / premature closure of account through authorized person.

This office is receiving various representations from the depositors that due to old age or illness they are unable to attend

2. Keeping in view of difficulties faced by the Senior Citizens or people suffering with illness, the issue was taken up with Ministry of Finance and keeping the provisions in Rule 11 of 'Government Savings Promotion General Rules-2018' in mind, competent authority has decided that in case of extreme exigencies (i.e' Senior Citizens or illness of account holder or suffering

from physical infirmity or is with differently-abled conditions) **the withdrawal or loan or account closure or premature closure may be allowed through authorized person.**

3. Keeping in view of the safety of depositor's hard-earned money, the following procedure shall be followed for operation of account including withdrawal/loan/closure/premature closure of account through authorized person

Editor's note: For further details and form 12 please refer to SB Order No.23 dated 4-8-2021.

OBITUARY

Sri P. Narayanankutty, LM 125, former ASRM, Bangalore City RMS, Retd. Spuperintendent, PSD Hubli, expired on 25-11-2021 at the age of 91 years

Sri R. Sampangappa, LM 1121, Retd. HRO, Bangalore Sorting Dn, expired on 29-11-2021 at the age of 81 years

Sri K.N. Joshi, LM 2682, former ASRM, Bangalore Sorting Dn, Retd. Superintendent of Post Offices, Haveri Dn, expired on 29-11-2021 at the age of 71 years.

Sri K.R. Subbanna, LM 127, Retd. Sorting Assistant, Bangalore Sorting Dn, expired on 2-12-2021 at the age of 86 years

Sri S. Brahmanandam, LM 1036, former Chief Postmaster General, Tamilnadu Crclc, expired on 6-12-2021 at the age of 83 years.

Sri H.G. Kulkarni, LM 2350, Retd. Divisional Engineer Telephones, Khar Telephone Exchange, expired on 15-12-2021 at the age of 91 years.

The Executive Committee of K P&T PA conveys its heartfelt condolences
to the members of the bereaved families

Additional Pension on attaining 80 years or more

Section 16 B of the Supreme Court Judges (Salaries and conditions of Service) Act, 1958 Act no. 41 of 1958 and Section 17 B of the High Court Judges (Salaries and Conditions of Service) Act, 1954 Act No. 28 of 1954 amended to provide for payment of additional pension on completion of the prescribed age limits

The Hon'ble High Court of Gauhati on 15.3.2018, while disposing of the writ petition No.WP(C) 4224/ 2016 , filed by Mr justice (Retd.) Virendra Dut Gyani , retired acting Chief justice of Gauhati High court , vide para 32 of its order stated

Quote:

Therefore, on a thorough consideration of the matter, we hold that the benefit of additional quantum of pension as per Section 17B of the Act in the first slab would be available to a retired judge from the first day of his 80th year. In so far petitioner is concerned, he would be entitled to the said benefit from 30-07-2015 which was the first day of his 80th year. Ordered accordingly.

Unquote:

The Hon'ble Supreme Court dismissed the SLP on 8 -7-2019

Subsequently, the Hon'ble High Court of Madhya Pradesh also, vide its order dated December 3, 2020, passed in writ petitions filed by the Association of Retired Judges of Supreme Court and High Court of India, has directed respondent Union of India to construe the word 'from' as it appears on the slab under section 16B of the 1958 Act and section 17B of the 1954 Act as the first day of entering the minimum age of the slabs-80, 85, 90, 95 and 100 years.

Provisions under Pension Rules for payment of additional quantum of pension:-

Section 17 B of The High Court Judges (Salaries and Conditions of Service) Act, 1954 and Section 16 B of Supreme Court Judges (Salaries and conditions of service) Act, 1958 didn't specifically state that the additional pension is payable after **completion of 80 years**, whereas Rules 49 (2 A) and 54 (2 B) of CCS (Pension) Rules 1972, state that the additional quantum of pension will be payable **after completion of 80 years of age or above**.

Gauhati High court order had kindled hopes in the minds of Central Civil Pensioners that the High Court order may be made applicable to them also and the additional pension would commence on completion of 79 years instead of on completion of 80 years.

Consequent upon passing of the amendments to the to the high court and supreme court judges (salaries and conditions of service) act 1954, by the Parliament on 13-12-2021,an uniformity has now been brought between the 2 pension rules quoted above (Civil & Judicial) and all pensioners are entitled to the additional pension only on completion of the prescribed age limits i.e.80,85 ,90 , 95 & 100

Our Readers Write

Sir, I am extremely glad to note that arrears of cash equivalent of leave salary for the leave at my credit on my retirement, due to me consequent to release of DA in respect of those employees who retired between 1-1-2020 and 30-6-2021, was paid to me after the issue was taken up by Association with the authorities concerned. I wish to place on record my appreciation of the service extended by the Associations to pensioners.

Vasudeva Chatra, LM 3033

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We Welcome the Following Newly Enrolled Members

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	S.Prakash	Senior Coach, Kho-Kho & Kabaddi, Sports Authority of India	ALM 3122
2	Devender Anumala	Chief Coach, Handball, Sports Authority of India	ALM 3123
3	Atul Kumar Joshi	Chief Coach, Badminton, Sports Authority of India	ALM 3124
4	N.Lalitha(FP)	W/o Late Narayanaswamy, Asst Controller, Central Excise	LM 3125
5	T.Ashalatha	Postal Assistant, Postal Stores Depot, Bangalore	LM 3126
6	P.Govindan Nair	Assistant Chief Postmaster, Bangalore GPO	LM 3127
7	C.R.Nagaraja Rao	Superintendent of Post Offices, Channapatna Division	LM 3128

LM: Life Member

ALM: Associate Life Member

Regd. Journal

If undelivered, please return to:
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