



Bilingual (Kannada and English) 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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## 31st ANNUAL GENERAL BODY MEETING

Saturday the 18th July, 2026 at 09.30 am. at

Havyaka Bhavana, 101/A, 8th Main, 11th Cross, Malleshwaram, Bengaluru-03.

**Chief Guest:**



**Professor Babu Mathew**

President, All India Trade Union Congress (AITUC) Karnataka,  
Visiting Professor, National Law School of India University, Bengaluru

- All Life Members, Associate Life Members of the Association and Subscribers to Pensioners' Champion and Well-Wishers are requested to attend the meeting.
- Notice of the AGB, published in page 2
- Annual Report and Audited Accounts will be published in June 2026 issue of the journal
- Felicitations of the members aged 75 and above : List in Pages: 5-7 of April 2026 issue of the Journal: Members requested to confirm their attendance in the AGB
- **Note:** For any other information please contact: K.R. Anantha Ramu, Jt.Secretary: 9448477129; K. Nagesh, Jt.Secretary: 9448705268; Viswanatha Rao, Treasurer : 9343518849

## **NOTICE OF THE ANNUAL GENERAL BODY MEETING**

Notice is hereby given that the **ANNUAL GENERAL BODY MEETING** of Karnataka Posts and Telecommunications Pensioners' Association, Bengaluru, will be held on Saturday, the 18th July, 2026 under the Presidentship of Sri G Babu, President of the Association.

### **AGENDA**

#### **Morning Session - 9-30 a.m.**

1. Welcome
2. Tributes to the late Sri N. Bhaskaran, Founder KP&TPA
3. Confirmation of the minutes of the 30th AGB Meeting held on 12<sup>th</sup> July, 2025. (Minutes have been circulated through the Association's Journal Pensioners' Champion July, 2025 issue: Pages 3-8)
4. Presentation and adoption of the Annual Report for 2025-2026
5. Presentation and adoption of the Audited Statement of Accounts for 2025-2026.

#### **Open Session- 11-00 a.m.**

1. Welcome Speech and introduction of the Chief Guest: K.B.Krishna Rao, Secretary
2. Inauguration of the Open Session by the Chief Guest Prof. Babu Mathew
3. Presentation of cash awards to the meritorious students of Govt. Higher Primary Schools, Yelahanaka, Srirampura, and Kodigehalli, Bengaluru.
4. Felicitations of the Chief Guest, Special Invitees and Members aged 75 years and above.
5. Address by the President of the Association Shri G. Babu.
6. Vote of Thanks: Sri K R Anantha Ramu, Joint Secretary.

#### **Afternoon Session - 2-00 p.m.**

1. Appointment of Chartered Accountant for the year 2026-2027

#### **Discussion on:**

2. 8th CPC- Submission of Memorandum
3. Revision of pension of BSNL pensioners from 1-1-2017 & Inclusion of Revision of Pension of BSNL Pensioners and Pensioners of Autonomous Bodies in the Terms of reference of 8<sup>th</sup> CPC.
4. CGHS, CS (MA) Rules and FMA matters
5. Validation of CCS (Pension) Rules and Principles for expenditure on pension liabilities- passed as a part of the Finance Bill 2025 by the Parliament on 29-03-2025. Writ Petition in the Hon'ble Supreme Court
6. Construction of the 2<sup>nd</sup> floor of Pensioners Bhavan with a Meeting Hall
7. Any other subject with the permission of the Chair
8. Concluding remarks by the President
9. Vote of thanks / National Anthem

Bengaluru, 27-5-2026

**K.B. Krishna Rao**, Secretary

## 8th CPC – MEMORANDUM

Memorandum to the 8<sup>th</sup> Central Pay Commission submitted by KP&TPA on 28-04-2026

**Note: 1st part of the Memorandum on PAY MATTERS was published in pages 8-14 of April 2026 issue of the journal.**

**2<sup>nd</sup> part published in this journal carries answers to questions 2,3,4,5 and 9**

### Allowances

**Q 2. What concerns / views do you face related to Allowances?**

Dearness Allowance

Allowance Related to Housing including HRA

Any Other

**Answer :-**

### Dearness Allowance

Allowances are essential components of compensation and must be protected and periodically revised. DA must remain fully indexed to inflation. The actual price is not taken in to account while calculating the Consumer Price Index (AICPI) as there are about 463 items which are used for arriving at the Consumer Price Index. If price rise takes place for new items and other items show negative Price Rise as a whole its effects get neutralized. The present calculation of Average 12 months should be replaced by 6 months average as the DA is paid once in 6 months. The consumption pattern of Central Government employees differs from that of industrial workers. Therefore, a separate consumption basket representing government employees should be constructed, with appropriate weights for essential expenditure heads such as food, housing, education, healthcare, and transportation.

Price data should be collected from open retail markets and cooperative outlets to ensure that the index reflects the actual prices paid by consumers rather than administratively determined prices.

Point to Point DA should be provided, now DA is rounded off to lowest value. If the employees are eligible for payment of 55.95 percent DA, the DA being sanctioned now is only 55 percent ignoring 0.95 percent. The prices should be calculated based on Market Rates and not on Government Rates which varies up to 25 percent. We propose that 8<sup>th</sup> CPC may recommend merging DA with Basic Pay if the admissible DA crosses 25 percent.

It is further suggested that whenever Dearness Relief crosses **25 percent**, the same should be merged with the **basic pension** of pensioners. A similar principle already exists for serving employees, where additional allowances become admissible once DA crosses certain thresholds.

### Allowance Related to Housing including HRA

It is observed that the present allowance structure has resulted in **inverted equity**, wherein employees in the lower Pay Levels receive the lowest quantum of allowances despite incurring relatively higher expenditure on housing, commuting, and other essential costs. Employees in lower pay levels spend a significantly larger proportion of their income on rent and basic living expenses, placing them under considerable financial strain. Therefore, the 8th Central Pay Commission may consider recommending granting **proportionately higher allowances to employees in lower pay levels**.

In view of the sharp rise in Housing costs and the mismatch between HRA and the actual prevailing Market Rent the following revisions are proposed.

Population of Cities	Class of City	Proposed of HRA (percentage of Basic Pay)
50 Lakhs and above	X	40%
5-50 Lakhs	Y	35%
Below 5 Lakhs	Z	30%

Further, HRA should be indexed to Dearness Allowance so that it automatically adjusts with inflation. The Classification of cities should also be reviewed every Five Years to reflect changing population and housing conditions.

### CPWD Market Rent Assessment

The Central Public Works Department (CPWD) determines market rent for government quarters and fixes overstay charges at **40 to 120 times the license fee**, depending on the city. In Bengaluru, the license fee for Type-I quarters ranges between **Rs. 210 and Rs. 440**, implying a market rent roughly between **Rs. 8,000 and Rs. 25,000**.

We further request that the 8<sup>th</sup> CPC may consider for recommending Payment of HRA to the Pensioners since they are facing hardship to lead a decent life after the retirement since a major portion of the pension is utilized for paying House Rent.

### HRA for Pensioners

At present, House Rent Allowance is paid only to serving employees, while **pensioners are deprived of this benefit**. Due to rising inflation and housing costs, many pensioners face significant financial difficulty in maintaining a decent standard of living after retirement.

During service, many government employees reside in **staff quarters or general pool accommodation** and therefore may not construct a house of their own. After retirement, they are often compelled to live in rented accommodation.

In view of these circumstances, it is **justified that pensioners may also be granted HRA** at rates applicable to serving employees, in order to help them meet rising housing expenses and maintain a reasonable standard of living

### Caretaker Allowance and Welfare Measures for Pensioners

With increasing age, many pensioners suffer from chronic and debilitating conditions such as:

- Alzheimers Disease
- Dementia
- Paralysis
- Severe Post-Surgical Disabilities

Such conditions require continuous care giving support, often imposing heavy financial burdens on pensioners and their families. Therefore, we propose that

A Caretaker Allowance based on certified medical necessity may be introduced

### Additional Welfare Measures

- Restore railway fare concessions for senior citizens
- Establish elder-friendly holiday homes and hostels across the country

### Justification

These measures promote:

- Active and healthy ageing
- Mobility and social participation
- Dignity and improved quality of life

### Advances

### Q3. What Concerns / Views do you face related to Advances?

Any other

Answer :-

Any other:

## FUNERAL ADVANCE - For Pensioners

The Government of Telangana has sanctioned a funeral advance of Rs.30,000 to its employees and pensioners.

It is proposed that a similar provision be extended to Central Government employees and pensioners, ensuring timely financial assistance to the bereaved family to meet immediate funeral expenses with dignity.

It is requested that the 8th Central Pay Commission may please consider introducing a uniform provision for **Funeral Advance of at least Rs.30,000** for all Central Government employees and pensioners. The amount may be periodically revised in line with inflation. The advance should be released immediately to the next of kin or nominee with a simple and time-bound procedure.

### Facilities

#### Q 4 What concerns / views do you face related to Facilities?

Medical Facility

Leave Travel Concession

Any other

#### What concerns / views do you face related to Facilities?

Facilities are the back bone of the social security and must be strengthened. Facilities ensure dignity, reduce stress and improve productivity. Strengthening them supports a human and efficient work force.

#### Leave Travel Concession (LTC) :-

Extension of LTC to Pensioners

At present, pensioners are excluded from LTC benefits.

It is proposed that:

- ❑ **LTC be extended to pensioners**, enabling them to travel with their families

This will:

- ❑ Improve the **quality of life and social well-being of pensioners**
- ❑ Provide them an opportunity for **post-retirement recreation and mobility**
- ❑ Contribute to the **tourism industry**, especially in domestic sectors

### Medical Facilities:-

Right to Health is an essential component of the right to life with dignity. Access to adequate Medical Care ensures not only meaningful existence but also the physical and mental wellbeing of employees and pensioners. Therefore, all the Central Government Employees and Pensioners should receive equitable health care facilities without discrimination and they should be ensured Cashless Treatment Facilities. As recommended by the Parliamentary Standing Committee every district Headquarters should have a CGHS Wellness Center. More and More Multispeciality Hospitals in all the Cities and Towns should be empanelled by the CGHS. Required number of Doctors and other Para Medical Staff may be posted in all the Wellness Centers. The Treatment and Diagnostic charges should be revised periodically and no hospital should charge over and above the prescribed rates from the employees and pensioners. To address these challenges 8<sup>th</sup> CPC may recommend for immediate expansion of CGHS Wellness Centers from 81 cities to at least 150 cities, in consultation with the Staff Side of National Council (JCM). However, as recommended by the Parliamentary Standing Committee in every district CGHS wellness Centre may be established. Action to immediately recruit minimum 2000 Doctors and filling up of all the vacancies in Para Medical Categories must be taken by the Government.

The Cashless Treatment Facilities should be extended to employees covered under CGHS and CSMA Rules and also Pensioners. Cashless system will ensure timely access to treatment, financial security and reduction in

administrative burden etc. parents, parents-in-laws, irrespective of the income limit should be considered as dependents of the Government employees for medical treatment. Under CS (MA) Rules Government employees and their family members are to be given free medical treatment. However the employees under CGHS are forced to pay contribution every month depending upon the Pay Level.

Pensioners have to pay 120 months contribution for getting a pensioner CGHS Card with life time validity. **Central Government employees and pensioners may be exempted from this contribution and government may contribute the same on behalf of the employees and pensioners**

The Pensioners governed by Railway Health Scheme (Retired Employees Liberalized Health Scheme) also face the same problem. We propose modernization of all Railway Hospitals with advanced facilities, integrate RELHS and Ex-Servicemen Contributory Health Scheme (ECHS) with CGHS and empanelled hospitals for specialized care. Employees who are at present entitled for semi Private Ward may be made entitled for Private Ward and employees who are eligible for General Ward may be made entitled for Semi Private Ward.

We also propose that employees and Pensioners of Autonomous Bodies established by Acts of Parliament also should be extended CGHS facilities.

Parliamentary Panel recommended for increasing the FMA to Rupees Three Thousand per month which the Government has not implemented. We propose to 8<sup>th</sup> CPC that due to continued inflation the allowance should now be revised to Rs.5000- per month. The FMA should be linked with consumer price index and whenever DR is revised FMA should be automatically increased to maintain its real value.

## Retirement Benefits

### Q 9 What concerns / views do you face related to Retirement Benefits?

Death cum Retirement Gratuity (DCRG) under OPS NPS UPS

OROP

Leave Salary Encashment

Pension Commutation

pension

Any other.

### Death cum Retirement Gratuity (DCRG) under OPS NPS UPS

DCRG is currently calculated at  $\frac{1}{4}$  of the Basic Pay + DA for each completed 6-month period of qualifying service, subject to a maximum of 16.5 times the emoluments and a monetary ceiling of Rupees 25 Lakhs. This benefit is admissible to Government Employees who retired after completing 5 years of qualifying service. In cases where a Government Employee dies while in service, the Family is granted Gratuity at prescribed rates. We propose that Gratuity should be calculated on the basis of 25 effective working days instead of 30 days in a month, so that Government Employees are not placed at a disadvantageous position compared to employees covered under the Payment of Gratuity Act. Further, the existing ceiling of 16.5 times the emoluments should be removed. This effectively reduces Gratuity for employees who have served beyond 33 years. We further propose that the 8<sup>th</sup> CPC may recommend calculating Gratuity at half a month Basic Pay + DA for each completed 6 months period of qualifying service. Considering rising salaries and inflation the maximum gratuity ceiling should be **enhanced from Rupees 25 Lakhs to Rs.75 Lakhs**. All these revised benefits should be extended to employees covered under NPS and UPS schemes ensuring equitable retirement benefits across all categories of Central Government Employees.

## **OROP :- Extension of OROP principles to civil pensioners.**

The Government of India has implemented the One Rank One Pension (OROP) scheme for Armed Forces personnel to remove disparities whereby individuals of the same rank and length of service were receiving different pensions due to retirement at different points in time. This principle ensures that persons of equivalent rank and status receive comparable pensions, irrespective of their date of retirement.

Similarly, there already exists complete parity in pension among constitutional authorities such as Judges of the Supreme Court, High Courts, and the Comptroller and Auditor General of India, regardless of their retirement date.

For Civilian Employees, the V Central Pay Commission had recommended parity between past and future pensioners. However, disparities have re-emerged.

We, therefore, request the 8<sup>th</sup> Central Pay Commission to disregard the restrictive provisions introduced through the Validation of the Central Civil Services (Pension) Rules 2025 and reaffirm the principle that all pensioners constitute a single homogeneous class. Accordingly, the OROP principle should be extended to Central Civil Pensioners, ensuring parity in Pension without artificial cut off dates based on retirement. The fitment factor for revision of Pension should be at par with the same recommended for employees.

### **PARITY BETWEEN PAST AND PRESENT PENSIONERS**

The 7th Central Pay Commission (CPC) had recommended ensuring parity between past and present pensioners as a matter of equity and social justice. This principle recognizes that pensioners, irrespective of their date of retirement, should not be subjected to disparities in pension solely due to the dates of their retirement.

Historically, the Government had implemented the recommendations of the 5th CPC by adopting a fair and rational methodology-**notional fixation of pay** of past pensioners in the revised pay scales by applying the same fitment formula as was granted to serving employees. Based on such notional pay fixation, pension was revised, thereby ensuring a reasonable degree of parity.

However, subsequent orders have diluted this principle by linking pension revision to the **pay scale or pay matrix level from which the employee retired**, rather than the **post actually held**. This has resulted in anomalies and disparities, particularly in cases where pay structures have undergone restructuring, merger of scales, or upgradation of posts over time.

### **Justification**

#### **1. Equity and Fairness**

Pensioners who held the same post but retired at different points of time should receive comparable pension. Discrimination based solely on date of retirement is arbitrary and contrary to the principles of equality.

#### **2. Judicial Principles**

The Honourable Supreme Court, in various judgments (including the landmark *D.S. Nakara* case), has upheld that pensioners form a homogeneous class and should not be treated unequally without reasonable justification.

#### **3. Anomalies Due to Pay Structure Changes**

On the recommendations of successive Pay Commissions, pay scales have been merged, upgraded, or replaced by pay matrix levels. Linking revision of pension to old pay scales rather than the post held on retirement, leads to distortions and lower pension for earlier retirees.

#### **4. Consistency with Earlier CPC Approach**

The methodology adopted after the 5th CPC-granting notional pay fixation with the

same fitment benefit as for serving employees—ensured transparency, uniformity, and fairness. A return to this approach would remove existing disparities.

### 5. Dignity and Social Security

Pension is a deferred wage and a measure of social security. Ensuring parity reinforces the dignity of pensioners who have rendered long years of service to the nation.

#### Recommendation Requested

8th Central Pay Commission is earnestly requested to recommend to:

- ❑ **Ensure full parity between past and present pensioners** by adopting a uniform and equitable method of pension revision.
- ❑ **Restore the principle of notional pay fixation**, applying the same fitment formula as applicable to serving employees.
- ❑ **Link pension revision to the post held at the time of retirement**, rather than to the

pay scale or pay matrix level from which the pensioner retired.

- ❑ **Address anomalies arising out of scale mergers, upgradations, and restructuring**, ensuring that no pensioner is placed at a disadvantage due to systemic changes.

#### Commutation of Pension

#### Restoration of Commutation of Pension after 11 years – Request for Review of Rule 10 A of CCS (Commutation of Pension) Rules,1981.

In accordance with Rule 10A of the CCS (Commutation of Pension) Rules 1981 Restoration of Commutation Pension is after 15 years. These Rules were framed nearly 39 years ago based on the Financial and Actuarial Parameters prevailing at that time. However, lot of changes have taken place during these 39 years which include interest rates, life expectancy, mortality rates, and actuarial risk factors necessitating a fresh look at the restoration period.

Item	Year 1986	Year 2008	Year 2023
<b>Commutation factor</b>	<b>10.46 (Retirement) age 58 years</b>	<b>8.194 (Retirement ) age 60 years)</b>	<b>8.194 (Retirement ) age 60 years</b>
Interest rate IRDA	12 percent	8 percent	7.1 percent
Life expectancy	57.7 years	66.1 years	70.42 percent
Death rate	11.3 percent	7.3 percent	7.3 percent
Mortality rate at age 61 years	0.2014(1973)	0.01439	0.00695
Risk factor		0.046 percent	0.014 percent
Principal recovery period	10.46 years	8.194 years	8.194 years
Interest recovery period	3.75 years	2.66 years	2.66 years
Risk factor	0.8 years	0.6 years	0.4 years
<b>Total recovery period</b>	<b>15 years</b>	<b>11.454 years</b>	<b>11.254 years</b>

The following illustration will be more explicit.

### **Recovery of Commuted Value-**

Illustratively for a pensioner aged 61 years (Next Birthday)

Commutation Factor	:	8.194
Amount Commuted	:	Rs. 100
Commuted Value Received	:	Rs. 9,833
Amount Recovered in 10 years	:	Rs.12,000
Amount recovered in 15 years	:	Rs.18,000

Thus, the entire commuted value is recovered within about 10 years and recovery beyond this period results in excess recovery from pensioners. Therefore, restoration of commuted pension after 11 years would be reasonable.

Although Commutation is optional, Government as a Model Employer must consider this matter from a welfare perspective of the senior citizen who have served the nation rather than on a revenue perspective. Many experts body have also recommended for restoration of commuted pension in a shorter period.

Many State Governments have also reduced the period varying from 12 to 13 years. Kerala State Government Service Rules part III provide for restoration of commutation after 12 years. The Gujarat Government order dated 12-10-2022 provides for restoration of commutation after 13 years. 5<sup>th</sup> CPC recommend restoration after 12 years. 2<sup>nd</sup> National Judicial Commission recommended restoration after 12 years.

Therefore, we propose to the 8<sup>th</sup> CPC to recommend for restoration of Pension after 11 years. It is also to be mentioned here that this issue is pending in the Standing Committee of

National Council – JCM, where in the official side has agreed to consider this issue but unfortunately not yet resolved.

### **Revision of Pension & Family Pension:**

#### **Pension to be fixed at 67 percent and family Pension at 50 percent of the Last pay drawn**

For a decent and dignified life after retirement to support a minimum two member family units full pension should be fixed at **67 percent of the Last Pay Drawn (LPD)** or the Average of the last 10 months emoluments which is more beneficial instead of the present 50 percent of the last pay drawn.

Accordingly, the Family Pension should be **50 percent instead of the existing 30 percent**. Period of payment of enhanced family pension may be extended up to 70 years.

#### **Age related Additional Pension/ Additional Family Pension**

The Additional Pension/Family Pension is being paid at present to Pensioners/ Family Pensioners after they complete the prescribed age limits of 80, 85, 90, 95 and 100 years at 20 percent, 30 percent, 40 percent, 50 percent and at 100 percent of the pension/family pension respectively.

Life Expectancy in the country is 72 years (2025). Therefore, the benefits of age-based additional pension/family pension are not reaching a majority of the Pensioners/ Family Pensioners. Therefore, the prescribed age limits and the quantum of additional pension admissible need a review and revision

The 110th report of the Parliamentary Standing Committee on Personnel, Public Grievances presented on 10-12-2021, has recommended Additional Pension of 5% every five years after superannuation. We propose the following for the consideration of the 8<sup>th</sup> CPC.

### **Proposed Age Based Additional Pension Structure**

<b>Age</b>	<b>Proposed Additional Pension</b>
65 Years	70 percent of Last Pay Drawn (LPD) Drawn (LPD)
70 Years	75 percent of LPD
75 Years	80 percent of LPD
80 Years	85 percent of LPD
85 Years	90 percent of LPD
90 Years	100 percent of LPD

### **Family Pension to a Divorced Daughter**

#### **Relaxation of the Dependency criterion for grant of family pension to a Divorced Daughter**

As per Rule 50 (9) (a) (ii) of CCS (Pension Rule) 2021, a Divorced Daughter is eligible for family pension if she is NOT earning her livelihood. Sub Rule (b) ibid states that a daughter shall be deemed to be earning her livelihood if her income from other sources is equal to or more than the minimum family pension and the Dearness Relief admissible thereon.

This condition has rendered a Divorced Daughter **ineligible** for family pension if she has been granted alimony by a court of law and if the Court-ordered spousal maintenance amount is either equal to or exceeds the sum of the minimum family pension and the DR admissible thereon.

It is appropriate to mention here that if the divorcee has children to be looked after by her and if no child support is extended to her after the divorce, it would be extremely difficult for her to manage the domestic expenses with the amount of alimony granted to her by the court.

Therefore, 8th CPC is earnestly requested to recommend to the Government that the amount of alimony received monthly by a divorced daughter **must not be considered as “earning her livelihood or earning an income”** which is likely to make her ineligible for family pension. Recommendation for making suitable amendments to Pension Rules may also please be made.

### **Other Important Aspects**

Various Supreme Court Judgments especially that of the historical Nakara Judgment dated 17-12-1982 has ruled that pension is not a bounty or Ex-Gratia but a right and deferred wage and the order prohibited discrimination amongst pensioners. Excluding the existing pensioners entirely from the Terms of reference of 8<sup>th</sup> CPC will be in sharp contrast to the previous CPCs and Supreme Court Judgment. Recently the Honourable Supreme Court has ruled that pensioners cannot be discriminated when compared to serving employees on benefits like DA DR etc and such discrimination will amount to violation of Article 14 of the Constitution of India. Therefore, the recommendations of the 8<sup>th</sup> CPC with regard to all pensionary benefits and matters connected with Pensioners should be made equally applicable to the pensioners who retired prior to 01-01-2026, irrespective of the date of their retirement, and also to the existing family pensioners.

Simultaneous revision of pension and family pension of pensioners and family pensioners of Autonomous and Statutory Bodies established by an Act of Parliament must be ensured along with other Central Government pensioners.

### **Justification**

1. Pensioners of these Autonomous and Statutory Bodies are covered under the CCS (Pension) Rules, 1972, as amended from time to time.

2. Recommendations of earlier Pay Commissions, as approved by the Government, have been extended to employees and family pensioners of such Autonomous and Statutory Bodies, though typically implemented with a delay of one or two years.

In view of the above, it is requested that this issue may kindly be considered to ensure equitable and timely benefits to such pensioners.

**Additional facilities as a welfare measure to be provided to the Pensioners.**

- 1) Considering the escalating House Rent in all the cities and towns and even in rural areas, Pensioners may be given House Rent Allowance in view of the fact that the monthly income of the pensioner gets reduced to 50 percent of the income that was being received immediately before his retirement
- 2) Pensioners may also be extended the benefit of LTC.
- 3) With increasing age many Pensioners suffer from chronic and debilitating conditions such as Alzheimer disease, Dementia, Paralysis, Severe post-surgical disabilities etc. which require a home nursing care taker. We propose that the 8<sup>th</sup> CPC may recommend for **Care Taker Allowance** based on medical necessity.
- 4) Pension and Family Pension should be exempted from Income Tax.
- 5) Railway Concessions for Senior Citizens may be restored.
- 6) Government may establish elder friendly holiday homes hostels across the country.

- 7) Physically Disabled Pensioners Family Pensioners may be provided physical Assistance and to meet the inevitable mobility cost, a special allowance to visit hospitals, diagnostic centres may be recommended
- 8) Funeral Advance at Rs. 30000- for pensioners as provided by Telangana state government.

**Restoration of Defined and Non-Contributory Pension Scheme.**

The Government decision to replace the Defined and Non-Contributory Pension Scheme by New Pension System - NPS- to those employees who joined Central Government service on or after 01.01.2004 is in contravention of the Supreme Court ruling that the Pension is as good as a right to property and is enforceable. The NPS has already made social security in old age uncertain and dependent on Market rates. The scheme has been compulsorily imposed on a section of the Central Government Employees and it is discriminatory.

The subsequent Unified Pensions Scheme – UPS- introduced by the Government wef.01.04.2025 has also not been welcomed by the Central Government Employees. Out of more than 26 Lakhs NPS employees only 1.22 Lakhs (around 4.5 percent) migrated to UPS. Therefore, all those covered under NPS/UPS may be reverted back to Defined and Non-Contributory Statutory Pension Scheme (OPS) under the CCS Pension Rules 2021.

**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 printed alongside.**

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



## MAY DAY 2026

### Co-ordination of Committee of Central Government Pensioners' Associations Karnataka

The Management Committee of CCCGPA observed May Day on Friday 1-05-2026 at Hotel Shanthi Sagar, Basaveshwaranagar, and Bengaluru-560079. Shri Krishna Rao presided. Com G. Babu President, KPTPA & AGS, AIBSNLPWA was the Chief Guest.

General Secretary Sri S.Radhakrishna welcomed the members and requested Com G Babu, a veteran leader of CG employees, BSNL Employees movement and President of KPTPA to speak on the significance of May Day.

Com G. Babu in his speech, tracing the history of the International Workers Day, mentioning about the 1886 Haymarket Affair in Chicago, where police killed labourers protesting for an eight-hour workday, said that observance of the Day in our country now has assumed

more importance than ever before, in view of the recent developments in the country.

Speaking about privatisation of many public sector undertaking in the country, the move to hand over some more to the Private Sector and the recent amendments to the Labour Laws, he said that unity among the working classes assumes more importance now, as we see a concerted move on the part of the government to impose stringent labour laws which would curtail the rights of the workers earned after centuries of great struggles.

Com G. Babu also stressed on the need for unity among Pensioners and Pensioners Associations, especially in the context of passing of the 'Validation of Pension Rules' and omission of revision of pension of the existing pensioners in the terms of reference of the 8th CPC.

### Writ petition before the Hon'ble Supreme Court: Status

The Writ Petition challenging the constitutional validity of "validation of Pension Rules" was filed in the Hon'ble Supreme Court on 16-10-2025 by the National Coordination Committee Pensioners Associations (NCCPA) and 18 Pensioners Associations in the country, including **Karnataka Posts and Telecommunications Pensioners Association** who are the petitioners.

The petition is filed under Article 32 of the Constitution by the Advocate Sri Mudit Gupta for the Petitioners was admitted on 17-11-2025. Writ Petition number is "WP (Civil) 1057/2025". Registered on 04-11-2025

The matter listed as Item No. 32 before Court No. 6 ON 19-05-2026 was not taken up. **Listed for hearing on 25-08-2026**

### OBITUARY

Sri **T.T. Doddamani**, LM 2783, Retd. SPM HSG-II, Hubballi HO expired on 11-05-2026 at the age of 87 years.

Smt. **D.L. Pushpa**, LM 2246, Retd. HSG PA O/o. the Chief Postmaster General, Karnataka Circle expired on 22-05-2026 at the age of 73 years.

**The Executive Committee, KP&TPA expresses its heartfelt condolences to the members of the bereaved families**

### Central Government Holidays in June, 2026

Muharram

26-06-2026

Wednesday

## 8th Central Pay Commission

### **A write up by Sri P S Prasad, President COC Karnataka & Jt Secretary, CCCGPA Karnataka on the justification for demanding Rs.1,00,000 as Minimum Salary and the Breakdown of Rs.69,000 demanded as the Minimum Wage**

#### **Demand for Rs.1 Lakh Minimum Salary for Central Govt Employees / Breakdown of Rs.69, 000 Minimum Wage**

Confederation's / Staff side JCM 8th CPC charter of demands.

Here's how Rs.69,000 minimum wage/ Rs.1.5 lakh family expense is calculated, and why unions argue Govt must be a "model employer":

**1. Core logic:** Govt's own formula + ground reality

#### **A) Family unit concept**

- ❑ Dr. Aykroyd formula + 15th ILC: Minimum wage = 3 consumption units
- ❑ Confederation demand: 6 members = Self + Spouse + 2 Children + 2 Parents = 5 units
- ❑ Self = 1 unit, Spouse = 1 unit, Child = 0.8 x 2 = 1.6, Parents = 0.8 x 2 = 1.6
- ❑ Total = 5.2 units, rounded to 5 units

- **Why parents included:** Govt mandates employees to care for dependent parents. CGHS covers parents. Maintenance & Welfare of Parents Act, 2007 makes it a legal duty.

#### **B) No gender bias**

- ❑ Food, clothing, rent, school, healthcare cost same for male/female.
- ❑ Children's expenses = adult expenses now: coaching, transport, digital needs.

#### **2. Current expenses driving**

#### **Rs.1.15 lakh per month for 6 members**

Based on Confederation's data submitted to 8th CPC, Metro/X City rates:

#### **Monthly cost for family of 6 Remarks**

<b>Food</b>	Rs.28,000	As per ICMR norms + market prices 2026.
<b>Housing city.rent</b>	Rs.25,000	2BHK in X/Y HRA not covering actual
<b>Education</b>	Rs. 22,000	for 2 kids: fees +books+transport + coaching
<b>Healthcare</b>	Rs.12,000	CGHS gaps + OPD+ medicines for 60+ parents
<b>Transport</b>	Rs. 8,000	Office commute +children school +parents hospital
<b>Clothing, footwear</b>	Rs. 5,000	6 members
<b>Fuel, light, water</b>	Rs.6,000	Electricity + LPG + water.
<b>Misc</b>	Rs.9,000	Phone, internet, social obligations, repair
<b>Total</b>	Rs.1,15,000*	Actual family running cost 2026

**Why Rs.69,000 minimum wage:** After deducting 40% for skill factor, savings, social needs as per ILC norms, the net minimum wage works out to Rs.69,000.

Why demand Rs.1 Lakh: Level-1 employee + DA 50% + HRA + Transport should reach Rs.1 lakh for 6-member family to live with dignity.

### 3. Why Govt must pay this as “Model Employer”

- i. Article 43: State shall secure living wage for all workers
- ii. Govt’s own orders: CCS Rules, CGHS, LTC, Children Education Allowance all assume family of 4-6. But pay structure assumes 3 units only since 1957.
- iii. Private sector comparison: MNC entry-level in metros = Rs.60K -Rs.80K for 22-year-old. Govt Level-1 starts at Rs.18,000. Gap widened to 300%.
- iv. Expenses rising faster than DA: CPI-IW tracks retail but school fees + healthcare + rent inflation is 12-15% vs DA 4-6% yearly.

- v. Parent Care Burden:

With no “Parent Care Leave” yet, employees spend from salary. Parents’ medical inflation 14% yearly.

### 4. Key 8th CPC demands linked to this

- i. Minimum wage Rs. 69,000 from 1.1.2026
- ii. Fitment factor 3.83 vs 2.57 in 7th CPC
- iii. 5 units for family instead of 3 units.
- iv. Children Education Allowance 10,000/child + Hostel subsidy Rs.20,000.
- v. HRA to match actual rent - remove 24%/16%/8% ceiling
- vi. Parent Care Leave + Medical Allowance 5,000 for dependent parents

<b>BSNL IDA</b>
IDA from 1-10-2025 - 233.2 % (6.1 % increase over July 25 rate of 227.1%)
IDA from 1-01-2026 - 236. 7 % (3.5 % increases over Oct. 2025 rate of 233.2%)
IDA from 1-04-2026 - 238. 3 % (1.6 % increases over Jan. 2026 rate of 236.7%)

**Note 1:** Department of Public Enterprises vide its OM W-02/0037/2025-DPE(WC)/FTS-1420 dated 27-02-2026 issued for revision of IDA to 236.7% from 01-01-2026, vide para 5 imposed a condition that implementation of its order on IDA rests with the Administrative Ministry of the CPSE concerned including its financial implications. This condition led to non-revision of IDA of BSNL pensioners from 233.2% to 236.7% from January 2026. However, after strong protests from BSNL Employees and Pensioners, Department of Telecommunications vide its OM F.No.61-1/2026-SU dated 21-05-2026 issued an order for revision of IDA of BSNL pensioners to 236.7% from

01-01-2026 without any conditions paving the way for payment of arrears of IDA from January 2026.

**Note 2 :** Department of Public Enterprises in its OM No.W-02/0037/2025-DPE(WC)/FTS-14505 dated 24-04-2026 issued for revision of IDA to 238.3% from 01-04-2026 did not include any conditional clause in its order which paved the way for its implementation by BSNL and pensioners were paid an increase of 5.1% over the IDA rate of 233.2%.

With the issuance of DoT OM dated 21-05-2026 quoted above, the decks are now cleared for payment of arrears of IDA/DR to pensioners from January 2026.

<b>ALL INDIA CONSUMER PRICE INDEX</b>						
Month	CPI Base 2016=100	CPI Base 2001=100	12 Months Total	Monthly average	7th CPC % increase over 261.42	DR due
Dec. 2024	143.7	143.7 X 2.88= 414	4893	407.75	55.975	55% from Jan 2025
June. 2025	145	145 X 2.88= 418	4962	413.50	58.17	58% from 1st July 2025
March 2026	149.1	149.1 X 2.88= 429	5080	423.33	61.93	60% from 1st Jan. 2026

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

**1) Kamakshi Hospital**

# 5,6,&amp;7 NH Palya Industrial Layout, JP Nagar, Mysuru-570031

Empanelled for all available facilities under CGHS Bengaluru with effect from 27/3/2026

Reference: Additional Director, CGHS, Bengaluru

OM Z/28015/CGHS/BNG/EMP/2025 Date: 30.03.2026

**2) Nayana Kumars Multispeciality Hospital**

No. CA-6, 3rd Main Road, Near Nethaji Circle, Dattagalli, Mysore 570022

Empanelled for all available facilities under CGHS Bengaluru with effect from 27/3/2026

Reference: Additional Director, CGHS, Bengaluru - OM Z/28015/CGHS/BNG/EMP/2025

Date: 30.03.2026

**3) Avant BKG Hospitals**

(A Unit of Dhavani Assoc Pvt. Ltd)

6/2A3 Bogadi Ring Road, near Bogadi Circle, Mysore -570026

Empanelled for all available facilities under CGHS Bengaluru with effect from 27/3/2026

Reference: Additional Director, CGHS, Bengaluru

OM Z/28015/CGHS/BNG/EMP/2025 Date: 30.03.2026

**Donation for the Building Fund April-May 2026**

SI No.	Name Sri / Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of Donation
1	S M Vittal Rao	48	5000	7452	211700
2	T M Ramesh	3465	3000	7444	
3	M Shivanna	3344	1140	7028	
4	K Sivadass	1265	1000	7440	7000
5	B M Badiger	3715	1000	7448	
6	Noor Jahan	3363	1000	7031	
7	K Devanathan	2179	820	7449	13480
8	G D Kulkarni	3703	400	7438	

**Donation to Association April-May 2026**

SI No.	Name Sri / Smt.	Membership No.	Amount Rs.	Receipt No.
1	V Murugan	1970	5000	7450 For Education purposes
2	K V Sathyanarayana Rao	2755	5000	2755
3	M Neelappa	3180	500	7027
4	M Shivanna	3344	500	7028 For Education purposes

**WE WELCOME THE FOLLOWING NEWLY ENROLLED MEMBERS**

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	Dhananjaya	Incharge PPC Parcel Hub Peenya BG58	3810
2	M S Gayathri	SA BG City RMS	3811
3	S Rudrappa	PA K R Mohalla Mysuru	3812

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**31st ANNUAL GENERAL BODY MEETING**

**Saturday the 18th July, 2026 at 09.30 am.**

Felicitation of the members aged 75 and above in the AGB :: List published in Pages 5-7 of April 2026 issue

**Additions :**

SI No	Membership LM / ALM	Name Smt./Sri	DoB	Designation & Office from which retired
1	1630	Savalgi Naik	07-01-1946	TBOP S A, RMS Q Dn, Birur
2	1677	S.Balachandar	10-05-1949	Dy.Director, Postal Accounts
3	3377	H.Mallappa	08-09-1950	LSG PA, Shivamogga H O
4	3379	V.K.Bhajanthri	01-05-1950	LSG SPM, Bhadravathi Paper Town PO
5	3583	M.S.Lakshmi	31-01-1950	SPM, Mysuru University P O

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