



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

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

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VOLUME XXV

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JULY 2024

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29TH ANNUAL GENERAL BODY MEETING

Saturday the 3rd August, 2024 at 09.30 am.

Venue: NGO Hall, Cubbon Park,
Opp. MS Bldg, K.R. Circle, Bengaluru 560001

Chief Guest:

Dr C. R. Chandrashekar

Renowned Psychiatrist, Philanthropist; 'PadmaShri' Awardee

All Life Members, Associate Life Members of the Association and Subscribers to *Pensioners' Champion* and Well Wishers are requested to attend the meeting at 9-30 a.m. on 3rd August, 2024.

- Notice of the AGB Published in page-2 of June 2024 issue of the journal,
- Draft Annual Report for the year 2023-2024 published in pages 3 to 15 of June 2024 issue
- Audited Annual Accounts for 2023-2024 published in pages 16-21 of June 2024 issue
- Names of members aged 75 years and above to be felicitated in the AGB have been published in Pages 14 to 16 of April 2024 issue.

Members are requested to bring June 2024 issue of the journal for participating in the proceedings of the Annual General Body Meeting

**MEMBERS OF THE EXECUTIVE COMMITTEE OF KARNATAKA POSTS AND
TELECOMMUNICATIONS PENSIONERS' ASSOCIATION**

61/1, 1st Main Road, Telecom Layout, Srirampura Phase-II, Bengaluru 560064.

Cordially invite you for the OPEN SESSION of the

29TH ANNUAL GENERAL BODY MEETING OF THE ASSOCIATION

on Saturday the 3rd August, 2024 at 10.30 a.m.

To be inaugurated by the Chief Guest

Dr C. R. Chandrashekar, renowned Psychiatrist and
Philanthropist, "Padma Shri" Awardee

G. Babu
President

K .B.Krishna Rao
Secretary

Venue: NGO'S Hall

Karnataka State Govt. Employees' Association
Cubbon Park, Bengaluru 560001.
(Opposite MS Building - K.R. Circle)

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With best Compliments from

N.Nagalakshmi
Vice-President

V.Murugan
Joint Secretary

K.R.Anantha Ramu
Treasurer

N.M.Hegde
Internal Auditor

Executive Committee Members:

S/S Chandrasekhara Karanth, Rangegowda, C. Ramakrishna Reddy, B. Nagaraju,
A. Prakash, K. Nagesh, M. B. Shivalingaiah, Viswanatha Rao, Vinayak S Naik &
L M Balappa, Manager Pensioners Bhavan

Programme

10.30 a.m. – Open Session

1. Welcome speech and introduction of Chief Guest & Other Guests:
By Shri K.B.Krishna Rao, Secretary
2. Inauguration of the Open Session by the Chief Guest: Dr C.R. Chandrashekar,
renowned Psychiatrist & Philanthropist and 'PadmaShri' Awardee
3. Presentation of cash awards to the meritorious students of Govt. Higher Primary
School, Yelahanaka, Bengaluru and Srirampura, Bengaluru
4. Felicitations of: Chief Guest, Special Invitees and Members aged 75 years & above
5. Address by Shri G. Babu, President
6. Vote of Thanks: Sri V. Murugan, Joint Secretary

Lunch: 1.30 p.m.

Digital Literacy Training Programme for Pensioners

Coordination Committee of Central Govt Pensioners Associations Karnataka (CCC GPA-K) in coordination with Bharat Pensioner Samaj, New Delhi, Tata Trust and Tata Consultancy Service organised Digital Training Programme for two days on 15th and 16th July 2024. This programme organised in Bengaluru was as a result of the concerted efforts of Sri S. Radhakrishna, Gen. Secretary, and T.V. Suryaprakash, Jt. Gen. Secretary, CCCGPA with an intention to make senior citizens acquire knowledge of the digital environment and make them capable of managing their digital requirements with ease and confidence. The programme was conducted in the Krishna Hall at the Office of the Chief Principal Commissioner of Income Tax Karnataka and Goa, Bengaluru. 55 pensioner members from affiliate Pensioners Associations of CCCGPA attended the training programme.

Inaugural programme was held at 11 am on 15th July. Shri Praveen Karanth, IRS, Commissioner of Income Tax Administration was the chief guest. Sri S Radhakrishna, General Secretary, CCCGPA welcoming the guests and participants said that Shri S C Mahaeshwari, Secretary General of Bharath Pensioners Samaj (BPS) took the initiative to make senior citizens, especially pensioners, aware of digital knowledge and make them to manage digital platforms with ease and confidence. On his initiative, the training programme at Bangalore had been organised. Ms. Saraswathi Padmanabhan from Tata Trust stated that Tata Trust, as a part of Corporate Social Responsibility, has undertaken a project to train senior citizens to make them manage life in a digital environment with ease. This is the first programme being organised by the



Inaugural speech by Sri Praveen Karanth, IRS, Commissioner, Income Tax- Admn. Sri S. Radhakrishna, Gen. Secretary CCCGPA & Smt. Saraswathi Padmanabhan, Tata Trust are seen

Trust. Commissioner Income Tax, Shri Praveen Karanth, inaugurating the programme, said that managing today's day-to-day life is becoming very difficult without digital knowledge. He appreciated the initiative taken by Sri S C Maheswari G S, BPS New Delhi and CCCGPA Karnataka to make pensioners equip themselves with digital knowledge so that they can manage their digital needs with confidence. Shri R B Deshpande, President of Karnataka Income Tax Pensioners Association, proposed a vote of thanks. After the inaugural function, Shri Louis started the training of participants.

The training covered such as basic features of the Smartphone, how to secure it with passwords or finger prints or face identification, what to do when phone is lost, how to download essential Apps, how to participate in virtual meetings, how to make payments and transfer money through UPI, how to protect personal data, bank details and passwords, tricks to save power and data, what to do when fraudulent calls or messages are received, do's and don'ts while using social media and mails, precautions to take against cyber-attacks, use of digilocker, downloading Aadhar Face RD and Jeevan Praman App for generating life certificates, browser and search

engines, downloading WhatsApp, IRCTC App, creating emergency numbers in case of any emergency so that his close relatives can be reached, booking appointments on CGHS Website, etc. The programme was very informative and useful to all the participants.

Madam Saraswathi from the Tata Trust and Mr. Louis from the TCS were the resource persons who, along with four students, viz. Anthony, Flora, Johanna and Alyssa, took personal care and ensured that each of the 55 pensioners, who participated, was able to understand the topics covered in the two sessions, with ease and confidence. Our sincere thanks to all of them.

Our sincere gratitude to Shri S C. Maheshwari, Secretary General, Bharat Pensioners Samaj, New Delhi for his foresight on the need of digital literacy for the senior citizens and for coordinating with TCS. We from Bengaluru are grateful for his initiative and efforts. His idea of starting the programme with

Bengaluru as the first city in the country to embark on such a useful training programme for the pensioners has indeed borne fruits.

We also thank the Principal Chief Commissioner of Income Tax, Karnataka & Goa, for granting permission to hold this Digital Literacy Training Programme in the premises of his office at Krishna Hall, Fourth Floor, without which this training programme would not have been successful. Our thanks also to Mr. Praveen Karanth, IRS, who was very kind to inaugurate the event. Our thanks also to Mr. R.B. Deshpande, President of Karnataka Income Tax Department Pensioners Association and his team who took initiative in getting the permission of the competent authorities and for making the necessary arrangements to hold this training programme at the venue.

Our thanks to all the participants of the programme and to all who made this programme a grand success.



Participant Pensioners at Digital Literacy Training Programme



Sri K K Gangadharan, Member KP&TPA, gets Sahitya Akademy Award-2023 for Translation work

The Association is extremely glad that Sri K K Gangadharan was selected for the prestigious Sahitya Akademy Prize for translation work by the National Akademy of letters, an Autonomous Organisation of the Government of India, Ministry of Culture, New Delhi in the Board meeting of the Sahitya Akademy held at New Delhi on 11-03-2024.

The book titled "Malayalam Kathegalu", (ಮಲೆಯಾಳಂ ಕಥೆಗಳು) a translation of selected Malayam short stories of various famous Malayalam writers to Kannada by Sri Gangadharan was selected for the prize by a jury of 3 members headed by Dr M S Ashadevi.



Sri K K Gangadharan receiving the award from Sri Madhav Kaushik, President Kendra Sahitya Akademy.

The award, a inscribed copper plaque & a cash award of Rs. 50,000, was presented to Sri K K Gangadharan by the President of the Sahitya Akademy in a glittering award presentation ceremony held on 12-07-2024 at Bharathiya Vidya Bhavan, Bengaluru.

President of the Akademy Sri Madhav Koushik, Vice- President Smt. Kumud Sharma and Secretary Sri K Srinivasa Rao presented the Sahitya Akademy Awards - 2023 for translation to 24 writers of different Indian languages. The award presentation ceremony was graced by the august presence of Dr Chandrasekhara Kambar, well-known Kannada literature, former President of the Akademy and Jnanapeeta Awardee.



Awardee Sri K.K. Gangadharan (Standing) 5th from Left

**Sri B Y Raghavendra, Hon'ble Member of Parliament,
Shivamogga Lok Sabha Constituency assures
establishment of a CGHS Wellness Centre in the City**



Sri B Y Raghavendra, Hon'ble Member of Parliament addressing Central Employees & Pensioners

Central Govt Employees and Pensioners Forum Shivamogga, felicitated Sri B Y Raghavendra the Hon'ble Member of Parliament on his election for the 4th time (3rd time consecutively) from Shivamogga Loksabha Constituency in the General Elections held in April/May 2024 at the Community Hall, BSNL Extension, Shivamogga on 15-07-2024.

The Forum presented a memorandum to the MP thanking him for the initiative taken by him previously for opening of a CGHS Wellness Centre in Shivamogga which resulted in the Health Ministry of the Government of India agreeing in principle to establish the health care facility in the City. The memorandum signed by Sri V Shashidhara , Convenor Shivamogga Postal Pensioners Association, Sri H C Krishna Murthy, Circle Secretary BDPS, Sri M G Vasudeva Murthy Income Tax Pensioners Association and Divisional Secretaries of AIBSNLPWA and AIBDPA strongly urged the Hon'ble M P to use his good offices to ensure that the proposal to open a CGHS WC in the city receives full attention of the Central Government in the first 100 days of the New Government in accordance with the **"100-day agenda plan"** of the new government announced by the Hon'ble Prime Minister.

The Forum impressed upon the MP about the need to accede to the long pending request of the thousands of Central Govt Employees and pensioners residing in Shivamogga and other towns nearer to the city for establishing a full-fledged CGHS Wellness Centre to cater to their health care needs.

In his address to hundreds of pensioners who had assembled at the venue, the Hon'ble M P Sri Raghavendra assured them that he would strive hard to ensure proper infrastructure facilities to the twin cities of Shivamogga and Bhadravathi by introduction of mono rail facility which is likely to ease the traffic snarls especially between the twin cities. He also assured the listeners that he would continue to strongly pursue with the Government the issue regarding opening of CGHS WC. He further said that he will also ensure identification of a suitable building for housing the new CGHS Wellness Centre.

Sri Vinayakumar Sinha, General Manager, BSNL shared his thoughts. From Postal Pensioners Association S/s. V Shashidhar, Nagaraja Rao, K G Krishna Murthy, A Narasimha Aithal, Parameshwarappa, and SP Gurumurthy felicitated the M P. Sri Vasudeva Rao from the Income Tax Department, Employees and Pensioners from BSNL, Para Military organisations and hundreds of others who had come from other places like Davanagere, Bhadravathi, Chikkamagaluru honoured the newly elected MP.



Sri B Y Raghavendra, Hon'ble M P felicitated by the Forum of Central Govt Employees and Pensioners

Govt. of India, Ministry of Health & Family Welfare, EHS Section OMF.
No. S.11012/1/2024-EHS (Comp No. 8283407) I/3687003/2024
Dated 27-06-2024

Subject: Guidelines for Issue of CGHS Card to serving employees and pensioners

In continuation of this Ministry's OM No . S.11012/3/2011-CGHS(P) dated 29.12.2011, the undersigned is directed to issue the following guidelines, in view of technological changes and change in payment methods of CGHS Contribution, for issuing of CGHS cards to serving employees and pensioners, as follows:

A. Serving Employees (not reproduced)

B. Pensioners

- a. CGHS card(s) will be issued to eligible pensioners and family pensioners, drawing pension from Central Civil Estimate and his/her dependent family members, when the pensioner is not availing the Fixed Medical Allowance (FMA).
- b. The pensioners also has the option for availing Fixed Medical Allowance with a CGHS card (IPD Card) by paying the full subscription, however, the CGHS 'IPD only' card shall be valid only for 'cashless' indoor treatment at CGHS Empanelled Private Hospitals/designated Government Hospitals. The beneficiary of 'IPD only' CGHS card shall also be eligible for reimbursement of expenses incurred for indoor treatment at any Government/ Private Hospital only in case of a Medical Emergency.
- c. The pensioners can submit his/her duly filled application form for the new Pensioner CGHS card, in the new Card Application Form (Annexure 3) to the Additional Director of CGHS city concerned.
- d. The applications shall be accompanied with payment of CGHS Contribution on Bharat Kosh, along with the Challan generated from Bharatkosh as proof of payment.
- e. The contribution (equivalent to 120 times

i.e 10 years of existing CGHS contribution rate, at the time of retirement). The existing rates shall be as per the details provided. (see next page)

- f. CGHS shall scrutinize the application based on the documents provided:
 - i. Self-attested PPO/ Provisional PPO or Last pay certificate
 - ii. Aadhaar card ID/PAN card or any other valid document as per RBI guidelines as ID proof for Self and dependent family members
 - iii. Disability Certificate of Dependent (If applicable)
 - iv. Photographs of self and dependent Family Members.
 - v. Copy of Bharat Kosh Challan for CGHS subscription paid
 - vi. Proof of availing/non-availing FMA (if applicable).

The Standard Operating Procedure is enclosed in **Annexure-3**.

- g. Retiring employees have the option to apply for a pensioner card along with pension papers 6 months before the date of Retirement (Online as a pensioner new card). The office shall observe the same procedure as for a serving employee for getting his/her CGHS card(s) prepared.
- C. Consequent to verification of CGHS Card, the electronic form of CGHS card shall be accessible to the beneficiary using the option of 'Beneficiary Login' on CGHS Website, myCGHS app & Digilocker app for Android/iOS-based mobile devices. The electronic CGHS card shall be at par with CGHS plastic Card for availing benefits. The authenticity of CGHS card can be verified using the option of 'Verify beneficiary' available on CGHS Website (www.cghs.nic.in).
- D. For the issue of a new CGHS plastic card upon mutilation, renewal or loss of the CGHS Card, application Form AA or BB

Sl. No.	Pay Level (7th CPC Pay Matrix)	Contribution
1	Level 1 to 5	Rs. 30,000/-for Whole Life CGHS Card
2	Level 6	Rs. 54,000/-for Whole Life CGHS Card
3	Level 7 to 11	Rs. 78,000/-for Whole Life CGHS Card
4	Level 12 and above	Rs. 1,20,000/-for Whole Life CGHS Card

(Annex. 4&5) along with the Bharatkosh Payment challan for Rs. 100/- shall be submitted for issuing a new card to the concerned Additional Director. To encourage the CGHS beneficiaries to use digital CGHS cards, it has also been decided that No fee shall be levied, in case the beneficiary opts for renewal/ reissue of card without a fresh printed plastic card.

E. The Instructions issued for the CGHS beneficiaries from Member of Parliament, Ex-Member of Parliament; eligible Autonomous Institutions, Air India and PIB accredited Journalists shall remain as per extant rules.

F. The CGHS Beneficiary shall inform CGHS immediately, if there is any change in dependency criteria of his family members included in the CGHS Card. If he fails to intimate and if CGHS comes to know of the change, then the CGHS facility is liable to be withdrawn and the CGHS shall be free to write to the appropriate authority for recommending action under Service Rules or Pension Rules.

These guidelines issues with the approval of the competent authority and these guidelines shall be effective from one month from the date of issue. Encl: As above

(Sd/- Hemlata Singh)

Under Secy to the Govt. of India

Full-fledged CGHS Wellness Centre for Sahakaranagar, Bengaluru 560092



Ms Shobha Karandlaje, Hon'ble Union Minister of State, Ministry of labour and Employment and Member of Parliament , Bangalore North Loksabha Constituency, submitted a request to Sri J P Nadda, Hon'ble Union Minister of Health and Family Welfare for opening of a Full-fledged CGHS Wellness Centre at Sahakaranagara, Bengaluru in place of the existing CGHS WC extension counter there and for establishing a 300-bed polytrauma & post-graduate Institute at NIMHANS, Bengaluru North Campus.

Govt. of India, Ministry of Health & Family Welfare, (EHS Section)

OM File No.: Z15025/19/2024/DIR/CGHS/EHS
(Comp No. 8281286) | 3687286/2024 dated 28-06-2024

Subject: Revised guidelines for Referral Process in CGHS

In partial modification of MoHFW OM No. Z.15025/117/DIR/CGHS/EHSS dated 15.01.2018 and 10.12.2018, the undersigned is directed to convey approval of the Competent Authority for issue of revised guidelines for referral procedures for Consultation. Investigations and Treatment in Government and Private hospitals (empanelled with CGHS), as per details given below:

A. In continuation of OM No Z.15025/18/2020 dated the 09.10.2020 the term "Government hospital", shall also include all AIIMSS, Institutions of National Importance (INIs), North East Institutions, Tata Memorial Hospital and all other medical institutions under Central Government. **No referral/permission/endorsement shall be required for undergoing consultation investigation/ treatment procedures including unlisted investigations/ procedures.**

B. Treatment at Private empanelled hospital(s):

i. Single referral for Specialist Consultation: A referral issued by any Medical Officer of a CGHS Wellness Centre will be valid for three months.

During this period. the beneficiary may consult two more specialists i.e. up to total of three specialists, if recommended by the primary specialist. A maximum 6 consultations shall be allowed during this validity period of 3 months.

ii. Investigation and treatment Procedures advised by specialist of empanelled private hospital after referral by CGHS: No further endorsement from CGHS

shall be required for undergoing routine listed investigations and minor procedures, not requiring admission in the hospital, as advised by the specialist, within the validity period of 3 months from the date of issue of the initial referral. However, Referral/endorsement from CGHS shall be required for special investigations like CT Scan, MRI Scan, PET Scan and any other investigation costing over Rs. 3.000/- and the referral will be valid for 3 months.

iii. Correspondingly, referral / endorsement would be required from Medical Officer of CGHS for any procedure requiring admission in the hospital, which would be valid for 3 month.

iv. Unlisted investigation(s) and treatment procedures advised by the Specialist of CGHS empanelled hospital:

Permission for undergoing such investigations and treatment procedures shall be considered as per the delegated powers vide OM Z.15025/14/2023/ DIR/CGHS dated 27.12.2023 in case of pensioners and OM No. S 12020/4/97-CGHS(P) dated 07.04.1999 in case of serving employees. i.e.

a. CGHS (Additional Director/ Director) in case of Pensioner beneficiaries.

b. Head of the Department/ Office (HOD/ HO0) in case of serving employee(s)

v. In partial modification of O.M. No. Z15025/35/2019/DIR/CGHS/CGHS(P) dated 29.05.2019, the special provision for CGHS beneficiaries to avail Consultation/ investigations/treatment procedures shall hereinafter **apply to CGHS beneficiaries aged 70 years and above as against 75 years** prescribed in OM as mentioned above dated

29.05.2019. The other conditions shall remain unchanged. The beneficiaries can also avail of the services through tele-consultation facility available through e-Sanjeevani

vi. **In case of treatment under emergency and post-operative follow-up treatment**, the instructions shall remain as per extant rules. Reference Instructions:

a. O.M. No. S.I101V29/2019-EHS dated 13.09.2019.

b. O.M. No. Z15025/35/2019/DIR/CGHS/CGHS(P) dated 29.05.2019 (regarding post-operative follow-up treatment).

- **Hemlata Singh**
Under Secy to the Govt. of India

CGHS-Linkage of CGHS Card with ABHA ID

Govt. of India, Min. of Health & Family Welfare, Directorate of CGHS, O M F No 44/88/MCTC/CGHS/2024/DIR Dated the June, 2024

Subject: Keeping in abeyance the Implementation of OM dated 28.03.2024 regarding linkage of CGHS Beneficiary ID with ABHA ID

Reference is invited to the Office Memorandum No. Z 15025/23/2023/ DIR/ CGHS dated the 28.03.2024 vide which Linkage of CGHS Beneficiary ID with Ayushman Bharat Health Account ID (ABHA ID) has been made mandatory and to state that the matter has been reviewed in the Ministry and the undersigned is directed to convey the approval of Competent Authority that the implementation of the above referred **OM dated 28.03.2024 is kept in abeyance** till further orders.

Linkage of CGHS Ben ID with Ayushman Bharat Health Account ID (ABHA ID) is made Voluntary / Optional till further orders.

Date: 25-06-2024

- **Dr Satheesh Y H**

Our Readers Write

Thank you very much for your kind invitation to the 29th Annual General Body Meeting of our Association. I wish I were present on the occasion so that I could listen to PadmaShri Dr CR Chandrashekar, eminent psychiatrist, founder of 'Samadhana Counselling Trust Centre' and be with you all during the deliberations. But my physical disability prevents me from making it.

Ours is a model organization of its kind in our country with a dedicated team which lives up to the saying: "All for one, one for all". Your exemplary leadership provides selfless service to members whose number is increasing every day. I send my sincere good wishes to the success of the meeting.

Yours sincerely,

R. Soundararajan LM 710 Nagapattinam

I am in receipt of your kind invitation for attending 29th AGM of your Association on 3rd proximo. Thank you, but I am sorry I would not be able to attend due to old age. I wish successful conduct of the AGM and hope that useful proposals will be passed in the wider interests of the pensioners fraternity including CONSTITUTION OF VIII CPC.

S.P. Gupta IPoS Retd., Secretary,
Post & Telecom Pensioners Assn., Rajasthan

PAYMENTS TO THE ASSOCIATION

Payment of subscription for the journal "Pensioners' Champion" and Donations for the Association **MADE EASY.**

Money Can now be transferred to the association's Bank account through UPI Google Pay / Phone pay **by scanning the QR Code.**

After entering the amount please type your membership number and name in the box "Add a note" seen below the amount credited in Google Pay and "Add a Message" seen in Phone Pay.



Restoration of Commutation after 12 years – CCCGPA Karnataka writes to DOPPW

To: The Secretary
Dept of Pension &
Pensioners' Welfare,
New Delhi – 110001.

8.7.2024

rates, life expectancy and mortality rate. All these factors in this period of 38 years have undergone significant changes as revealed by the following factors.

Sir,

Sub: REQUEST FOR RESTORATION OF COMMUTED PART OF PENSION AFTER 12 YEARS FROM THE EXISTING 15 YEARS

Greetings from the Coordination Committee of Central Government Pensioners Associations, Karnataka, Bengaluru, to which more than 30 Central Government Pensioners' Associations and Pensioners' Associations of Autonomous/Statutory Bodies of Central Government are affiliated.

The Central Government employees at the time of their retirement are eligible to commute up to 40% of their pension and receive a lump sum amount based on the commutation table incorporated in the C.C.S (Commutation of Pension) Rules, 1981 as amended from time to time. The lump sum amount paid is recovered from the pensioner by reducing his pension by the commuted portion of pension which is restored after 15 years. The restoration period of 15 years was fixed based on the suggestion of the Hon'ble Supreme Court in its judgement in 1986 [(1987) 1 SCC 142]. The factors based on which the Government had fixed the restoration period as 15 years in 1986 require revisit and revision as nearly 38 years have elapsed since 1986.

The V CPC had done a review on the period of restoration of the commuted portion of pension and had recommended that it has to be restored after a period of 12 years (*Para 136.10 and 136-12 of V CPC report*).

The commutation factor and the period of restoration of commuted portion of pension are arrived at on three factors viz., interest

Interest Rate

When the government fixed the period of restoration of commutation at 15 years in the year 1986, the interest rate was 12%. When the commutation table was introduced in 1973 the interest rate adopted for the table was 4.75% as against the GPF interest rate of 5.8%. Thus the Government had granted an interest subsidy to the pensioners commuting their pensions.

When the commutation table was revised in the year 2008, the Government had adopted the interest rate of 8% as fixed by the IRDA. However, subsequently the IRDA revised the interest rate to 7.1% from 2020 but the commutation table was not revised by adopting revised rate of interest.

The 6th CPC, while recommending a revised commutation table, had also recommended considering extending interest subsidy on commutation but this recommendation was not implemented.

The 5th CPC in its recommendation as quoted above had recommended restoration of the commuted portion of pension after 12 years with a commutation factor of 9.81. With a commutation factor of 8.194 (Commutation table from 1-1-2006 for age of 61 years), the restoration period for commuted portion of pension has to be further reduced.

Life expectancy and Mortality rate

Mortality rate is another factor which has impact on commutation. The mortality rate is decreasing year by year and life expectancy is increasing year by year. The mortality rate as published by the Institute of

Actuaries of India, in 1973 was 0.02014, in 2004, it was 0.013073 and in 202, it was 0.006349, which shows risk factor of less than 0.1%.

The life expectancy is another factor which has a bearing on the commutation factor and restoration of the commuted portion of pension. The following table gives changes in life expectancy for different periods:

Expectation of life at age 60 years in India	
Year	Life expectancy in years
2020	69.96
2021	69.96
2022	70.19
2023	70.42
2024	70.62

[Source "SRS Based Abridged Life Tables published by the Department of Census]

The above statistics clearly reveal that the mortality rate is decreasing year by year and life expectancy is increasing year by year.

Recovery of Commutation amount:

The interest on commuted value of pension is recoverable in 2.66 years. The Commutation Factor as per the commutation table - 2008 on the Next birthday after superannuation that is at 61 years is 8.194. Therefore the total recovery period of the commuted amount is = $8.194 + 2.66 = 10.85$ years. Even after full recovery, the pensioner keeps on paying for 15 years and thus he goes on to pay additionally for more than 4 years. ($15 \text{ years} - 10.85 = 4.15 \text{ years}$). Thus,

excess recovery is taking place for 4.15 years. While providing the commutation factor the risk factor involved is already taken into consideration as per the mortality table of Institute of Actuaries. Therefore there is no justification for continuing the recovery for four more years when the entire commutation value along with interest is recovered in 10.66 years.

The policy of the Central Government towards its employees who have served the nation building for more than 30 years of service should be sympathetic and they should look after the welfare of employees, particularly pensioners as a model employer. The concept of profit making for the central government on this issue should not be the criterion for fixing the commutation factor and restoration of the commuted value of pension. Hence, the Coordination Committee of Central Government Pensioners Association Karnataka requests to kindly consider our requests in light of above submissions and arrange to cause issue of an order for reducing the PERIODICITY OF RESTORATION OF COMMUTATION OF PENSION, FROM 15 YEARS to 12 YEARS.

Yours faithfully,

For Coordination Committee of Central Government Pensioners Associations, Karnataka, Bangalore

Sd/-

K.B. KRISHNA RAO
General Secretary

Sd/-

S. RADHAKRISHNA
President

Transfer / Credit of amounts to the Association's Bank Account

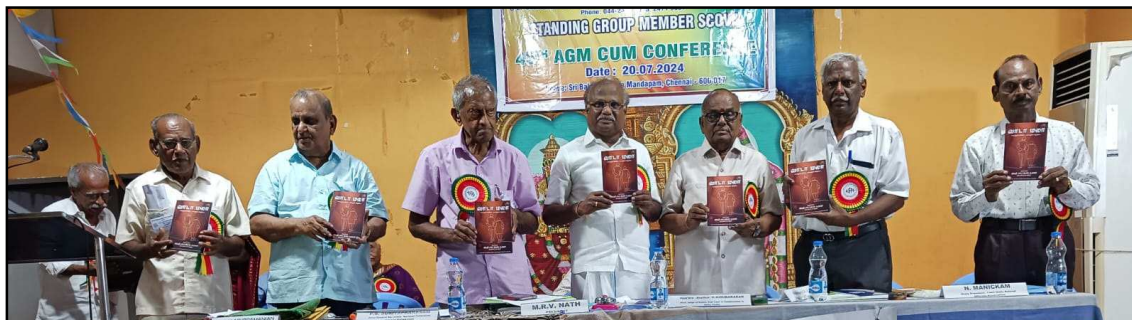
SUBSCRIPTION For Journal Pensioners' Champion

Name of the Account Holder : **Karnataka P&T Pensioners' Association**

Bank: **State Bank of India (SBI)** Branch: NTI Layout Branch, Vidyaranyapura, Bengaluru

Current Account No. **36418697411 / IFSC: SBIN 0009045**

45th AGM-CUM-CONFERENCE OF AIFPA, CHENNAI



Hon'ble Mr Justice (Retd) N Kirubakaran, (Standing-Centre) releasing the book titled "Konjam Sirikka, Konjam Sindhikka". Others on the dais: S/s. D Balasubramanian, General Secretary (2nd from left), M R V Nath, President (3rd) and others

The 45th Annual General Body Meeting-cum-Conference of All India Federation of Pensioners Associations, Chennai was held at Balaji Kalyana Mandapam, T.Nagar, Chennai-17 on 20-07-2024. The AGM started with prayer followed by Welcome address by Sri M R V Nath, President, AIFPA.

The keynote address of the Guest of Honour Com. S C. Maheshwari, SG, BPS, New Delhi, was read out by Sri V Krishnamurthy, AGS, AIFPA as Com. S .C. Maheshwari could not attend for health reason. Before placing the Annual report for 2023-24 Com. D Balasubramanian, G S said that the AIFPA is celebrating its 45th AGM as it was founded on 28-04-1979. The minutes of the 44th AGM and Annual report for 2023-24 were unanimously adopted by the house.

The Chief Guest, Hon'ble Mr Justice N Kirubakaran, Retd. High Court Judge Chennai, in his inaugural speech, opined that retirees should be broad minded and kind hearted to help co-pensioners and the common public too.

He advised seniors to concentrate on spirituality, meditation and yoga; not to indulge in any kind of religious activities. Instead of worrying about the wellness of the family members extend affection and love to them but do not expect the same from them in return. If the mind is clear & clean, then the retired life will be meaningful, peaceful and beautiful. Extend a helping hand to the needy.

The cash award in memory of "Karma Yogi S P Kumaraswamy" was given to the Patron Sri Mukundarajan who is instrumental in programming the address list of subscribers, by the chief guest.

The "Best Association 2024 Award" was presented to Sri MRV Nath, President by Sri V Murugan, Jt. Secretary KPTPA & Out Station Vice President AIFPA.

The book "Konjam Sirikka Konjam Sindhikka" in English (**Laugh a little, Think a little**) written by the Guest of Honour Padmashri Dr. V S Natarajan, Geriatric Medicines, Chennai was released by the Chief Guest Hon'ble Justice N. Kirubakaran. Dr. V S Natarajan explained the kinds of Dementia, i.e. treatable and untreatable dementias. The treatable dementias are curable whereas non-treatable are non-curable. Consuming poor nutritious and less vitamins food leads to depression. To live a healthy life in old age, one should undergo regular health checkups, indulge in simple exercises, reduce rice in diet and drink more water. Increase intake of dhal, milk, cheese etc. which give more protein. One should have one dose of Pneumonia Vaccine in life time for asthma. He also stressed on the need for practising regular Pranayama, mediation and extending free services to the needy and poor.

Com. P Suriyaprakasam, Joint G S, NFIR, the other Guest of Honour, in his speech demanded restoration of commutation after completion of 12 years, constitution of 8th CPC as per 7CPC recommendations and restoration of medical facilities for pensioners in railway hospitals.

Sri N. Manickam, State President, T N retiree officials Association, another Guest of Honour,



Sri V. Murugan, Jt. Secretary, KP&TPA among the audience. (Front Row, 1st from Right)

emphasized on the need for restoration on of OPS to state employees, exemption of hard earned pension amount from Income Tax, restoration of senior citizen train fare concession in the railways, enhancement of medical allowances to the state employees on par with CG employees, etc.

The Audited Accounts for 2023-24 placed by Sri L.Radhakrishnan Assistant Treasurer was unanimously adopted.

In the session after lunch, all the office-bearers/ EC members and out- station delegates were honoured. Sri V Murugan, out-station Vice President was also honoured with a memento. Afterwards, a few delegates were permitted to speak.

Sri D Balasubramanian, General Secretary summed up and explained the action taken so far and said that some problems are still to be resolved. He explained that the Central Government is planning to weaken the functioning of the CGHS like Railway Hospitals by abolishing CGHS dispensaries. He spoke about the delay in acceding to the demand for grant of notional increment for retirement benefits to the pensioners who had retired on 30th June and 31st December and about the urgent need for constitution of the 8th CPC which is due to be implemented from January 2026. He said that in case no announcement is made in the Central budget on 23-7-2023 about constitution of 8th CPC, AIFPA in co-ordination with BPS would join with the staff side JCM unions to demand its constitution.

The General Secretary sought suggestions from the affiliates to solve the budgetary deficiency in running the Federation in general and in meeting the escalating printing charges of the journal "Pensioners Advocate" in particular.

The AGB ended with vote of thanks proposed by Sri Jenab S Noor Ahmed, AGS, AIFPA.

We Welcome the Following Newly Enrolled Members Report By: V.Murugan, Jt.Secretary

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	V.Chayashree	Postal Assistant, Lakshmpuram Post Office, Mysuru	LM 3550
2	R.G.Srikantha	Assistant Supdt. Of Post Offices, West Sub Division, Mysuru	LM 3551
3	Anupama.C.Aigal	Sorting Assistant, Bengaluru City RMS, Bengaluru	LM 3552
4	Sarita Ramesh Terdal	LSG Postal Assistant, Gadag Head Post Office, Gadag	LM 3553
5	N.Tukarama	MTS, Bengaluru City RMS, Bengaluru	LM 3554
6	K.Manjaiah	MTS, Bengaluru City RMS, Bengaluru	LM 3555
7	S.K.Lokaraj	Sorting Assistant, Bengaluru City RMS, Bengaluru	LM 3556
8	M.Padma	MTS, Kolar Head Post Office, Kolar	LM 3557
9	N. Bheemaroo Sindhya	Driver, Grade I, Mail Motor Service, Bengaluru	LM 3558
10	M.Udayakumar	MTS, Bengaluru City RMS, Bengaluru	LM 3559

RENEWAL OF SUBSCRIPTION FOR THE JOURNAL "PENSIONERS' CHAMPION"

We earnestly request Members/Subscribers who have not yet renewed their subscription for the year 2023-24 (July 2023 to June 2024) to renew now. Amount of subscription- Members - Rs.180/- Subscribers- Rs.240/-per year. Amount may be credited to the association's Bank A/c. No. 36418697411 IFSC: SBIN 0009045- SBI NTI Layout Branch, Vidyananyapura, Bengaluru 560097. Account Holder: Karnataka P&T Pensioners' Association. **May also be paid by Scanning the QR Code (in Page 10)**

Subscription received for Pensioners' Champion During June-July 2024

Rs. 20/- to 60 Smt./Sri	Rs. 180/- Smt./Sri	Rs. 180/- Smt./Sri	Rs. 180/- Smt./Sri
2665 V.S.Naik Rs. 20/-	2309 G.Rajanna	2792 L.Jagannath	x x x Navya
S-35 K.Markandeshwara Rao Rs. 60/-	2311 J Elumalai	2819 Sridevi Naragund	x x x Mrs.Jyothi
Rs. 180/- Smt./Sri	2315 Indudhar.V.Patil	2828 R.Srinivasa	Rs.200/- Smt/Sri
1 K.Arumugam	2318 Mohan.R.Savadi	2845 G.Guruprasad	268 Y.L.Vasudeva Rao
221 M.K.Venkatেশ	2339 John Christopher	2846 K.Obaiah	1909 G.Megharajan
401 H.V.Shivaswamy	2340 G.R.Narayana Swamy	2858 Vageesha Varada	1997 D.N.Jagadeesh
542 V.S.Burge	2364 K.R.Ambrose	2868 K.B.Venugopal	2095 K.Chandran
732 K.S.Gayathri	2450 A.P.Bawle	2882 Shakunthala	2927 Parashurama
762 A.Sadananda	2452 M.N.Kamble	2883 B.Ramachandra	Rs.240/- Smt/Sri
837 P.G.Bhatta	2460 M.R.Satyanarayana	2896 Munavar Pasha	S-341 K.Bhaskar
847 S.N.Krishna Murthy	2466 R.M.Karkal	2901 P.M.Kotrabasappa	S-348 M.K.Patwari
921 Mrs.James George	2475 Dr.T.K.Gundu Rao	2922 S.Malathi	S-366 Prakash Shettigar
1073 P.R.Rajanarayana	2479 G.M. Halwadia	2923 G.Hamsaveni	XXX Rabindra
1074 H.C.S. Gopalachar	2480 V.Sujatha	2925 A.M.Kamalasundari	Rs.250/- Smt/Sri
1247 M.S.Seshadri	2485 S Lakshmi	2954 A.S.Nagendra	1278 U.Manohar Shenoy
1258 Keval Krishen	2511 T.G.Chandrashekara	2983 K.V.Shankar	Rs.360/- Smt/Sri
1358 N.D.Devadiga	2515 S.N.Hiremani	2989 M.Ramakrishna	1147 K.B.Kulagod
1370 J.G.Jaiwant	2517 G B Hanumanthappa	2992 B.S.Krishna Naik	1181 V.V.Jacob
1447 N.M.Hegde	2540 K.S.Parameshwara Bhat	2998 H.L.Manjula	1361 N.S.Suryanarayana Iyer
1503 R.Shankar Ramaiah	2590 K.Sanathkumar	3007 K.R.Ratnavathy	1593 H.L.Nagaraj
1555 M.N.Rajeev	2597 R.E.Krishnamurthy	3011 B.Subramanya Bhat	1851 T.V.Seshadri
1561 K. G. Bhuvanendra	2610 M.Chockalingam	3015 R.Ramesh	1868 M.S.Radhakrishna
1717 K.K.Gangadharan	2635 A.Ananda	3016 I N Shashikala	1918 A.H.Sathyabodha Rao
1810 N.K.Katti	2643 D.H.Krishna Rao	3026 T.R.Sasikala	1939 P.S.Kalyani
1831 T.R.Sundararaja	2648 V.Ravinder	3033 Vasudeva Chathra	2283 V.Lakshminarayana
1852 H.M.Nagabhushana	2686 M.Shekarappa	3044 Poomima.J.Rao	2410 K.S.Manjunatha
1910 Kalpana	2698 N.P.Shanmugam	3059 T.S.Arunkumar Babu	2512 P.V.Bhat
1953 C.Ranjini	2700 Umashiva Upadhya	3065 K.Jayakumar	2596 Sardar
1969 K.R.G.Durgaprasad	2702 H.Lokeshwara	3090 Y.Hariprasanna	2982 Mylarappa
2003 S.N.Yewoorakar	2706 D.M.Vittoba Rao	3093 V.Gangahanumaiah	3085 R.A.Manjunatha
2005 N.Veerabhadraiah	2722 A.Padmanabha	3094 C.Narasimha Murthy	XXX Adithya
2006 V.Anantha Rao	2743 L.K. Hegde	3105 K.Nagarajan	XXX Mrs.V.S
2007 N.Prabhakara	2744 P.D.Kulkarni	3126 T.Ashalatha	Rs.480 - Rs.540 Smt/Sri
2038 S.R.Ramanna	2745 T.F.Kanavalli	3128 C.R.Nagaraja Rao	S 367 Vidya S Hegde 480
2093 H.T.Govinda Gowda	2747 H.Panchakshari	3141 K.S.Ganesh	469 E.V.Srinivasan 500
2157 V.Gopal	2748 G.S.Sindagi	3178 Aneel kumar	2960 G.D. Hegde 520
2162 S.A. Kumber	2765 Parashuram.S.Gajakosh	3200 V.Ramya Jalathara	1756 J.Sukumaran 540
2202 P.Sundara Murthy	2772 V.Abdul Rahim	3232 B.N.Uma	2118 M.R.V.Nath 540
2203 M.N.Nagabhushana	2776 B.Balasubramaniam	3257 N.D.Nagaraja	Rs.900/- Smt/Sri
2204 V.M.Shettigar	2777 V. Balaji	3372 M.A.Sriranga	1349 B.G.Pranesh 900
2237 N.Niranjan Phadke	2779 G.Krishnaveni	S-343 R.Ramadurai	2820 R.S.N.Murthy 900
2252 B.R.Kasthuri	2782 M.K.Meera	x x x Jayaprak	3426 N.Hari 900
	2789 K.S.Balasubramanya	XXX Cash Deposit	

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Donation for the Building Fund - 92nd List May-June 2024

SI No.	Name Sri / Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation
1696	Kalpna	1910	3000	6217	23000
1697	V.Lakshminarayana	2283	2000	6201	8000
1698	S.N.Krishna Murthy	847	500	6212	5000
1699	Y.Hariprasanna	3090	120	6213	340
1700	Saroja Ben K. Mehta	-	250		
1701	Tara Ben K. Thakkar	-	250		

List of donations received up to 31-03-2024 has been uploaded to the website of the association 'kptpa.org'. Donors are requested to visit the website and check-up whether their names have been correctly mentioned and the amount donated has been correctly indicated in the list. Discrepancies, if any, may please be informed to the Secretary on Phone: 08023230545 or mobile 948346775

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 2023	136.4	136.4 X 2.88= 393	4587	382.25	46.22	46% from July, 2023
January 2024	138.9	138.9 X 2.88= 400	4732	394.33	50.84	50% from January 2024
May 2024	139.9	139.9 X 2.88=403	4797	399.75	52.91	

- * Linking factor for conversion of the index numbers of 2016 base year to 2001 base year: 2.88
- * AICPI for June 2024 [likely to be published by the Dept of Labour on 30/31-7-2024] are required for computation of DA/DR due from 1-7-2024

BSNL IDA

IDA from 1-1-2024 - 215. 4 % (0.2 % decrease over Oct 23 rate of 215.6%)

IDA from 1-4-2024 - 216. 8 % (1.4 % increases over January 2024 rate of 215.4%)

IDA from 1-7-2024 -217. 8 % (1.0 % increases over April 2024 rate of 216.8 %)

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