PENSIONERS' CHAMPION

Bilingual (Kannada and English) Monthly Journal of
KARNATAKA POSTS AND TELECOMMUNICATIONS
PENSIONERS' ASSOCIATION (R)
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(FORMERLY RMS PENSIONERS' ASSOCIATION)
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Registered Office: Pensioners' Bhavan, Telecom Layout, Sriramapura Phase II Bengaluru-560064
Working Office: # 165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bengaluru-560 079 Phone: 23230545

e-mail: pensionersbhavan@gmail.com **Website : www.kptpa.org**

G. Babu	N. Nagalakshmi	V. Murugan	K.B. Krishna Rao	K.R. Anantha Ramu	K. Nagesh	Viswanatha Rao	A. Prakash
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SWACHH BHARATH ABHIYAN - CLEANLINESS CAMPAIGN



Organised by KP&TPA on 02-10-2026 in Telecom Layout, Bengaluru

(Report & Photos in Pages 2&15)

Swachh Bharath Abhiyan - Cleanliness Campaign

Karnataka P &T Pensioners Association, Bengaluru organised cleanliness drive and planting of saplings on 2nd October 2026 in Telecom Layout, Bengaluru in the 1st Main Road and 11th Cross of the layout.

About 30 Pensioners including the Executive Committee Members of the Association participated.

A few residents of Telecom Layout including Sri Nagaraju, President of the RWA joined the Cleanliness campaign.

This year's Swachh Bharath Abhiyan, in addition to cleaning of selected sites, included planting of saplings. More than 10 saplings were planted at the selected spots in the 1st Main Road.

Sri G Babu, President, KP&TPA took the initiative, made all arrangements for a successful cleanliness drive and planting of saplings and led the volunteers.

Sri Murugan,Vice President, Sri Krishna Rao, Secretary, Sri Anantha Ramu, Joint Secretary and other Executive Committee Members actively involved themselves in the annual event.

This year's cleanliness drive was unique because the participants in the campaign were not only from Bengaluru but included the EC Member Sri V Shashidhara from Shivamogga Some members of the Association from Sahakaranagar and the adjacent Shivarama Karantha Nagar Viz. Sri M. Ramakrishna and Sri P. Damodara Bhat enthusiastically joined both the drives.

The 1st Main Road and the 11th Cross, Telecom Layout, Bengaluru were cleanly swept and the thrash was removed.The slush that had accumulated on the Main Road, due to the overnight rain, was also cleared making the Main Road look clean and tidy.

A few photos taken before cleaning, during the cleaning process, after the Roads were swept clean and during planting of saplings are posted below and in page 15.

Before Cleaning





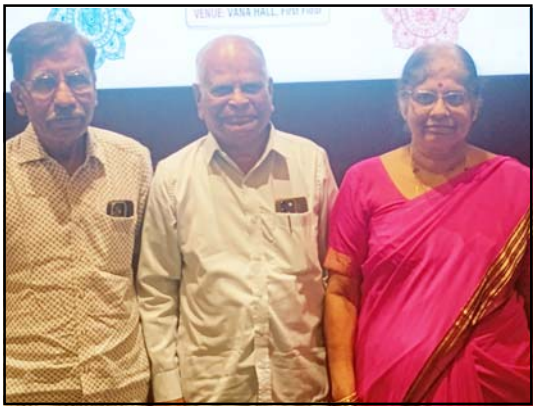
The Process of Cleaning





8th Pay Commission visited Bengaluru on 7th - 8th October, 2026 for interaction with Stakeholders

Coordination Committee of Central Government Pensioners Associations, Karnataka (CCCGPA) and some Affliate Associations Interacted with the 8th Central Pay Commission (8th CPC) on 08.10.2026



From Left : G. Babu, President, K.B. Krishna Rao, Secretary and Smt. Nagalakshmi, Vice President, K P&T PA, interacted with 8th CPC



Representatives of CCCGPA, Karnataka who interacted with 8th CPC

President Sri K.B.Krishna Rao, Vice President Sri P. Gangadhara Rao and General Secretary, Sri S. Radhakrishna attended the meeting with the Pay Commission for an interaction with it on Pension and other matters.

Both the President and the General Secretary made submissions on all the issues included in the memorandum submitted by CCCGPA to the Pay Commission.

Sri Radhakrishna. G.S had prepared a PPT on the subjects of the memorandum which was displayed during the interaction with the Commission.

Glad to note that they were allowed to make detailed submissions on various issues mentioned in the memorandum.

Chairperson, Smt.Justice Ranjan Prakash Desai, joined the meeting virtually. Member - Secretary Shri Pankaj Jain, Member Prof. Pulak Ghosh and other officials of the Commission were present.

The Member Secretary was receptive and was making notes on all most all the subjects / issues presented by the President and the Secretary, CCCGPA, before the Pay Commission. Glad that the Member Secretary was interacting with both during the course of their presentation on various pension matters and health care issues

However, unfortunately, when the issues related to revision of pension of BSNL Pensioners and simultaneous implementation of the order of the Government issued for implementation of Pay Commission recommendations in respect of Autonomous/ Statutory bodies were raised, the Member Secretary intervened and said that the issues have already been brought to their notice and

they are aware of the issues involved forcing the President & GS, CCCGPA to move to the next issues.

On the whole, the result of interaction with the 8th CPC was quite satisfactory.

Other Pensioners Associations who joined CCCGPA in the interaction with the Pay Commission were**:**

1) Karnataka Posts and Telecommunications Pensioners' Association represented by Sri Babu, President and Smt. Nagalakshmi Vice President. Smt. Nagalakshmi, placed before the Pay Commission 2 Department specific issues. ie (1) Counting of RTP service for Financial Upgradation in the Department of Posts and (2) Counting of 100 % of "TSCL on par with group D service" for pension in DO Posts.

2) IA&AD Pen Assn: Represented by Sri Nagarajan, President and Sri Vasudeva, Joint Secretary: spoke about department specific issues

3) Karnataka Income Tax Pensioners' Association: Represented by Sri Deshpande, President and Sri Venkatesh, Secretary. Both spoke about their Department specific issues.

Other Pensioners Associations who were permitted to interact with the Pay Commission on 8.10.2026 who had separate meetings with the Pay Commission were:

1) Karnataka Central Government Pensioners Association: Represented by Sri Girish Kanagotagi, President and Sri RSN Murthy, Treasurer

2) Central Excise and Customs Pensioners Assn.: Represented by Sri Muninarayanappa, President and Sri Kodandaram, Secretary

3) Survey of India Pensioners Association: Represented by Sri Sri C.K. Thomas President, Smt. Juliana Vincent, Secretary and Sri Janardhan, Treasurer

4) Central Ground Water Board Pensioners Association: Represented by Sri T.M.Hunse President and Sri P S Prasad, Secretary

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Issues placed before the 8th CPC through a Power Point Presentation by the Coordination Committee of Central Government Pensioners Associations Karnataka (CCCGPA-K)

ABOUT CCCGPA

- CCCGPA-K was formed in the year 1998.
- It has 35 affiliates of Central Government Pensioners organisations in Karnataka. Pensioners Associations of Central Autonomous and Statutory Bodies and organisations of BSNL Pensioners are Affiliates.
- CCCGPA is representing more than 10000 pensioners from all the 35 organisations.
- This presentation is being made on behalf of all the affiliated organisations**.**

On Terms of Reference

- In the para 2 (f) of Terms of Reference a term *"The unfunded cost of non-contributory pension schemes"* is used which means that Defined Pension Scheme (OPS) is unfunded**.**
- "OPS unfunded" is a misnomer. Expert bodies have held Pension is a deferred wage;
- The IV Pay Commission in Para 2.20 Part 2 of its report has observed: "but even though the Government service pension scheme in our country is non-contributory, it has been contended again by way of doctrinal approach, that this is not really so and that some allowance is made for the missing contribution while determining the salaries".
- The V Pay Commission in Para 127.6 in Part VI of its report has observed: "It needs to be averred emphatically that pension

is not in the nature of alms to be doled out to beggars. The senior citizen need to be treated with dignity and courtesy befitting their age. Pension is their statutory, inalienable, legally enforceable right and it has been earned by the sweat of their brow.

- The Centre for Economic Studies and Policy Institute for Social & Economic Change, Bangalore in a Study of Terminal Benefits of the Central Government Employees sponsored by the VI CPC had also observed that Civil Services Pension is in the nature of a deferred wage. It is well known that the principle guiding the pay package of civil servants is one of intentionally spreading out the compensation over a long period of time, thereby the wages paid out during the course of the work tenure is kept low by design, and the pension payments made during the retirement phase compensate for the low working wages.
- Therefore CPC is requested to rebut the concept of unfunded pension included in the TOR

PENSION

- Pension is not just a financial benefit but a constitutional entitlement and a measure of social justice.
- Its real value has eroded since 2016 due to inflation and rising healthcare costs.
- For a decent and dignified life after retirement to support a minimum two member family units, we earnestly request that the rate of pension may please be enhanced to 67% of the Last Pay Drawn from the existing 50

PARITY IN PENSION

- At present, only modified parity between Pre and Past pensioners has been ensured.
- 7th CPC had recommended revision of pension of existing pensioners from 1-1-2016 at 50 % of the notional pay in the revised scale corresponding to the pay scale from which the pensioner had retired after allowing the number of increments earned in the last post held, the recommendation was not accepted by the Govt citing reason of non-availability of service records in a number of cases.
- 8th CPC is requested to strongly recommend complete parity in pension between Pre 2026 and Post 2026 pensioners on the principles of “One post one pension”.
- At present notional pay for revision of pension is arrived at a stage corresponding to the pay scale from which the pensioner had retired instead of the post.
- Every pay commission in the past has recommended upgradation of many posts to higher pay scales.
- Pay Commission is requested to consider Revision of Pension with reference to the post from which retired and not with reference to the pay scale from which retired so that the pensioner gets the benefits of upgradation of the post in which he/she had also served
- If revision of pension is done, as at present, with reference to the pay in the corresponding pay scale, the pensioners are deprived of the benefits of the upgradation of the post in which they had served and retired from.

AGE - RELATED ADDITIONAL PENSION

- At present, the Age-based additional pension and family pension commences on the pensioner/family pensioner attaining the age of 80 years and increases by 10% every 5 years until he/she attains 100 years when the additional pension/family pension is admissible at 100%.
- The average life span in the country is around 70 years and very few persons live for 100 years to get 100% additional pension.

- 8th CPC is requested consider recommending commencement of additional pension/family pension at 65 years of age and its increase every 5 years thereafter until 90 years of age when the additional pension must be increased to 100% as detailed in the table given below.

AGE	Enhancement sought at percentage of the Last pay drawn
65 years	70%
70 Years	75%
75 Years	80%
80 Years	85%
85 Years	90%
90 Years	100%

COMMUTATION OF PENSION

- Restoration of Commutation of Pension after 11 years.
- At present restoration of commutation of Pension is 15 years as per Rule 10 A of CCS (Commutation of Pension) Rules,1981.
- These Rules were framed nearly 39 years ago. 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.
- Therefore we request for Review of Rule 10 A of CCS (Commutation of Pension) Rules,1981.

Recovery of Commuted Value

- 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 with interest 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.
- 8th CPC is requested to please recommend restoration of commutation after 11 years instead of 15 years.

REVISION OF PENSION OF BSNL PENSIONERS

- Pension of BSNL Pensioners was last revised from 01-01-2007.
- BSNL pensioners are governed by CCS(Pension) Rules.
- They are also eligible for CGHS facilities.
- 8th CPC is earnestly requested to recommend revision of pension of BSNL pensioners from 01-01-2007.
- Extend the retirement benefits recommended by the 8th pay commission to them on a par with other Central Pensioners**.**

REVISION OF PENSION OF THE PENSIONERS OF STATUTORY / AUTONOMOUS BODIES OF CENTRAL GOVERNMENT

- Statutory/ Autonomous bodies which were established by Acts of Parliament follow Central Civil Service Pay Rules and Central Civil Service Pension Rules for payment of Pay & Allowances and Pension to their Employees and Pensioners
- When implementation of the orders issued by the Finance Ministry-Department of Expenditure- and Ministry of Personnel, PG & Pensions-Department of Pension and Pensioners welfare-, arises the Statutory/ Autonomous bodies indefinitely wait for issuance of the orders by their respective Administrative Departments without

straight away implementing the orders issued by DOE & DOPPW for implementation of the recommendations of the Central Pay Commissions.

- ❖ We strongly urge the 8th CPC to recommend simultaneous implementation of the orders issued by the Department of Expenditure on revision of Pay and Allowances and by the Department of Pension and Pensioners Welfare on revision of Pension by all Statutory/ Autonomous bodies, without waiting for any approval from the respective Administrative Departments.

FAMILY PENSION

- ❖ Family pension now being paid at 30% of the LPD is quite inadequate especially when the employee/pensioner leaves behind minor children.
- ❖ It is, therefore, requested that the rate of family pension may be enhanced to 50%

Enhanced Family Pension:

Period of payment of enhanced family pension may be extended up to 70 years of age of the employee/ pensioner or 10 years from the date of death of the employee/pensioner whichever is earlier.

FAMILY PENSION TO A DIVORCED DAUGHTER: RELAXATION OF THE DEPENDENCY CRITERION FOR GRANT OF FAMILY PENSION

- ❖ 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.
- ❖ As per Sub Rule (b) daughter is not eligible for FP 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 the court ordered amount of the alimony is either equal to or exceeds the sum of the minimum family pension and the DR admissible thereon.
- ❖ 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 only with the amount of alimony granted to her by the court.
- ❖ 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"

GRATUITY

- ❖ DCRG is currently calculated at ¼ 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.
- ❖ The ceiling of 16.5 times the emoluments should be removed and the gratuity must be calculated for the actual number of years of service rendered by the employee which would help employees who have served beyond 33 years.
- ❖ We further request that the maximum gratuity ceiling may please be enhanced from the existing Rupees 25 Lakhs to Rs.75 Lakhs.

HEALTH CARE- PENSIONERS FIXED MEDICAL ALLOWANCE (FMA)

- ❖ 8th CPC may please consider recommending enhancement of FMA from the existing Rs.1,000 to Rs.5,000 per month in view of the increase in prices of the essential medicines and the cost of health care facilities over the past 10 years.

CGHS:

- ❖ We implore upon the 8th CPC to recommend to the Government to:
- ❖ Establish at least one CGHS Wellness Centre in each district of the country
- ❖ Empanel at least one Private Hospital in each district under CGHS

- Address shortages of doctors, specialists and paramedical staff in CGHS Wellness Centres
- Open additional Wellness Centres in the existing CGHS cities wherever justified.
- Ensure periodical revision of CGHS package rates commensurate with the prevailing market rates of medicines and treatment procedures
- Extend CGHS Facilities to pensioners of Autonomous & Statutory bodies
- **Ward entitlement:** Consequent upon revision of their pension from 1-1-2016 based on their notional pay under 7th CPC many CGHS beneficiaries have become entitled to a higher ward than the one indicated in their CGHS Cards. Hence as a one-time measure, ward entitlement of CGHS beneficiaries may be revised on the basis of their notional pay under 7th CPC, if they are entitled to a higher ward entitlement.
- **Ward entitlement** for **Beneficiaries aged 80 and above:** CGHS beneficiaries aged 80 + may be made entitled to PRIVATE WARD irrespective of the pay scale from which they retired and irrespective of their notional pay under 7th CPC in consideration of their advanced age and absolute need for better medical facilities.

ADDITIONAL FACILITIES AS A WELFARE MEASURE

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

- **HRA:** Considering the escalating House Rent in all the cities and towns, Pensioners may be given House Rent Allowance in view o 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
- **LTC:** Pensioners may also be extended the benefit of LTC.
- Pension and Family Pension should be completely exempted from payment of Income Tax**.**

General: Revision of pension of Pre-2026 Pensioners

- Hon'ble Supreme Court in its Historical Nakara Judgment dated 17-12-1982 has ruled that Pension is a right and has prohibited discrimination amongst pensioners on the basis of their dates of retirement. Exclusion of revision of pension of the existing pensioners entirely from the Terms of reference of 8 th CPC will be in sharp contrast to the recommendations of previous CPCs and Supreme Court Judgment.
- We strongly urge the 8th CPC to recommend revision of pension of the existing pensioners (Pre 2026 pensioners) and recommend extension of all Pensionary Benefits recommended by it to post 2026 pensioners. And all the benefits extended by the Pay Commission in matters connected with Pensioners must 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.

Issues presented by K P&T PA before the 8th CPC in its interaction on 8-10-2026: Department of Posts Specific

(a) Counting of Reserved Training Pool Service (RTP service) of Postal Assistants and Sorting Assistants in the Department of Posts for financial upgradation under TBOP, BCR and MACP Schemes.

The RTP Scheme was introduced in the Department of Posts during the year 1980 and the candidates, who were recruited as Postal Assistants and Sorting Assistants after following the due process of recruitment rules, were not appointed against regular posts citing the reason of non availability of vacancies for their appointment as regular Employees but were engaged as short duty staff and were paid daily wages. They worked as short duty staff on fixed daily wages for different periods ranging

from one year to five years and were later appointed against regular posts of Postal Assistants/ Sorting Assistants in Postal/RMS divisions.

Because of such inordinate delay in their appointment as regular employees of the Department, they were denied the promotions/ financial upgradations under the Time Bound One Promotion Scheme (TBOP) and the Biennial Cadre Review Scheme (BCR) introduced in the years 1983 and 1991 respectively because their RTP service was not taken in to consideration for financial upgradation.

Several requests made by the Employees / Pensioners with the Authorities concerned, requesting that the service rendered by them as Reserved Training Pool Candidates (RTP Candidates) may be considered as service for granting them Promotions/ Financial upgradations under the various schemes introduced in the Department were not considered favourably.

Some of the aggrieved Postal Assistants filed applications before the respective Hon'ble Central Administrative Tribunals (CAT) and their applications were allowed by all the CATs with clear instructions/ orders to the respondent Administrative Authorities to favourably consider their requests and grant them the financial upgradations admissible to them under all the applicable promotional schemes in the Department after considering their RTP service as regular service for promotion / financial upgradation.

Most of the Administrative Authorities have not implemented the orders of the courts citing reasons (1) NO vacancies in PA/SA Cadre during the years in which they served as RTP candidates for appointing them on regular basis against those posts. (2) Non availability of the Records of the concerned periods at the Divisional offices etc.

We earnestly request the 8th Pay Commission to advise the Department of Posts to find a solution to resolve the issue which has been pending resolution since many years and has forced many pensioners, who have served as RTP Candidates before their regular appointment, to feel disheartened because their numerous attempts through representations and filing of cases in CAT have not yielded favourable results to them.

(b) TEMPORARY STATUS CASUAL LABOURER SCHEME (TSCL SCHEME) IN THE DEPARTMENT OF POSTS - Improper implementation of the Scheme thereby depriving huge retirement benefits to pensioners who had served as casual labourers before their regular appointment as Group-D staff in the Department of Posts

THE SCHEME

1) The Temporary Status Labourer Scheme(TSCLScheme), was introduced in the Department of Posts vide Circular No.45-95/87-SPB-I dated 12.4.1991 in compliance of the Hon'ble Supreme Court Order dated 29-11-1989.

As per this Scheme, all casual labourers in the Department of Posts, who had served for 240 days in a year as at 29-11-1989, were granted Temporary Status, and such casual labourers were called "**Temporary Status Casual Labourers" (TSCL) .**

The Hon'ble Supreme Court had ordered that the casual labourers *after rendering 3 years of service with Temporary Status, shall be treated at par with temporary Group- D Employees of the Dept of Posts and thereby they would be entitled to such benefits as are admissible to Group-D employees appointed on regular basis.*

2) Department of Posts issued **another circular vide No.66-9/91-SPB-Idated 30-11-1992** stating that the Temporary Status Casual Labourers who had completed 3 years of service after conferment of Temporary Status, must be treated **on par with group D officials and they must be designated as "TSCL *on***

par with Group-D" **and extended "All the benefits as are admissible to group D officials appointed on regular basis", including counting such service for pension and terminal benefits.**

The benefits at (2) above, were extended to TSCL in accordance with DO posts order dated 30.11.1992 WHICH WAS ISSUED FOR IMPLEMENTATION OF THE HON'BLE SUPREME COURT ORDER DATED 29.11.1989, which had held that *"after rendering 3 years of service with Temporary Status, the casual labourers shall be treated at par with temporary Group- D Employees of the Dept of Posts and thereby they would be entitled to such benefits as are admissible to Group-D employees appointed on regular basis.*

3) As per DO Posts Circular/order No.45-95/87-SPB-I dated 12.4.1991. 50% of their TSCL service (First 3 years, before being treated on par with group D) must be considered for calculation of their retirement benefits.

4) As per Circular/Order No.66-9/91-SPB-Idated 30-11-1992, after rendering a service of 3 years in the status of TSCL, the TSCL must **be** treated on par with group-D employees and they <u>are eligible for all the benefits as admissible to regular group D employees.</u>

By this order, it is quite evident that their ENTIRE service as <u>"TSCL ON PAR WITH GROUP- D "</u> must be considered for calculation of pensionary benefits, since the entire service of regular group D officials is taken into account for their retirement benefits .

But, most Unfortunately, in Karnataka Circle, TSCL who were later appointed as regular group-D employees after serving for many years as "TSCL" AND "TSCL on par with group D", <u>their first 3 years of TSCL service was completely ignored and only 50 % of their service as "TSCL on par with Group-D" was taken into account for calculation of their retirement benefits in contravention of DO Posts Circulars/Orders dated 12-4-1991 and 30-11-1992, thereby depriving the pensioners of huge amounts of Gratuity</u>

It is regretted that BOTH THE ORDERS OF THE DEPT OF POSTS issued on 12.4.1991 & 30.11.1992, have not been viewed in their proper perspective and implemented in their letter and spirit in the Circle.

5) The matter was taken up by Karnataka Posts and Telecommunications Pensioners Association, Bengaluru both with the Chief Postmaster General, Karnataka Circle and the Director General, DO Posts, New Delhi in May 2025 requesting issue of necessary instructions to the authorities concerned for counting the TSCL services of the pensioners strictly in accordance with the Scheme enunciated vide circulars dated 12-4-1991 and 30-11-1992 issued for implementation of the Supreme Court Order dated 29-11-1989.

6) But, astonishingly, the Personnel Division of the Department of Posts after one year, vide its letter No.W-01/1/2025-SPN-I-DOP dated 28-01-2026, addressed to the CPMG, Karnataka, in the <u>"GUIDELINES"</u> issued by it, has CONTRADICTED the orders issued by the Department of Posts itself in 1991 & 1992, referred to in this note, AND in contravention of the Hon'ble Supreme Court Order dated 29-11-1989, regarding consideration /counting of service rendered as "Temporary Status Casual labourers (TSCL)" by Group-D / MTS Employees before their regular appointment in the Department for pensionery benefits.

8th CPC is earnestly requested to advise the Department of Posts to immediately withdraw the ***self contradictory Guidelines issued vide its order dated 28-1-2026*** and issue revised guidelines strictly in accordance with the TSCL Scheme enunciated vide circulars dated 12-4-1991 and 30-11-1992 issued for implementation of the Supreme Court Order dated 29-11-1989.

Submission of Digital Life Certificate through the "Face Authentication" Technology - Tentative Schedule

Additions/ Deletions/ Corrections to the Tentative Schedule of the Life Certificate Camps proposed to be conducted in November 2026 in pages 5 to 9 of the journal September 2026 issue

Date	Camp Venue	Volunteers to be contacted	Remarks
02-11-2026 Mon 10.00 AM	Ullal Cross, Near University Quarters, Outer Ring Raod, BG 560056	Shankara Murthy 94499851517	Address Correction
02-11-2026 Mon 10.00 AM	Chitradurga HPO	Kotrabasappa : 9448754141 Mahesh : 7892422323 Manjunath : 9449774307	Addition
02-11-2026 Mon10.00 AM	Davanagere HPO	Chandrashekar : 8310204605 Virupakshappa : 9449848840	Addition
03-11-2026 Tue 10.00 AM	Brahmana Vidyarthi Nilaya, Davanagere	Chandrashekar : 8310204605	Addition
02-11-2026 Mon 10.00 AM	Railway Pensioners Association Yelahanka	Indira Shekar : 9483965754	Change of Date
03-11-2026 Tue 04.00 PM	Kendriya Vihar Residents Welfare Association, Yelahanka, BG	Shivaprasad: 7760507600 Nagaraju: 9964440876	Addition
03-11-2026 Tue 10.30 AM	Rotary Club, Chamarajanagara	Dundamadaiah: 9901746860	Addition
05-11-2026 Thur10.00 AM	Ananda Sevashrama, R R Nagar, Bengaluru	Nagesh : 9448705268 Shivalingaiah : 9964144731	Time Correction
05-11-2026 Thur 03.00 PM	Mrs Anuradha's Residence, Vijayanagar, Bengaluru	Nagesh : 9448705268	Time Correction
09-11-2026 Mon 9.30 AM	Hiriya Nagarikar Vedike, Vidyaranyapura, Bengaluru 560097	Anantha Ramu : 9448477129	Venue Name Change
11-11-2026 Wed 09.30 AM	RMS&MMS Union Office A Block, Sahakaranagar, Bengaluru	Ramakrishna : 9480109025 Nagaraju : 9964440876	Name correction
12-11-2026 Thur 03.00 PM	RMS Office, Hubballi	Ashok Hachadad : 9448831555 Hegde : 9448510480	Change of Venue from Hubballi HPO
13-11-2026 Fri 10.30 AM	Monika Homes, Augustine Nivas, St.Johns Cross Road, BG 560029	Suryaprakash : 9448375138 Viswanatha Rao : 943518849	Addition
13-11-2026 Fri 10.00 AM	Hiriya Nagarikar Vedike, Vidyaranyapura, Bengaluru 560097	Anantha Ramu : 9448477129	Change of Venue from Saibaba Temple
15-11-2026 Sun 04.00 PM	Meghana Shalini Apartments, Padmanabhanagar Bengaluru	Nagesh : 9448705268 Naik : 9900496293	Date Correction

Construction of a Meeting Hall on the 2nd Floor of "Pensioners Bhavan"- Appeal for Donation for the Building Fund

The Executive Committee of KP&TPA with a view to honour the wishes of the founders of the Association has decided construct a big meeting hall on the 2nd floor of Pensioners Bhavan. The Architect and the Contractor who were invited to the meeting, after having a look at the space available on the terrace, suggested that we may go in for construction of an Office Room, 2 Rest Rooms, a pantry and a big hall for holding the meetings. The approximate cost of construction would be Rs.80,00,000/- (Rs.Eighty lakhs). Efforts are being made for amalgamation of the Khathas of the 2 buildings for facilitating construction of the 2nd floor.

We appeal to our members to liberally donate to the building fund, especially those who have not so far paid their contribution. Generous donations by members would facilitate construction of the meeting hall. Donations may be credited to the Association's Bank Account No. 36418697411 (IFSC: SBIN 0009045) SBI NTI Layout Branch, Vidyaranyapura, Bengaluru 560097. Account Holder: Karnataka P&T Pensioners' Association. Can be paid by scanning the QR code posted below.

INCOME TAX EXEMPTION: 50% of the amount of donation made to K P&T PA, is eligible for deduction in the gross total Income of the Assesse under Income Tax Act 2025.

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.

Renewal of Subscription for the Journal "PENSIONERS' CHAMPION"

Many Members/Subscribers have not yet renewed their subscription for the years 2025-26 and 2026-27 (July to June). The association is spending huge amounts every month for printing and posting of the journal, especially when colour photos are inserted. All are requested to renew their subscription to continue to receive the journal. Amount of subscription- Members - Rs.180/- Subscribers- Rs.240 per year. Amount may be credited to the Association's Bank Account No. 36418697411 (IFSC: SBIN 0009045) SBI NTI Layout Branch, Vidyaranyapura, Bengaluru 560097. Account Holder: Karnataka P&T Pensioners' Association. May also be paid by Scanning the QR Code.

BSNL IDA

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%)
IDA from 1-07-2026	-	241.7 %	(3.4 % increases over April- 26 rate of 238.3 %)
IDA from 1-10-2026	-	249.1 %	(7.4 % increases over July- 26 rate of 241.7 %)

Subscription received for Pensioners' Champion during September-October 2026

Rs.180/- Smt./Sri	Rs. 180/- Smt./Sri	Rs. 200/-240/- Smt/Sri	Rs. 360/- Smt/Sri
1017 P S Vishwanath	3214 H K Chandrashekar	1719 H V Gururaj	1939 P.S.Kalyani
1729 V M Shetty	3316 B M Muniraja	3612 V K Siddappa	3685 K Srinivas
2145 Md. Zackriah	3425 C Venkatesh	S-272 D.V Satyanarayana 240/-	3514 H Y Nagaraj
2314 T S Ramakrishnaiah	3453 S N Pushpa	**Rs. 360/- Smt/Sri**	**Rs. 500/- Smt/Sri**
2324 S Jayasekar	3556 Lokraj S K	953 C Narasimhaiah	3544 V N Vijayakumari
2589 Channabasappa	3749 B T Srinivasaiah	1326 K Parimala	**Rs. 900/- Rs. 1000/- Smt/Sri**
2845 G Guruprasad	3762 G Monie	1369 H S Srikantaiah	1446 M A Naik 900/-
2866 Suresh K Yedve	3805 Srinivas Purushothaman	1424 N Sivasankaran	1007 Leela Edward 1000/-
3117 S B Mashal		1593 H L Nagaraj	2513 D N Ramamohan 1000/-
3199 S Rajashekar		1912 N Venkatachalapathy	2900 G. Ramakrishnappa 900/- (20.7.2026)
			3455 N Uma 1080/-

Donation for the Building Fund September-October 2026

Sl No.	Name Sri / Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of Donation
1	S M Vittala Rao	48	5000	7561	216700
2	P H Shinde	1855	5000	7560	15000
3	T V Srinivasa Murthy	129	1000	7557	13000

Donation to Association September-October 2026

Sl No.	Name Sri / Smt.	Membership No.	Amount Rs.	Receipt No.	
1	Col.Madhu	Well wisher	500	7554	
2	Ganapathy Ramaswamy	Well wisher	500	7555	

WE WELCOME THE FOLLOWING NEWLY ENROLLED MEMBERS

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	C Neelamma	Sorting Asistant, NSH, Bengaluru Sorting Dvision, Bengaluru	LM 3871
2	K P Mohan Prasad	Public Relations Inspector(P), Viveknagar Post Office, Bengaluru	LM 3872

Digital Life Certificate - Doorstep service - by Murugan, Vice President






Sri M. Ramiah, former Vice President, K P&T PA, Sri M.N. Gopinath, former Vice President K P&T PA,
Smt. Shankunthala, W/o. the late B. Sadashiv Rao, former President K P&T PA and CCCGPA
Smt. T. Malathi, W/o. the late N. Bhaskaran, founder K P&T PA and Founder General Secretary of CCCGPA

Identity Card to Postal Pensioners

Gol, Ministry of Communications, Department of Posts,
No: P O-27/29/202S-Postal Operation, Dated: 30.09.2026

To,
All Heads of the Circles

issuance of Pensioner's Identity Card to retiring and retired officials of the Department of Posts - instructions regarding.

I am directed to refer to the Department of Pension & Pensioner's Welfare (DoP&PW) O.M. No. 4112112000-P&PW(D) dated 16.11.2000 regarding issuance of Identity Cards to Pensioners, as clarified vide O.M s dated 30.04.2013 and 12.08.2015, read with the other instructions (Copy enclosed), and to say that it has been decided to issue a Pensioner's Identity Card across the Department for all retiring and retired officials, whether covered under the CCS (Pension) Rules or the National Pension System (NPS).

2. The specification, format and design of the card is enclosed as Annexure-1. The front side is common, while the reverse carries the PPO number and date for officials retiring under the CCS (Pension) Rules and the PRAN for officials covered under NPS. All Circles shall adopt this design uniformly so as to ensure a standardized look across the Circles.

3. All Heads of Circles must ensure that every retiring and retired official is issued the card in accordance with the prescribed design and the following instructions as set out below for compliance.

a) The Pensioner's Identity Card shall be issued to all retiring officials/officers from November 2026 onwards, and handed over to them at the time of retirement along with the other pension documents. The cards should therefore be got ready in advance, along with the pension papers, so that no official leaves service without one.

b) A special drive shall be undertaken by all the circles to issue the Pensioner ID cards to all the retired personnel within December, 2026. Camps may be organized for wider reach and in line with providing seamless services for convenience of pensioner.

c) The card should be made up of PVC (like debit/credit card) for durability and of the standard size mentioned in Annexure-I.

d) A consolidated report on the cards issued under the special drive may be furnished to this Directorate by 15th January 2027

4. In view of the above, it is requested that necessary action for issue of pensioners ID card to the retiring/retired personnel be taken in light of OM issued from DoP&PW and the instructions issued in para 3 above. It must be ensured that content of this OM must reach every office under their jurisdiction and are closely monitored so that no eligible retiring or retired official is left out.

Note: Annexures not printed

(Pradeep K R. Tyagi)
Director (Postal Operations)

OBITUARY

Sri T S Narasimhachar, LM 367 Retd. Senior Superintendent of Post Offices, Bengaluru South Dn. expired on 24-07-2026 at the age of 96 years.



Sri C.S. Chikkerur, ALM 2110, Retd. Foreman (Gaz), CQAE (L), Bengaluru expired on 2.10.2026 at the age of 86 years.



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

Swachh Bharat Abhiyan - Cleanliness Campaign - After Cleaning





Planting of Sapplings









Date of Publication 27th of Every Month. Posted Between 27th and 31st at Bangalore PSO, Bangalore-560 026.
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BSNL MRS

BHARATH SANCHAR NIGAM LIMITED

(Government of India Enterprise)

CORPORATE OFFICE, PAT Section,

File No. BSNLCO-A/11(11)/4/2025-ESTAB dated 8-09-2026

Modification in Outdoor Medical facility to retired BSNL employees and their dependents.

The following outdoor medical facilities are presently available under BSNL Medical Reimbursement Scheme (MRS) to retired BSNL employees who have not yet migrated to CGHS and their eligible dependent family members:

A. C.G.H.S;

B. Reimbursement equivalent to 12 day's pay with medical vouchers, based on Basic Pay plus DA as on 01.04.2020

C. Fixed monthly payment of Rs.1000/- (Rupees one thousand) without submission of medical vouchers.

2. In this regard, the undersigned is directed to convey the approval of the BSNL Board vide Resolution No. BSNL/SECTT/BOARD C.R. No. 17 of 2026-27 dated 21.09.2026 for discontinuation of the "Without-Voucher payment" facility of Rs. 1,000 per month presently available to retired BSNL employees and their eligible dependent family members under BSNL MRS.

3. Accordingly, the aforesaid "Without-Voucher Payment" facility shall stand discontinued with effect from 01.10.2026. The other applicable provisions of BSNL MRS shall remain unchanged.

(Sudhansu Shekhar Ray)
Assistant General Manager
(Est. I) BSNL CO, New Delhi.

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2016=100	CPI Base 2001=100	12 Months Total	Monthly average	7th CPC % increase over 261.42	DR due
Dec. 2025	148.2	427	5030	419.16	60.34	From January 2026 60%
June. 2026	151.9	437	5137	428.08	63.75	From July 2026 63%
Aug. 2026	154.4	445	5177	431.41	65.02	

***** *DR from 01-07-2026 : 63% Confirmed : Orders expected*

Regd. Journal

If undelivered, please return to:
KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONERS' ASSOCIATION (R)
165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bengaluru-560 079.

*Edited, Printed and Published by **Sri K.R. Anantha Ramu** for and on behalf of **Karnataka P&T Pensioners' Association,** # 61, 1st Main, 11th Cross, Telecom Layout, Sriramapura Phase II, Bengaluru 560064 Ph.: 9448477129 and Printed at: **Xpress Print Zone,** No. 7, 1st Shop Lane, Tata Silk Farm, Basavanagudi, Bangalore-560 004. Ph.: 9480184985*