



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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### Highlights of Union Budget 2021-22

Presenting the first ever digital Union Budget, Union Minister of Finance and Corporate Affairs Smt. Nirmala Sitharaman stated that India's fight against COVID-19 continues into 2021 and that this moment in history, when the political, economic, and strategic relations in the post-COVID world are changing, is the dawn of a new era – one in which India is well-poised to truly be the land of promise and hope.

**The key highlights of the Union Budget 2021-22 are :**

#### 6 pillars of the Union Budget 2021-22:

1. Health and Wellbeing
2. Physical, Financial Capital & Infrastructure
3. Inclusive Development for Aspirational India

4. Reinvigorating Human Capital
5. Innovation and R&D
6. Minimum Govt. and Maximum Governance

#### Health and Wellbeing

- ▼ Rs. 2,23,846 Crore outlay for *Health and Wellbeing* in BE 2021-22
- ▼ Rs. 35,000 Crore for COVID-19 vaccine in BE 2021-22
- ▼ The Made-in-India Pneumococcal Vaccine to be rolled out across the country, from present 5 states – to avert 50,000 child deaths annually

#### Health Systems

- ▼ Rs. 64,180 Crore outlay over 6 years
- ▼ 17,788 rural and 11,024 Urban Health and Wellness Center
- ▼ 15 Health Emergency Operation Centers and 2 Mobile Hospitals

- ▼ Integrated public health labs in all districts and 3382 block public health units in 11 states
- ▼ Critical care hospital blocks in 602 districts and 12 Central Institutions

#### Universal Coverage of Water Supply

- ▼ Rs. 2,87,000 Crore over 5 years for Jal Jeevan Mission (Urban)
- ▼ 2.86 Crore household tap connections
- ▼ Universal water supply in all 4,378 Urban Local Bodies

#### Clean Air

- ▼ Rs. 2,217 Crore to tackle air pollution, for 42 urban centers with a million-plus population

#### Scrapping Policy

- ▼ Voluntary vehicle scrapping policy to phase out old and unfit vehicles
- ▼ After 20 years in case of personal vehicles
- ▼ After 15 years in case of commercial vehicles.

#### Textiles

- ▼ 7 Textile Parks to be established over 3 years.

#### Infrastructure

- ▼ National Infrastructure Pipeline (NIP) expanded to 7,400 projects
- ▼ Around 217 projects worth Rs. 1.10 lakh Crore completed

#### Roads and Highways Infrastructure

- ▼ Rs.1,18,101 lakh Crore, highest ever outlay, for Ministry of Road Transport and Highways – of which Rs. 1,08,230 Crore is for capital
- ▼ Under the Rs. 5.35 lakh Crore Bharatmala Pariyojana, more than 13,000 km length of roads worth Rs. 3.3 lakh Crore awarded for construction

#### Railway Infrastructure

- ▼ Rs. 1,10,055 Crore for Railways of which Rs. 1,07,100 Crore is for capital expenditure.

#### Urban Infrastructure

- ▼ Raising the share of public transport in urban areas by expansion of metro rail network and augmentation of city bus service
- ▼ Rs. 18,000 Crore for a new scheme, to augment public bus transport:

#### Power Infrastructure

- ▼ Rs. 3,05,984 Crore over 5 years for a revamped, reforms-based and result-linked new **power** distribution sector scheme

#### Ports, Shipping, Waterways

- ▼ Rs. 2,000 Crore worth 7 projects to be offered in PPP-mode in FY21-22 for operation of major ports
- ▼ Indian Shipping Companies to get Rs. 1624 Crore worth subsidy support over 5 years in global tenders of Ministries and CPSE
- ▼ To double the recycling capacity of around 4.5 Million Light Displacement Tonne (LDT) by 2024; to generate an additional 1.5 lakh jobs.

#### Petroleum & Natural Gas

- ▼ Extension of Ujjwala Scheme to cover 1 Crore more beneficiaries.

#### Deposit Insurance

- ▼ Amendments to the DICGC Act, 1961, to help depositors get an easy and time-bound access to their deposits to the extent of the deposit insurance cover

#### Fiscal Position

Item	Original BE 2020-21	RE 2020-21	BE 2021-22
Expenditure	30.42 lakh Crore	34.50 lakh Crore	34.83 lakh Crore
Capital Expenditure	4.12 lakh Crore	4.39 lakh Crore	5.5 lakh Crore
Fiscal Deficit (as % of GDP)	-	9.5%	6.8%

## Tax Proposals

### Achievements:

Corporate tax rate slashed to make it among the lowest in the world. Burden of taxation on small taxpayers eased by increasing rebates. Return filers almost doubled to 6.48 Crore in 2020 from 3.31 Crore in 2014. Faceless Assessment and Faceless Appeal introduced.

### Relief to Senior Citizens:

**Exemption from filing tax returns for senior citizens over 75 years of age and having only pension and interest income; tax to be deducted by paying bank.**

(Note: Tax to be deducted at source (TDS) will continue to be made by the Pension disbursing banks as before. However, returns will have to be filed if a refund is due or if there is any income from sources other than the 2 mentioned above; like income from house property etc.)

### Supporting 'Housing for All'

Additional deduction of interest, up to Rs. 1.5 lakh, for loan taken to buy an affordable house extended for loans taken till March 2022

### Achievements and Milestones during the COVID-19 pandemic:

#### Pradhan Mantri Garib Kalyan Yojana (PMGKY)

- o Valued at Rs. 2.76 lakh Crore

- o Free food grain to 80 Crore people
- o Free cooking gas for 8 Crore families
- o Direct cash to over 40 Crore farmers, women, elderly, the poor and the needy

### Aatma Nirbhar Bharat package (ANB 1.0)

- o Estimated at Rs. 23 lakh Crore – more than 10% of GDP
- o PMGKY, three ANB packages (ANB 1.0, 2.0, and 3.0), and announcements made later were like 5 mini-budgets in themselves
- o Rs. 27.1 lakh Crore worth of financial impact of all three ANB packages including RBI's measures – amounting to more than 13% of GDP

### Structural reforms:

- o One Nation One Ration Card
- o Agriculture and Labour Reforms
- o Redefinition of MSMEs
- o Commercialisation of the Mineral Sector
- o Privatisation of Public Sector Undertakings
- o Production Linked Incentive Schemes

### Status of India's fight against COVID-19:

- o 2 Made-in-India vaccines – medically safeguarding citizens of India and those of 100-plus countries against COVID-19
- o 2 or more new vaccines expected soon
- o Lowest death rate per million and the lowest active cases.

Credit particulars required for the subscription amount directly credited to the Association's bank account by Members/ Subscribers - Amount kept in suspense account for want of details. The name and membership number of the members/ Subscribers who had credited the under mentioned amounts to the association's bank account for renewal of subscription for the journal could not be identified. Such cases are furnished below with the information as it appears in the bank account statement. Members concerned are requested please to furnish the credit particulars to the Treasurer Shri K.R. Anantha Ramu - Mob: 09448477129.

1. 25/11/2020 SYNBN/0001201\*P201125128400184\* PRATIBHA.S.MATH 150/-
2. 04/12/2020 INB IMPS/P2A/UA0334614726/XXXXXXXX411SBIN transfer from 35714196027 Ms. VANITHA.S Rs.150/-
3. 17/12/2020 UPI/CR/035220072399/M A MUR/SBIN/ mamurthy63/UPI transfer from 5099091162095 Rs.300/-
4. 19/12/2020 CASH DEPOSIT SELF Rs.300/-
5. 08/01/2021 UPI/CR/100819388083/Madhu S.K. Rs.300/-
6. 15/01/2021 INB/Rent/IHO1997500 R.Radhakrishna Rs.500/-
7. 22/01/2021 IMPS102214/56631319886044384/xx6201 Rs.400/-
8. 23/01/2021 UPI/CR/102314449702/Sushma/ICICI/ Sushmasanu Rs.300/-
9. 30/01/2021 HDFC0000001\*No.30211388364362/ N.R.Anandatheertha Rs.150/-
10. 03/02/2021 IOB0001769\*IOBAN21034304074\* K.Bhaskar Radha Rs.400/-
11. 03/02/2021 IMPS/P2A/UA0354412549/xx NaikNirmala Kumar Rs.300/-
12. 03/02/2021 UPI/CR/103414399267/Muhaza Rs.150/-

## **Amendment of income criteria for grant of family pension to children/siblings suffering from mental or physical disability**

The undersigned is directed to say that in accordance with sub-rule (6) of Rule 54 of the Central Civil Services (Pension) Rules, 1972, a child/sibling of a deceased Government servant/pensioner, who is suffering from a mental or physical disability, is eligible for family pension for life, if the disability is of such a nature so as to prevent him/her from earning his/her livelihood. Further, as per the said Rule 54, a member of the family is deemed to be earning his/her livelihood, if his/her income, from sources other than family pension, is equal to or more than the minimum family pension and the dearness relief admissible thereon. This income ceiling is also applicable for determining eligibility for family pension of a child/sibling, suffering from a mental or physical disability.

2. The matter regarding income criteria for determining eligibility for family pension in the case of a child/sibling, suffering from mental or physical disability, has been reviewed in this Department, keeping in view the special needs of such a child/sibling, who requires greater medical care and financial assistance. It is considered desirable that the income ceiling for grant of family pension to such children/siblings should commensurate with the amount of the entitled family pension in their case.

3. Therefore, it has now been decided that a child/sibling of a deceased Government servant/pensioner, who is suffering from a mental or physical disability, shall be eligible for family pension for life, if the appointing authority is satisfied that the disability is of such a nature so as to prevent him/her from earning his/her livelihood, as evidenced by a disability certificate obtained from a competent medical authority. Such a child shall be deemed to be not earning his/her livelihood, if his/her overall income from sources other than family pension

is less than the entitled family pension at ordinary rate and the dearness relief admissible thereon, payable on death of the Government servant/pensioner concerned.

4. Accordingly, a child/sibling of a deceased Government servant/pensioner, who is suffering from a mental or physical disability, shall be eligible for family pension for life, if he/she fulfils, **among others**, the following conditions:

- i. A disability certificate is issued by the competent medical authority.
- ii. The overall income of the disabled child, from sources other than family pension, remains less than the entitled family pension at ordinary rate (i.e. 30% of the last pay drawn by the deceased Government servant/pensioner concerned) plus the dearness relief admissible thereon.

5. The provisions of Rule 54 of the CCS (Pension) Rules, 1972 **shall stand modified to the extent mentioned above only** and the amended provisions shall take effect from the date of issue of this Office Memorandum. A formal amendment of Rule 54 shall be notified separately.

6. In cases where a child/sibling, suffering from a mental or physical disability is presently not in receipt of a family pension due to non-fulfilment of the earlier income criteria, family pension may be granted to such a child/sibling, if he/she fulfils the income criteria mentioned in Para 3 and 4 above **and also fulfils the other conditions for grant of family pension at the time of death of Government servant or pensioner or previous family pensioner**. The financial benefits, in such cases, shall accrue from the date of issue of this Office Memorandum and no arrears for the period from the date of death of Government servant/pensioner/previous family pensioner shall be admissible.

## 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. 51st 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.AnanthaRamu, No 1158,7th Main, 7th Block, HMT Layout, Vidyaranyapura, Bangalore-560097. (Mob: 9448477129) **OR**

**Most preferably be directly credited to the Association's Bank account:**

**Name: Karnataka P&T Pensioners' Association**

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

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 - 51st List					
SI No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation
1468	K.S. Ramanathan	1805	20000	4776	95000
1469	G. Hemanth(K.Bharathi Nagendra)	1345	10000	4821	50000
1470	A. Sadananda	762	5000	4814	32000
1471	H. Sanjeevaiah	1368	5000	4813	12000
1472	H.S. Shivanna	2731	3000	4810	
1473	Annatray.R.Tanna	3048	1340	4800	1340
1474	H.G. Mate	2781	1000	4804	1500
1475	Purandara Hebbar	2940	1000	4809	
1476	D.M.R. Panthalu	2133	500	4803	2500
1477	H. Nagarajan	2854	300	4815	

List of Donors for the building fund with details of donations received up to 31-12-2020 is uploaded to "kptpa.org", the website of the association. Donors are requested please to visit the website and see whether their names and the amount have been correctly indicated.

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 19		316	3673	306.08	17.08	17% from July 2019 Being Paid
Dec 19		330	3809	317.41	21.42	21% from Jan. 2020 (Frozen)
June 20		332	3919	326.58	24.92	24% from July 2020 (Frozen)
Dec 20	118.8*	118.8x2.88= 342	4020	335	28.15	28% from Jan 2021 (Frozen)

\* linking factor for conversion of the index numbers of 2016 base year to 2001 base year=2.88 DA/DR wef 1-1-2021: 28% - FROZEN Vide MoF, DoE, OM dated 23-4-2020 Accumulated percentage DA/DR expected to be released on 1-7-2021: Due from 1-1-2020 : (17+4) from 1-7-20 (17+7) and from 1-1-2021 (17+11) [increase will be restored prospectively from 1-7-2021 & No arrears will be paid for the period from 1-1-2020 to 30-6-2021 (18 months) as per MoF, DoE OM dated 23-4-2020]

**Update: Cabinet Secretary has informed Sri Shiva Gopal Mishra, Secretary, Staff Side, NC JCM, in the meeting held on 18-01-2021 that freezing of DA/DR will not continue after 30-6-2021. Therefore, it is, hoped that the DR at 28% due from 1-1-2021 and the DR that would become due from 1-7-2021 will be released.**

**Clarification for extending the Notional Monetary Benefit under TBOP and BCR Scheme to Postman / Mail Guards for the period from 01.01.1996 to 09.10.1997 in the revised pay scale of Rs.3200-4900 and Rs.4000-6000 respectively.**

Kindly refer to this office OM of even number dated 23-05-2018 regarding 'Notional Monetary Benefits' to the Postmen/Mail Guards w.e.f. 01-01-1996 to 10-10-1997 in the revised pay scale of Rs. 3050-4590 and clarification issued vide this office letter of even no. dated 31.01.2019 in compliance of Hon'ble Supreme Court Judgment dated 07.05.2015 in the Civil Appeal No. 2010/2009.

2. Vide OM dated 23.05.2018 notional monetary benefits were granted in the entry level pay scale but there is no mention about the benefits in respect of TBOP and BCR scales granted during the period, which, in fact, created an anomaly as both the entry level (notional scale) and TBOP scale of Postman/Mail Guard Cadre were remained in same pay scale i.e. 3050-4590 during the period in question. As such, Postmen who were granted TBOP / BCR during the period from 01.01.1996 to 09.10.1997, were deprived from the benefit of financial upgradation to the next higher pay scale under TBOP / BCR Scheme.

3. On this anomaly, some Circles have sought for clarification as to whether Postman / Mail Guard, who were granted TBOP upgradation during the period from 01.01.1996 to 09.10.1997 will continue to draw the same scale of pay

i.e. 3050-4590 or shall be upgraded to the next immediate higher scale i.e. 3200- 85-4900 w.e.f. the date of promotion on TBOP basis.

4. The issue has been considered in the Directorate in consultation with Ministry of Finance. In this regard, the relevant para of approval conveyed by the Department of Expenditure (E.III-A Branch), Ministry of Finance 1s re-produced as under.

*"...2. The above matter has been examined in this Department. This Department has agreed to the proposal of Department of Posts for extending the Notional Monetary Benefit under TBOP/MACP-I and BCR/MACP-II Scheme to Postman/Mail Guards for the period from 01-01-1996 to 09-10-1997 in the revised pay scale of Rs. 3200-4900 and Rs. 4000-6000 respectively as per the condition imposed by the Hon'ble Supreme Court that the concerned employees will not be entitled for any arrears of wages/salaries for the interregnum period i.e. from 01-01-1996 to 10-10-1997.."*

5. It is therefore, requested to take an immediate action in this regard and ensure strict adherence in true spirit.

Dr. Vincent Barla, Director (GDS)

**BSNL IDA**

IDA From 1-1-2021 : 171.5 % (6.1%increase from Oct 2020 rate of 165.4 %) FROZEN vide DPE OM dt. 19-11-2020.

Ministry of Heavy Industries & Public Enterprises, Department of Public Enterprises, Vide OM dated 8-1-2021 has clarified that the order regarding freezing of DA/IDA issued vide its OM dated 19-11-2020 shall be applicable in case of Executives and Non-unionized Supervisors of CPSEs drawing 2017, 2007, 1997, 1992 & 1987 IDA pay scales and other employees including workmen of CPSEs are not covered under the order.

**BSNL has not yet issued any order on the above subject.**

**Scrapping of National Pension System – Old pension scheme for all appointees on or after 1.1.2004 is not considered a feasible proposition in the current scenario**

*Gol, Ministry of Finance, Department of Financial Services,  
No. F. No- FX-11/25/2020-PR Section dated 09.02.2021*

Shri Shiva Gopal Mishra,  
Secretary, National Council (Staff Side), JCM

**Scrapping of National Pension System and extending coverage of the Old Pension Scheme under CCS (Pension) Rules, 1972 for appointees on or after 01.01.2004.**

Sir,

Please refer to your representation No.NC/JCM/CS/NPS dated 28.09.2020 on the subject cited above.

2. In this connection, it is stated that due to the fiscal stress of the Old Defined Benefit Pension System, the Government of India decided to shift from the Old Pension Scheme to a Defined Contribution Pension Scheme, named as the National Pension System (NPS). NPS was made applicable for all the new entrants who joined Central Government service on or after 01.01.2004 (except the Armed forces). Subsequently, all State Governments excluding West Bengal have also switched to NPS for their employees.

3. NPS is a considered policy decision of the Central Government for its employees and balances providing old age income security to the employees with managing fiscal burden of the Government on account of pensions and other developmental needs. NPS is being administered and regulated by Pension Fund Regulatory and Development Authority (PFRDA) set up under PFRDA Act. It is understood that NPS is a market-linked product wherein returns are linked to market performance and hence cannot be guaranteed. In fact, the PFRDA Act expressly lays down that there shall be no implicit or explicit assurance of benefits. However, the investments of the accumulated corpus under NPS are made in a prudential manner so as to ensure optimal returns.

4. With reference to the comparison between pension under NPS and Old Pension Scheme (OPS), it is mentioned that both the schemes are different in nature, structure and benefit, and

hence, may not be compared. The OPS is a defined pension scheme of Govt. of India, whereas NPS is a contributory pension scheme without any defined benefits. The pension benefits under NPS depends on various factors like amount of contribution, entry age, period of subscription, type of investment pattern opted by the subscriber, investment income accrued, percentage of total corpus utilized for Pension, Annuity option chosen and other relevant factors.

5. The Central Government, keeping in view of the concerns of NPS subscribers, had constituted a high level Committee of Secretaries for streamlining of NPS. Based on the recommendations, the Government has taken various steps for streamlining of NPS for Central Government employees.

6. As on 31.12.2020, there are 13.99 million subscribers and over Rs. 5,34,188 crore of assets under management (AUM) under the NPS. The government employees, including both Central and State Government, account for more than half of the subscriber base and nearly 85 percent of the AUM. With a growing corpus, prudent investment norms and recent measures of the Government to streamline the NPS, it is expected that NPS would provide a comparable and decent replacement rate vis-a-vis Old Pension Scheme.

7. Hope this addresses your concerns.

**8. It is also reiterated that the restoration of Old Pension Scheme is not considered a feasible proposition in the current scenario.**

Yours faithfully,

Umesh Chandra  
Under Secretary, Pension Reforms

## Facility for downloading of Index Card and Validity of CGHS Card

It has been the endeavour of CGHS to provide more on-line facilities for its Beneficiaries especially during COVID times. As a step further in this direction, the facility to download and print the Index Card is now available to the CGHS beneficiaries. On verification of the CGHS card application by Additional Director of the CGHS city/headquarters, an SMS would be sent to the registered mobile number of the main card holder, following which the Index Card would be downloadable by the main card holder and his dependents. The beneficiary will no longer be required to visit the Office of Additional Director of the City/Headquarters at Delhi to collect the paper Index Card. The beneficiary can use the downloaded Index Card (e-Index Card) to avail all CGHS facilities in CGHS units as well as at empanelled hospitals and diagnostic centres.

**How to download the Index Card:** On receiving the SMS regarding verification of card application, the beneficiary would be required to go to "Beneficiary login" at [w.w.w.cghs.nic.in](http://w.w.w.cghs.nic.in) and login using his Beneficiary ID and password. An OTP will be sent to the registered mobile number as well as email of the beneficiary for authentication, following which the beneficiary would be able to download the e-Index Card.

**Validity of CGHS Plastic Cards:** Earlier, CGHS cards of serving beneficiaries and their dependents were valid for 05 years from the date of being printed. This often resulted in differing card expiry date of main card holder and his dependents, for instance, in case of addition of a new dependent.

To remove this anomaly, henceforth, in case of all new/renewed serving CGHS cards, the validity period of the Plastic Card, e-Index Card, as well as "Print your own Card" will be the same for main card holder and all their dependents i.e., 05 years from the date when the department has approved the application for plastic card of the main card holder. This will be irrespective of the date when their card is printed. In addition, the e-Index Card and "Print your own Card" facility would be available during this 05 year validity period only.

The existing plastic cards will however

continue till their 05 year validity period ends

In case of pensioner cards (except whole life card), the e-Index Card / plastic card/"Print your own card" validity and download facility would be from date of approval of the application for plastic card by Additional Director of the city/ Headquarter in Delhi, till the period covered by the subscription deposited by the pensioner.

The plastic card printing agency will henceforth print CGHS cards of main card holder and dependents with the same "Valid up to" date, as captured in the data base of the main CGHS card holder (exception being whole life pensioner cards where "whole life" is to be printed in place of "valid upto" date).

Beneficiaries would be able to apply for renewal of plastic cards 03 months from expiry date of existing card. The new e-Index Card valid for 5 years from date of approval by department/ CGHS as the case may be, would be available for downloading after SMS confirmation from CGHS. It is reiterated that in case any of the beneficiaries [main card holder or Dependent] becoming ineligible for availing CGHS facilities, it shall be the responsibility of the main card holder to immediately inform the Additional Director /CMO I/C either through the department (in case of serving beneficiaries) or directly (please see at [www.cghs.nic.in](http://www.cghs.nic.in) FAQs at serial numbers 1 and 4 to 9 for details). It is also reiterated that in the event of the main card holder's failure to inform CGHS about change in the eligibility status, then CGHS facility to the beneficiary and his dependents is liable to be withdrawn in addition to any other action as deemed fit by CGHS/ appropriate authority (including disciplinary proceedings against serving beneficiary under CCS (CCA) Rules, 1965). Department will be responsible for retaining and getting deleted from Database the CGHS cards of its employees transferred to non CGHS covered areas/organizations or on resignation/retirement.

The information regarding the new e-Index card facility would be disseminated to the main card holders through SMS.

Dr. Anil Ranga, Director, CGHS-Policy



## Opening of CGHS Wellness Centres at Mysuru, Mangaluru and Hubballi

### 1. Opening of CGHS WC at Mysuru :

*Health Minister writes to the Finance Minister*

Dr. Harsh Vardhan, Hon'ble Union Minister for Health & Family Welfare, vide his letter dated 11<sup>th</sup> February, 2021 has requested Smt. Nirmala Sitharaman, Hon'ble Minister of Finance to positively consider the proposal of the Health Ministry for opening of the CGHS Wellness Centres in 16 cities of the country including Mysuru in Karnataka.

Karnataka P&T Pensioners' Association had notified a subject regarding opening of CGHS Wellness Centres in Mysuru, Mangaluru and Hubballi for inclusion in the Agenda Items for discussion in the 30<sup>th</sup> meeting of the Standing Committee of Voluntary Agencies(SCOVA) held on 23-8-2018 and has been pursuing the issue in different fora since then.

Ministry of Health & Family Welfare, Directorate General of CGHS vide its letter dated 8th August 2019, addressed to the Additional Directors of CGHS, had called for details about the likely number of beneficiaries in 20 cities in the country, including Mysuru to examine a proposal for opening of new CGHS WCs. Addl Director, CGHS Bengaluru called for inputs from KP&TPA regarding the likely number of beneficiaries in Mysuru. The Association, in coordination with CCCGPA Karnataka and COC Karnataka collected necessary inputs and furnished them to the Addl Director. As per the inputs collected there is justification for opening of 2 CGHS WCs in Mysuru City.

### 2. Opening of CGHS Wellness Centres at Hubballi

Particulars of Central Government Employees and pensioners residing in Hubballi, Dharwad, and in the nearby towns of Gadag and Haveri, collected by the Central Government Pensioners' Association Hubballi and Dharwad Units, have revealed that about 1000 employees and 2000 pensioners would be covered by CGHS if a Wellness Centre is

opened and about 8000 beneficiaries – constituting the family members of the employees and pensioners - would be the beneficiaries. There is justification for opening of CGHS WC In Hubballi. The Coordination Committee of Central Government Pensioners Association, Karnataka submitted a memorandum on 31-8-2019 to Shri Pralhad Joshi, Hon'ble Minister of Parliamentary Affairs, Coal and Mines, who was elected to Lok Sabha from Dharwad Parliamentary Constituency. requesting him for his good office in pursuing the issue with the Health Ministry. The Hon'ble Minister has responded positively.

### 3. Opening of CGHS WC at Mangaluru

Particulars of Central Government Employees and pensioners residing in Mangaluru, and Udupi Districts, collected by the All India BSNL Pensioners Welfare Association, Karnataka Circle, have revealed that there are 7915 Central Govt. Employees and Pensioners and the number of beneficiaries will be about 23,750, justifying opening of CGHS WCs in Mangaluru.

**And the Latest:**

***Opening of CGHS Wellness Centres at Mysuru, Mangaluru and Hubballi, Empanelment of at least one Private Hospital under CGHS in each District Hqs of the state & Health Care facilities to Pensioners of Autonomous Bodies of Central Government.***

Sri S Radhakrishna, General Secretary and Sri T V Suryaprakash Jt. General Secretary, Coordination Committee of Central Govt. Pensioners Associations, Karnataka met Sri D.V. Sadananda Gowda, Hon'ble Union Minister of Chemicals and Fertilizers and submitted a memorandum to him requesting for his good office in taking up the issue with the Health Ministry. The Hon'ble Minister has accepted the Memorandum and has responded positively. The memorandum is reproduced in the next pages.

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

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

**K.B.Krishna Rao**

Chairman  
Phone:080 23230545  
Mob: 9483467750

**S. Radhakrishna**

General Secretary  
Mob: 9448880921

**O.M.Bhaskaran**

Treasurer  
Ph:23451578

CCCGPA/CGHS/2021

dated at Bengaluru

the 19th February, 2021

Sri D.V. Sadananda Gowda

Hon'ble Union Minister for Statistics and Programme Implementation, New Delhi.

Respected Sir,

- 1) **Opening of Allopathic Central Government Health Scheme (CGHS) Dispensaries/ Wellness Centres in Mysuru, Mangaluru and Hubballi**
- 2) **Empanelment of at least one Private Hospital in each District HQs under CGHS**
- 3) **Health care facilities to the Pensioners of Autonomous/Statutory Bodies of Central Government**

**Greetings from Coordination Committee of Central Government Pensioners Association Karnataka, which was formed as long back in the year 1998, having more than 30 CG Pensioners Associations and Pensioners Associations of Autonomous/Statutory Bodies of Central Government as its affiliates.**

The Coordination Committee regularly takes up initiative to act as a bridge between the pensioners/family pensioners and concerned departments in the Central Government in order to convey and help in resolving their genuine grievances, if any, and also look after the welfare of members of its affiliates. Even during this Covid-19 pandemic, to keep our pensioners active and more cheerful, our Co-ordination Committee had been actively involved in taking care of welfare of pensioners/family pensioners of not only the Central Government pensioners, but also pensioners of Autonomous/Statutory Bodies of Central Government, by getting in touch with its affiliates and other pensioners/family pensioners through WhatsApp. E-mail and Video Conferences on important issues relating to Pension, Central Government Health Scheme, income tax, health etc. Many of our affiliates have also donated to the PM Cares in response to Hon'ble PM's appeal.

All our pensioners' community are

grateful to you as you took personal interest in taking up the grievances relating to grant of 7<sup>th</sup> CPC benefits to the pensioners/family pensioners of Autonomous/Statutory Bodies of Central Government with the concerned Ministries in the Union Government and ensuring that their grievances are resolved by getting them their 7<sup>th</sup> CPC benefits when there was inordinate delay on the part of concerned organisations in the implementation of 7<sup>th</sup> CPC orders.

Kindly find a short write-up on each of the issues cited under reference as an attachment to this letter. We request you to kindly take up these issues with the Hon'ble Union Minister of Health and Family Welfare and Hon'ble Union Minister of Finance so that these reasonable and justified demands of thousands of Central government employees and pensioners and employees and pensioners of Autonomous/Statutory Bodies of Central Government are adequately addressed to and resolved at the earliest.



## MEMORANDUM

### 1) Opening of Allopathic Central Government Health Scheme (CGHS) Dispensaries/ Wellness Centres in Mysuru, Mangaluru and Hubballi.

In the State of Karnataka, at present, the capital city of Bengaluru only is covered by the Central Government Health Scheme (CGHS) and the Central Government Employees and Pensioners residing in all other cities of the state including major cities like Mysuru, Mangaluru and Hubballi-Dharwad are not covered under the CGHS Scheme.

2. In Mysore, Mangaluru and Hubballi-Dharwad, many departments of the Government of India are functioning and large number of employees and pensioners reside in those cities. While the serving employees are covered by Central Services (Medical Attendance) Rules which provide for reimbursement of the medical expenditure incurred by them for in-patient treatment, pensioners are not covered either under the said Rules or under any other Health Scheme. Pensioners are paid a sum of Rs.1000/- p.m. as fixed medical allowance, which, needless to say, is a paltry sum, considering the medical expenditure that a pensioner has to incur for his day-to-day health care needs, leave alone the huge expenditure in the event of hospitalisation. This Fixed Medical Allowance is not even enough to meet the Doctor's consultation charges.

3. CGHS being the best medical facility provided by the Central government to its

employees and pensioners for both out-patient and in-patient treatments, especially to the pensioners on cashless basis even for in-patient treatment, it would definitely go a long way if CGHS Wellness centres are established at least in these big cities where there is concentration of Central Employees and Pensioners.

### 4. Brief justification for opening CGHS Wellnss Centres in Mysore, Hubballi-Dharward and Mangaluru:

#### MYSORE:

Mysuru is one of the cities in the State of Karnataka in which there is concentration of Central Government Employees and Pensioners. There are many central establishments like Income tax, Central Excise and Customs, Post offices, Postal Training centre, CFTRI, Food Research lab, Defence civilian establishments etc. In addition to the serving employees, there are more than 8000 and 9000 Central Government employees and pensioners, respectively, residing in this city, who are entitled for CGHS benefits. Since the pensioners are eligible for CGHS benefits irrespective of their place of residence, we have included the number of pensioners residing in the cities/towns, which are very near to the city of Mysore, viz. Srirangapatna at a distance of 18 Kms, Nanjangudu at 23 Kms and Mandya at 46 Kms. Many central pensioners, who are residing in Mysuru city, have opted for CGHS facilities. They have to travel to Bengaluru City which is 140 Kms away from Mysuru, for availing CGHS facilities. They are forced to incur heavy expenditure on their travel and have to spend considerable time on to and fro journeys, if they have to visit Bangalore to avail CGHS facilities. These CGHS beneficiaries, especially who are 80 & 80+ years of age, who have to regularly visit CGHS Wellness Centres in Bengaluru for consultation and procuring medicines for chronic diseases, are forced to with stand the strain involved in travelling about 300 Kms for availing CGHS facilities. Hence there is

justification for opening two CGHS Wellness Centres at Mysore.

#### **HUBBALLI/DHARWARD**

As per the information provided by the Central Government Pensioners Association, Hubballi & Dharwad Unit, there are about 1000 and 2000 Central Government employees and pensioners, respectively, in the cities of Hubballi and Dharwad and nearby towns of Gadag and Haveri. In addition, there are about 8000 beneficiaries constituting the family members of these employees and pensioners. Since these pensioners are eligible for CGHS benefits irrespective of their place of residence, the number of pensioners residing in the cities/towns, which are very near to Hubballi- Dharwad Viz: Gadag City at a distance of 59 KM and Haveri at 76 KM, have been included in the number of likely beneficiaries as there is every possibility of the pensioners of those towns also opting for CGHS benefits. Hence there is justification for opening of CGHS Wellness Centre at Hubballi/Dharwad.

#### **MANGALURU**

As per the information provided by BSNL Pensioners Welfare Association, Karnataka there are more than 8000 Central Government pensioners and in addition, there are about 8000 more beneficiaries constituting the family members of these pensioners. Though these pensioners can avail CGHS facilities from any dispensary of their choice in the nearest CGHS covered city, which is, at present, Bangalore, considering their age, they may not be able to avail these benefit because of the distance of more than 700 Kms, - to and fro, - between Mangaluru and Bangalore, that they have to travel. Hence there is justification for opening at least two Wellness Centres in Mangaluru.

5. Recently, the Government has permitted BSNL pensioners to opt for CGHS facilities. As there are BSNL employees and pensioners in these cities of Mysore, Hubballi/Dharwad and Mangaluru, there is all the more justification for opening Wellness Centres in these cities.

6. It is heartening to note that the Ministry of Health and Family Welfare, Directorate General of CGHS, - vide letter No.Z15025/49/2019/DIR/ /CGHS dated 8-8-2019, had called for information about the likely number of Central Government Employees and pensioners that would be the beneficiaries to consider the request for opening of a CGHS Wellness Centre at Mysuru. CCCGPA, Karnataka in coordination with the Confederation of CG Employees & Workers, and Karnataka P&T Pensioners' Association, had furnished the inputs called for by the office of the Additional Director, CGHS, Bangalore. Inputs collected have revealed that there is justification for opening of 2 CGHS WCs in Mysuru to cater to the health care needs of about 16000 Central Employees and Pensioners & and their family members.

7. It may also be worth mentioning hereunder that the Ministry of Health and Family Welfare, in response to the several representations received by it for opening of CGHS Wellness Centres, has recently ordered setting up of CGHS Wellness Centres in the cities of Kochi, Varanasi, Srinagar, Jalandhar, Vishakapatnam and Baghpat, - vide itsOM No.S-11012/15/ 2015-CGHS-III/EHS dated 30<sup>th</sup> August 2018. In a similar way, based on the justification given herein above, there is need for opening CGHS Wellness Centres in the cities of Mysore, Hubballi/Dharwad and Mangaluru and hence the Government may please take immediate decision to open the wellness centres in these cities at the earliest.

8. In this connection, it is reliably learnt that Dr. Harsh Vardhan, Hon'ble Union Minister of Health and Family Welfare, has requested the Hon'ble Union Finance Minister to consider the proposals submitted by his Ministry for opening 16 new Wellness Centres, which includes opening of Wellness Centres in the city of Mysore also. On similar lines, the Hon'ble Union Ministers of Health and Welfare and Finance may be impressed upon the need for opening of CGHS Wellness Centres in Hubballi/

Dharwad and Mangaluru based on the justifications given herein above.

### **9. Empanelment of at least one private hospital in each District Headquarters under CGHS.**

At present there are 74 CGHS covered cities in the country and the wellness centres are opened in capital cities or in some major cities of the State. Consequently, Private hospitals in such CGHS covered cities only are empanelled for treatment of CGHS beneficiaries. Even in a big State like Karnataka, the capital city of Bengaluru only is covered under CGHS and big cities of the State like Mysuru, Mangaluru, Hubballi and Dharwad, where there is concentration of Central government employees and pensioners, justifying opening of Wellness Centres, are not covered by CGHS.

As per the Scheme, Central Govt. pensioners are entitled for CGHS facilities irrespective of the place of their residence. Many pensioners residing in places hundreds of kilometres away from the CGHS City have opted for CGHS and travel long distances to avail medical facilities in Wellness Centres or in empanelled private hospitals. Even in case of a medical emergency, they have to, necessarily, travel long distance to avail treatment in empanelled hospitals in the CGHS covered city.

In view of the difficulties being faced by such pensioner beneficiaries, in availing medical facilities, there is an urgent need to empanel at least one private hospitals in each district Headquarters of each State to provide comprehensive health care to pensioners who are already CGHS beneficiaries or who would obtain CGHS accredited cards on payment of the required CGHS subscription.

CGHS being the best medical facility provided by the Central government to its employees and especially to the pensioners on a cash less basis, it would definitely go long way in helping many of the Central

Government pensioners residing in cities and towns presently not covered by CGHS to avail the medical facilities from CGHS empanelled private hospitals in their places of residence or in the cities/towns nearer to their place of residence at least for emergency treatment. With the liberalization of the referral system, beneficiaries aged above 75 years can directly avail the OPD facilities at the empanelled hospitals without any referral from the Medical Officer of CGHS. This will greatly benefit the beneficiaries aged 75 + residing in uncovered cities if, at least, one private hospital in the District Headquarters is empanelled under CGHS.

### **3) Health care facilities to the pensioners of Autonomous/Statutory Bodies of Central Government**

We wish to bring to your kind attention that it is very unfortunate that a section of retired employees of Autonomous/Statutory Bodies of Central Government has been deprived health care facilities and they have left to fend for themselves towards their hospitalisation expenses from out of their pension income. While the Government employees are covered under Central Government Health Scheme for their medical needs, the employees of most of the Autonomous/Statutory Bodies working under different Ministries of Central Government get medical assistance either under CS (MA) or under CGHS. Only those retired employees of these Autonomous/Statutory Bodies, who were under CGHS, while they were in service, are getting CGHS facility and others are not covered under any other Health Scheme. They are all getting Rs.1000/- per month as Fixed Medical Allowance, which is not even sufficient to meet expenses towards Doctor's consultation charges. Several Courts have held that "A serving employee, who enjoys benefits under CS(MA) Rules, 1944, cannot be left high and dry immediately after retirement for want of medical care. His medical issues are required to be looked into with some sensitivity,

compassion and sympathy', 'It is the prime responsibility of the State to protect the health and vigour of retired Govt. officials, this being their fundamental right under Article 21 read with Articles 39(3), 41, 43 and 48-A of the Constitution' and ' Right to health is a human right and questioned as, how the Govt. as a principal employer, could abdicate the responsibility of taking care of the health of its retired employees'. Though the Pensioners Assns. of Autonomous/Statutory Bodies of Central Govt. had requested the Govt. for suitable health care facilities, the Government has not responded, positively, so far. Therefore, there is an urgent need to bring all the pensioners/family pensioners of these ABS/SBs under a Health Scheme to cater to their medical needs, especially in their old age belonging to that vulnerable group of older people, who often face medical emergencies requiring immediate medical attention and treatment. We, therefore, have requested the Government to provide health care support on par with the serving employees or CGHS or any other suitable health care facilities or health insurance scheme to the retired employees of Autonomous/Statutory Bodies of Central Government also so that they also get medical treatment on cashless basis.

Pending grant of suitable health care facilities to the retired employees of Autonomous/Statutory Bodies of Central Government, we have requested the Ministry of Health and Family Welfare to a) instruct all the empanelled hospitals under Central Government Health Scheme to extend medical facilities to the pensioners/family pensioners of Autonomous/Statutory Bodies of Central Government at CGHS rates on payment of cash across the counter so that it will reduce the financial burden of these pensioners at least to some extent and also as there will not be any financial burden on the part of the Government and b) to incorporate as one of the conditions in the MOU to be entered with the private hospitals empanelled under CGHS to the extent that the pensioners/family pensioners of Autonomous Bodies of CG have to be extended medical benefits at CGHS rates on payment of cash.

Thanking you, Sir,

Yours faithfully,

For Coordination Committee of Central Govt.  
Pensioners Assn. Karnataka, Bengaluru

K.B. Krishna Rao  
Chairman

S. Radhakrishna  
Gl. Secretary

## OBITUARY

**Sri H.V. Manjunath**, President, Karnataka IA&AD Pensioners' Association expired on 4-2-2021 at the age of 75 years. He had retired from the post of the Deputy Director O/o the Principal Director of Audit Scientific Departments, Bengaluru. One of the founders of KIA&AD PA, he held the posts of Vice – president for 2 years and later as President till his death. The Executive Committee of Karnataka P&T Pensioners Association is deeply saddened on the sudden demise of Sri Manjunath and conveys its heartfelt condolences to the members of the bereaved family.



**Sri Ashok Kololgi**, former Secretary, Karnataka Central Government Pensioners' Association expired on 21-2-2021 due to heart attack. The Executive Committee of Karnataka P&T Pensioners Association is deeply saddened on the sudden demise of Sri Kololgi and conveys its heartfelt condolences to the members of the bereaved family.



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3	B.Vijayakumar	Senior Manager, Mail Motor Service, Bengaluru	LM 3051
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I, N. Bhaskaran, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Bangalore  
27-02-2021

Sd/- (N. Bhaskaran)  
Publisher

**OBITUARY**

**Sri M B Narasimhan**, LM 842 Retd. Chief Postmaster, Bengaluru GPO expired on 17-12-2020 at the age of 79 years.

**The Executive Committee, K P&T P A conveys its heart felt condolences to the bereaved family.**

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