



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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Non - revision of rates, which is stated to be the reason for the empanelled private hospitals opting to go out of CGHS empanelment in the recent months, seems to have caught the attention of the govt.

As per the reports appearing in the print media, the govt. is mulling with the idea of linking the rates with the whole sale price Index.

A report that appeared in United News of India on 13-05-2022 which has been widely circulated is reproduced below.

[Report by Ashish Srivatsava, New Delhi May 13th (UNI)]

The Centre may soon bring a model where the charges for the services of private hospitals under government health schemes will revise automatically and cut out the tedious process of rate revision generally mired with inordinate delays. The Union Government is planning to link the hospitals' rates under Centre-run health insurance schemes such as Central Government Health Scheme (CGHS) and Ayushman Bharat PradhanMantriJan ArogyaYojana (AB-PMJAY) with the Wholesale Price Index (WPI), sources told UNI. The

WPI is an index that measures and tracks the changes in the price of goods in the stages before the retail level. It is often seen as one indicator of a country's level of inflation. The WPI is also used as the base to revise the prices of drugs in the National List of Essential Medicines. Sources said the move is aimed to automate the revision of hospitalisation cost and allow the adjustment of charges with respect to the health care inflation. The prospect was discussed in a meeting held on Thursday with the representatives of top corporate

hospitals by the Union Ministry of Health and Family Welfare. Sources in the know of the development told UNI that the idea was floated by Union Health Minister Mansukh Mandaviya in the meeting. NITI Ayog member (Health) V.K. Paul and National Health Authority (NHA) chief Dr R M Sharma were also present there. "What could be made out of the discussion was that the proposed system will be kind of a Dearness allowance for private health care entities. It would enable the adjustment of hospitalisation cost at par with health care inflation" according to the source. The industry experts have claimed that the recurring delay in the revision of rates under CGHS has led private hospitals to face huge losses. According to the Association of Healthcare Providers India (AHPI), the Union Health Ministry has outstanding dues of over Rs.500 crores that it owes to the private hospitals under the

CGHS across India. The body has highlighted that there are inordinate delays in reimbursement to hospitals and low rate for reimbursement which has not been revised since 2014. "Due to these factors, CGHS is losing its sheen among hospitals as well as among beneficiaries" a body that represents the majority of healthcare providers in the country has said in a statement. However, Giridhar Gyani, Director General, AHPI feels positive about the likelihood of the latest proposal discussed in the meeting at the Union Health Ministry. He said the move is expected to save the losses private hospitals incur due to delays in rate revision by the government. "It is a good step. Making space for automatic adjustment will not let private hospitals incur losses on the services they provide while it will do away with the long delay in price revision" Gyani added.

CGHS PANCHAYAT

The Additional Director, CGHS Bengaluru informed us that as desired by the Hon'ble Minister of Health and Family Welfare, officers from CGHS Directorate, New Delhi in the ranks of Additional Secretary, Director General, Director & Addl DDG will be visiting Bengaluru shortly to interact with various stakeholders viz. HCOs, CGHS Beneficiaries and Beneficiary Associations to discuss and resolve issues related to CGHS.

We requested our members to send us suggestions/ issues, if any, that they would like us to take up in our meeting with the officers from CGHS Directorate. There was good response to our request and many members sent us messages giving their suggestions on improving the services in CGHS and problems that they usually confront during their visits to empanelled private hospitals. We have taken note of all the suggestions/grievances and will submit a paper with a consolidated and detailed note on CGHS issues to the officers from CGHS Directorate in our meeting with them.

As a prelude to the meeting the officers from CGHS Directorate are likely to hold with the stakeholders in Bengaluru shortly, the Additional Director CGHS Bangalore had called for a meeting on 17.12.2022 at 3 pm in her office which was attended by the representatives of the Coordination Committee of Central Govt. Pensioners Associations, Karnataka (CCCGPA) and the Confederation of Central Government Employees and Workers, Karnataka State Committee (COC). S/s K.B. Krishna Rao, President, S.Radhakrishna, General Secretary and T.V. Suryaprakash Joint General Secretary, represented CCCGPA and S/s P.S. Prasad, Working President, Vinod, General Secretary and Ganesh, Treasurer represented COC Karnataka.

Additional. Director, Dr. M. Revathy, Dr. S.Satish Chandra Sr. CMO SAG, Dr.Ravindra.Y.Asangi CPIO, HQ, Dr.Vijayalakshmi Mohan, Grievance Officer, and Shri V.Vasudevan, Administrative officer were present in the meeting in which many issues were deliberated upon.

To the attention of pensioners drawing their pension from the Post Office SB account

We are receiving complaints from many Pensioners that some Post offices do not accept their request for conversion of their single PO SB account into a Joint SB account and inform them (Pensioners) that there are no provisions under the PO SB Rules for conversion of "pension" account into a Joint account.

And some post offices, reportedly, are not allowing credit of money by the account holders into the SB accounts to which their pension is credited. Some Post Offices advise Pensioners to open a separate SB account for credit of the interest on Senior Citizen Savings Scheme account

It may please be noted that from the date of amendments made to PO SB Rules in 2019-20, there is **No separate Pension SB account.**

All POSB account holders, including pensioners, shall operate only one **General SB account with all types of transactions.**

All restrictions which were earlier applicable to pension accounts stand removed and the accounts shall be treated as **NORMAL SAVINGS ACCOUNTS.**

The facility of **opening Joint SB accounts** by Pensioners and **conversion of single account into joint account** was introduced as far back as 2007 vide SB Order No.11 of 2007 conveyed vide OM No.113-10/2004-SPB dated 20-7-2007 of the Director General (Posts) in accordance with Gol, Ministry of Finance Notification No. 2/5/2006-NSII(L) dated 12-07-2007.

Advantages of a joint account

Karnataka P&T Pensioners' Association, notified an item for discussion in the 23rd meeting of the Standing Committee of Voluntary Agencies (SCOVA) held on 20-09-2013, suggesting to dispense with submission of Application in Form-14 for sanction of family pension as the retiring employee has to submit

a joint photograph with the spouse along with the application for pension and the amount of family Pension(FP) payable and the name of the spouse eligible for payment of FP is recorded in the Pension payment Order (PPO). It was also suggested by the association that a simple application on a plain paper to the Pension Disbursing Authority requesting for sanction of the Family Pension (enclosing the death certificate in respect of the pensioner) should be sufficient instead of insisting on submission of an application in Form-14. This will avoid the cumbersome procedure of filling up the details required in Form-14 and attestation of signatures etc, by two Gazetted Government servants. (Page-2: Pensioners Champion August, 2013)

The Department of Pension and PW accepted the suggestion and issued an order on 20-9-2013 dispensing with submission of Application in Form-14 in **case the pensioner and spouse are holding a joint account.** (Order in page 24 of Pensioners Champion September, 2013)

We request pensioners to convert their single SB account into a joint account if they have not already done so, to facilitate hassle free sanction of family pension.

In a nutshell, after amendments to the SB Rules,

- (1) There is **NO SEPARATE PENSION SB ACCOUNT**
- (2) Present pension account can be converted in to a Normal SB account and **all types of transactions**(Deposit & Withdrawal) can be made with or without Cheque
- (3) Present pension single account can be converted in to a joint NORMAL SB account with spouse.
- (4) Pensioner can open a single account or a joint account with spouse

The relevant amendments to SB rules which deal with Normal SB account and Pension SB account communicated vide SB

orders No.13/2019 dated 18.12.2019 and SB order No.12/2020 dated 14.2.2020 are reproduced below for the information of pensioners.

We do hope that all the doubts expressed by the members of our association on Single

SB account (with or without cheque), Joint SB account and of course the **Pension SB** account will be put to rest on a reading of the amended SB rules.

Pensioners concerned may pursue their cases with the POs/HPOs concerned citing the amended SB Rules.

S.B. Order 13/2019 Dated: 18-12-2019

Replacement of existing National Small savings schemes (posB) Rules and issuance of fresh National Small Savings Scheme (posB) Rules 2019.

As per Revised National Savings Scheme Rules, the Minimum deposit, Maximum Deposit will be as under.

Sl. No.	National Small Savings Scheme	Minimum Deposit in Rs.	Subsequent deposit in multiples of Rs.	Maximum Deposit Rs.	Remarks
1	Post Office Savings Account (POSA)	Rs. 500	10 & above	No Limit	A minimum balance of Rs. 500 to be maintained in existing accounts also

S.B. Order 12/2020 S.B. Order 12/2020 Dated :- 14 /02/2020

Amendments to procedural rules relating to Savings Account and Appendix-III in POSB(CBS) Manual in the light of recent changes circulated vide SB Order 13/2019 dated 18.12.2019

From the date of receipt of SB Order 13/2019 dated 18.12.2019, Post Office Savings Account Scheme Rules 2019 shall apply to all Savings Accounts. Only below types of savings account can be opened:-

- (a) A single adult;
- (b) Two adults jointly;
- (c) A guardian on behalf of a minor;
- (d) A guardian on behalf of a person of unsound mind;
- (e) A minor who has attained the age of ten years, in his own name

Amendments

Rule13(i)(a) :- add following text below this sub rule:-

Provided that from the date of receipt of SB Order 13/2019 dated 18.12.2019 there will not be any difference in Savings Account

opened **with cheque book or without cheque book**. Also joint account can be opened by two adults only. An individual can open only one single account. Minimum amount required for opening of Savings Account shall be Rs.500 irrespective of if Cheque Book is required or not. An individual can open one joint savings account with any other adult individual. Provided that only one account can be opened by an individual as a single account.

Rule 13(iv) :- Replace this rule with below text:-

Pension Account: - From the date of receipt of SB Order 13/2019 dated 18.12.2019, **there will be no separate Pension Account**. If any Pensioner wants to get pension payment through Post Office savings Account, the pension Disbursing Authority has to ensure that Savings Account provided by pensioner **is either a Single Savings Account opened in his/her name or a joint account opened with his/her spouse only.**

All other restrictions earlier mentioned for Pension Accounts shall not be applicable and the accounts shall be treated as normal savings accounts.

An update on revision of pension of BSNL Pensioners furnished by Sri K.G. Jayaraj, General Secretary, All India BSNL DOT Pensioners' Association (AIBDPA)

*PENSION REVISION- IMPORTANT MEETING HELD WITH SECRETARY, DOT, ADDITIONAL SECRETARY, MEMBER (SERVICES) AND MEMBER (FINANCE).

Com. V A N Namboodiri, Advisor and Com. K G Jayaraj, General Secretary met Shri. K Rajaraman, Secretary, Department of Telecommunications on 27-04-2022 for a discussion on pension revision. The Secretary was busy with some important work. So he authorised the Additional Secretary to have a detailed discussion and report back to him. Accordingly, we met Shri V.L. Kantha Rao, Additional Secretary and made a detailed presentation on the justification of pension revision with 15% fitment recommended by the 3rd PRC from 01-01-2017, delinking wage revision. The queries raised by the Additional Secretary were adequately clarified by the delegation and thereafter he agreed to give the reply in due course. The delegation also brought to his notice a very genuine issue of denial of family pension to the wife of the missing Regular Mazdoor, Shri Jog Rao by the BSNL, Visakhapatnam administration by mishandling the issue. Another issue of denial of family pension to the widow of the late DoT employee, Shri Laxman Sitaram Neware of BSNL Nagpur also was brought to the notice of the Additional Secretary. The most pitiable condition of the family and the sad demise of the eligible family pensioner, Smt. Urmila Laxman Neware were narrated to him. He responded positively and assured necessary action on both the cases.

The delegation, then met Shri Dileep Pandhye, Member (Finance) and discussed the issue of Pension Revision. He stated that the issue is being examined and whatever is required from his side, he was always ready

to extend. The Member (Finance) having additional charge of Controller General of Communication Accounts, the delegation brought to his notice the delay in payment of provisional pension to VRS retirees of Maharashtra by the CCA, Mumbai. Member (Finance) asked the delegation why it is being delayed and the delegation clarified that there is a blame game between the CGM office Maharashtra and CCA, Maharashtra. The delegation also urged the Member (Finance) to give necessary instruction to grant regular pension and issue PPOs to the VRS retirees as per rules. The Member (Finance) assured necessary action. The delegation also met Shri Ashok Kumar Mittal, Member (services) and discussed the issue of pension revision. He stated that DOP&PW has raised some objection of anomaly in the case of pension revision without wage revision and the delegation replied that anomaly is nothing new but could be settled with suitable formula.

MEETING WITH DOP&PW.

Com. V.A.N. Namboodiri Advisor and Com. K.G. Jayaraj General Secretary visited both offices of Department of Pension and Pensioners Welfare, at Loknaya Bhawan, Khan Market, New Delhi and at Janpath Bhawan, Janpath, New Delhi on 29-04-2022.

The delegation first discussed the issue of pension revision of BSNL absorbed pensioners with the concerned officers. They pointed out that certain officers at DoT have told that the approval of DOP&PW is necessary for processing the issue of Pension Revision. Shri Charanjit Taneja, Under Secretary stated that a clear and definite proposal has to come from DoT, being the administrative department. They should also evolve/ formulate a formula to avoid anomaly, if any, for the post 2017

pensioners. The delegation replied that anomaly is nothing new and is a common phenomenon and could be settled with one or another formula.

Thereafter the delegation met Shri Naresh Bharadwaj, Deputy Secretary and brought to his notice the detailed letter sent earlier to him on the poor functioning of CPENGRAMS with scant regard to the guidelines issued by the DOP&PW. The

delegation pointed out two glaring cases of closure of the grievances based on irrelevant rather absurd replies received from the lowest level of officers of the concerned department. Another case was closed by giving the contact address of the concerned officer. The guidelines issued clearly reiterate that no grievance should be closed until its final resolution. He assured to examine and do the needful.

Pension-Disposal of Grievances

Gol, Ministry of Personnel Public Grievances and Pensions, Department of Pension and Pensioners' Welfare
OM No. 17/4/2021-P&PW(Coord) —E.7648Dated: 04.04.2022

110th & 113th Report of DRPSC Recommendations: Compliance regarding

The 110th report (Rajya Sabha Secretariat) of Department Related Parliamentary Standing Committee (DRPSC) on Personnel, Public Grievances, Law and Justice, on "**Pensioner's Grievances –Impact of Pension Adalats and Centralized Pensioner Grievance Redressal and Monitoring System (CPENGRAMS)**" has noted with concern that, on an average, 20% of grievances are not being disposed of within the stipulated time limit of 45 days in case of pensioners and 30 days in case of family pensioners and super senior pensioners (80 years and above). The Committee has recommended that all the Ministries/ Departments of Central Government should **identify core grievance-prone areas and streamline their systems accordingly and to resolve the grievances within the prescribed time limit.**

2. In view of the above, all Ministries/ Departments are requested to take suitable action by identifying core grievance-prone areas leading to delays in sanction of pension/ disposal of grievances in their Ministries/ Departments (including all subordinate/ attached/autonomous bodies) and streamline their systems accordingly. It shall be the

responsibility of each Ministry/Department to coordinate with their Attached/Subordinate/ Autonomous bodies for disposal of grievances within the stipulated time frame of 45 days in case of pensioners and 30 days in case of family pensioners and super senior pensioners (80 years and above). A detailed action taken report be sent on every quarter starting from 2nd quarter of 2022 (i.e. 1st July/1st October/ 1st January/1st April) as per Proforma annexed to DoP&PW regularly.

Read also: Effectiveness of CPENGRAMS and Pension Adalats – Way Forward: Chapter 2 of 110th Report of Parliamentary Committee on Pensioner's Grievances

3. The Ministries/Departments are further advised to ensure accountability of Government Officials dealing with pensioners' grievances and to take administrative action against officials habitually responsible for delayed action or summary disposal of grievances without qualitative action as recommended by the DRPSC in its 113th Report. A Quarterly report in this regard may also be furnished to this Department in Table C of the Annexure attached.

Naresh Bhardwaj, Deputy Secretary to the Gol

COORDINATION COMMITTEE OF CENTRAL GOVERNMENT PENSIONERS' ASSOCIATIONS, KARNATAKA, BENGALURU

News from Affiliates

All India DRDO Pensioners' Welfare Association, Bengaluru holds its Annual General Body Meeting on 30th April, 2022



A View of the Dais



The Chief Guest, Sri M. Radhakrishna, Director LRDE, addressing



Sri S. Radhakrishna, Genl. Sec. CCCGPA, Karnataka addressing



Sri T. Desikan, Secretary, DRDO PA addressing



Audiences

Report on the AGB held on 30-04-2022 at DRDO Community Hall, DRDO Township, C.V. Raman Nagar, Bengaluru 560093

AGB meeting was conducted on 30th April 2022. More than 140 members attended out of which 30 were new members.

From the Coordination Committee of Central Government Pensioners' Associations, Karnataka, the General Secretary Mr. S. Radhakrishna and Mr. T.V. Surya Prakash, Joint General Secretary graced the occasion. The coordination committee has more than THIRTY PENSIONERS' ASSOCIATIONS affiliated to it and DRDO PWA is one of the affiliates.

Mr. Ramakrishna, Vice President welcomed the members. Mr. Radhakrishna Director LRDE, the Chief Guest, inaugurated the session by lighting the traditional lamp. A minutes silence was observed to pay homage to the departed members of the association. The association lost many of its members due to the pandemic Covid-19.

Chief Guest Mr. Radhakrishna, Director LRDE spoke at length about the senior citizens welfare and the need to maintain an active and healthy life style. Mr.TB Devanath, President spoke about the pensioners problems and about CGHS issues.

Mr. S. Radhakrishna, General Secretary, Coordination Committee in his speech explained the process of disbursement of pension to the pensioners of Defence establishment and other pensioners retired from O/o. Account General, Railways, Postal Department etc. Speaking about SPARSH, the **System for Pension Administration** being implemented for meeting the pension sanction

and disbursement for Armed Forces and Defence Civilians, he said that initially any new system would face some teething problems like Bhavishya, Sampan etc. and issues with SPARSH would also be resolved in due course.

Speaking about CGHS, he explained the reasons for many CGHS empaneled private hospitals opting to go out of CGHS. He mentioned about non revision of CGHS rates fixed in 2014 and inordinate delay in payment of medical bills due to the private hospitals. He said that recently introduced new procedure of payment of hospital bills has also resulted in some delay in settlement of the claims. But ultimately it is the pensioners who are suffering. He spoke about the report of the Parliamentary Standing Committee report on CGHS.

The following members who have attained 80 years were honoured by the Chief Guest.

Mr. Chandran Mr. Devanath Mr. Joseph Mr. Viswanathan and Mr. Gopalan

Thereafter, proceedings of the AGB commenced. The Secretary Presented the Annual Report and the Treasurer presented the Accounts for the last 3 years.

The secretary moved some amendments to the bye-laws which were approved by the AGB.

The AGB ended after Mr. Ramakrishna proposed vote of thanks.

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
June 21	121.7*	121.7x2.88= 350	4115	342.91	31.17	31% from July 2021
March 22	126	126x2.88= 363	4276	356.33	36.30	34% from January, 2022

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

Department of Pension and Pensioners Welfare Sanctions a special grant of Rs.80,000 to KPTPA for purchase of computer and hardware

We thank DOPPW for meeting the demand of pensioners associations for financial assistance for procurement of computer & hardware required for use by the associations.KPTPA has procured a Dell Laptop, HP LaserJet Printer and Seagate Hard Disc 1 TB from the grant.

Procedure for implementation of change of option by a Pensioner/ Family Pensioner from FMA to CGHS (OPD) facility and vice-versa

The undersigned is directed to say that the Central Government Civil Pensioners/Family Pensioners residing in areas not covered under Central Government Health Scheme administered by the Ministry of Health & Family Welfare and corresponding health schemes administered by other Ministries/Departments for their retired employees for meeting expenditure on their day-to-day medical expenses that do not require hospitalization, are entitled to receive a monthly Fixed Medical Allowance (FMA). The amount of FMA was revised from time to time and was last revised to Rs.1000/- p.m. w.e.f. 01.07.2017 vide this Department's OM No. 4/34/2017-P&PW(D) dated 19.07.2017.

2. Only those Pensioners/Family Pensioners who are residing in an area not covered by CGHS, and specifically opt for not availing of OPD facilities in the nearest CGHS dispensary, are entitled to medical allowance. An option is required to be exercised by a retiree at the time of retirement for availing OPD medical facility or FMA. Only one change in option in the life-time of a Pensioner/ Family Pensioner is allowed.

3. The Department-related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice, in its 110th report on "Pensioner's Grievances-Impact of Pension Adalats and Centralized Pensioners Grievance Redress and Monitoring System (CPENGRAMS)" has made following recommendation :

(3.22) The Committee takes note of the difficulties faced by pensioners in surrendering their Fixed Medical Allowance (FMA) and getting FMA Surrender Certificate to avail CGHS indoor & outdoor (OPD) facilities, and, accordingly, recommends DoPPW and CGA

that the procedural loopholes coming in this way should be plugged and ensure that all such pensioners should get FMA Surrender Certificates in a hassle free manner through online mode under intimation to the bank concerned and a timeline should be fixed in this regard.

4. If a Pensioner/Family Pensioner who is residing in a non-CGHS areas and is in receipt of FMA, intends to avail the OPD facility under CGHS, etc. he has to forego FMA to become eligible for OPD facility under CGHS. However, in the absence of any guidelines for discontinuance of FMA by the Bank and issue of CGHS card for OPD facility, Pensioners/ Family Pensioners are often facing difficulty in exercising revised option in this regard. The matter has been examined in consultation with Ministry of Health and Family Welfare and Central Pension Accounting Office and the following procedure is laid down in this regard:-

(i) If a Pensioner/ Family Pensioner residing in non-CGHS area shifts his/her residence to a CGHS covered area, he/she no longer remains eligible for FMA irrespective whether he/she avails the CGHS facility or not. It will, therefore, be the responsibility of the Pensioner/Family Pensioner that on shifting from a non-CGHS area to a CGHS covered area and while requesting for change of address from a non-CGHS area to a CGHS covered area, he/she will apply to the Bank in **Form 2** for discontinuation of his/her FMA. The pension disbursing banks will also make a provision in their system so that whenever a Pensioner/Family Pensioner gives an intimation regarding change of residence from a non-CGHS area to a CGHS covered area, the FMA being paid to the Pensioner/Family Pensioner would automatically be stopped,

irrespective whether or not the Pensioner/Family Pensioner has requested in Form-2 for stoppage of his/her FMA.

On receipt of an application in Form-2 from the Pensioner/Family Pensioner, who has shifted from a non-CGHS area to a CGHS covered area, the Bank will issue a certificate in **Form-3** regarding discontinuation of FMA to the Pensioner/Family Pensioner **within three working days** from the date of receipt of the application for the said certificate. Thereafter, it will be open to the Pensioner/Family Pensioner to apply to the CGHS authorities for issue of a CGHS card for both OPD and IPD facility, by payment of requisite CGHS contributions.

In case the Pensioner/Family Pensioner applies for issue of a CGHS card, the same will be issued to him/her by the CGHS authorities as per their laid down procedure, if the Pensioner/Family Pensioner otherwise fulfils the eligibility conditions for issue of CGHS Card. The CGHS authorities will, however, issue a provisional CGHS card to the Pensioner/Family Pensioner **within four working days** from the date of completion of all formalities and deposit of contributions by the Pensioner/Family Pensioner and such provisional Card will remain valid till issue of a final CGHS Card.

(ii) If a Pensioner/Family Pensioner, residing in a non-CGHS area and availing FMA in lieu of OPD facility, intends to avail CGHS facility for both OPD and IPD, he/she may apply to the concerned branch of the pension disbursing bank in Form-2 for discontinuation of FMA, to enable him/her to apply to the CGHS authorities for the CGHS facility. The Pensioner/Family Pensioner will also give an undertaking in Form-2 to the Bank that the option being exercised by him/her to avail medical facility under CGHS or other similar Health Scheme of their respective Ministry/Department, is a one-time option and that he/she has not availed the facility of

change of option from CGHS to FMA in the past. The pension disbursing bank shall, thereafter, stop the payment of FMA in respect of such Pensioner/Family Pensioner and issue a certificate in Form-3 to him/her regarding discontinuance of FMA, **within three working days** from the date of receipt of application.

Thereafter, the Pensioner/Family Pensioner may apply to the concerned CGHS authorities for issue of CGHS card for both OPD as well as IPD facility after paying requisite CGHS contribution, if not already paid. The CGHS authorities will, issue the CGHS Card (including OPD facility) to him/her as per their procedure, if the Pensioner/Family Pensioner otherwise fulfils the eligibility conditions for issue of CGHS Card. The CGHS authorities will, however, issue a provisional CGHS card to the Pensioner/Family Pensioner **within four working days** from the date of completion of all formalities and deposit of contributions by the Pensioner/Family Pensioner and such provisional Card will remain valid till issue of a final CGHS Card.

(iii) After discontinuing the FMA, the bank will make necessary changes in both halves of PPO in regard to discontinuance of FMA. The CPPC of the concerned bank, shall send an intimation to the Central Pension Accounting Office (CPAO) in the proforma at **Form-4** for updating the record. CPAO will thereafter forward the intimation to the concerned Pay & Account Office (PAO) after updating the data in the PARAS (i.e. CPAO's database). On receipt of intimation from CPAO, PAO will inform the change in status to the concerned Head of Office for record.

5. If a Pensioner/Family Pensioner, who is availing CGHS/medical facility for both IPD and OPD, intends to avail FMA while residing in a non-CGHS area or on shifting of residence from a CGHS area to a non-CGHS area. he/she may apply to the CGHS authorities for surrender of OPD facility under CGHS. On receipt of an application to this effect, the

CGHS authorities will make necessary endorsement on the CGHS card and issue a certificate **within four working days** from the date of receipt of application, that the Pensioner/Family Pensioner is not availing OPD facility and is availing only IPD facility under CGHS. Thereafter, the Pensioner/Family Pensioner will submit an application to the Head of Office along with copy of the surrender certificate for issue of a revised pension payment authority for payment of FMA. The case for issue of the revised pension payment authority will then be processed in the usual

manner through PAO and CPAO and sent to the Pension Disbursing Bank for payment of FMA along with monthly pension. The revised Pension Payment Authority will be issued **within two months** from the date of submission of application by the Pensioner/Family pensioner in this regard. The payment of FMA in such cases will, however, be made **from the date of issue of the surrender certificate by the CGHS authorities.**

Encl: FMA Forms (*Editor: Forms not printed*)

APPEAL FOR DONATIONS FOR THE BUILDING FUND

We appeal to our **Members who have not yet paid** their contribution to the building fund please to remit their donation. 66th list of donations is published in this issue.

New members are also requested to donate generously to the building fund

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

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

Name: Karnataka P&T Pensioners' Association;

Bank: State Bank of India, Branch: HMT Layout branch, Vidyanarayapura, Bangalore

Current Account No. **64209078453, IFSC:SBIN 0040659**

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

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

Donation for the Building Fund - 66th List April-May 2022

Sl No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of donation
1556	K.M.Ratnadharia (Bhavanagar, Gujarat)	Well wisher	500	5121	

List of donations received up to 31-03-2022 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 9483467750

All India BSNL Pensioners Welfare Association, CHQ, Bengaluru has been identified as a registered Pensioners' Association by the Department of Pension and Pensioners Welfare under Pensioners Portal, a mission mode project under the National E-Governance Plan (NeGP).

Sri P. Gangadhara Rao is the General Secretary of the BSNL Pensioners' Association. He is also the Vice President of CCCGPA Karnataka.

Our congratulations to AIBSNLPWA

**CGHS-Opening of a Wellness Centre in Sahakaranagar, Bengaluru-560092
Karnataka P&T Pensioners' Association, writes to the Secretary, Health**

No. KPTPA/CGHS/2022

dated at Bangalore

the 19-05-2022

Shri Rajesh Bhushan
Secretary, Health & Family Welfare,
Ministry of Health & Family Welfare,
Room No.156-A, A Wing, Nirman Bhavan,
New Delhi-110011

Respected Sir,

**Opening of a new CGHS
Wellness Centre in
Sahakaranagar of Bengaluru City**

At present, there are 10 CGHS WCs and one Polyclinic in Bengaluru City and large areas of the city remain uncovered by CGHS. In northern part of the city, there are many residential areas where there is concentration of Central Government employees and pensioners including BSNL retirees, which are required to be brought under Central Govt. Health Scheme (CGHS)

Sahakaranagar, Bengaluru 560092 a very well developed Residential Layout off Bengaluru International Air Port Road, developed by the Ministry of Communications Employees Cooperative Housing Society Ltd, has a large number of Central government employee and pensioners including BSNL pensioners residing there.

Many other residential areas which are contiguous to Sahakaranagar, Viz. Sivarama Karantha Nagar, a Layout formed by the same housing society, Telecom Layout, formed by the Telecom Employees' Cooperative Housing Society, Tatanagar, Vidyanarayapura, Coffee Board Layout, Yelahanka, Yelahanka Satellite Town, Kendriya Vihar also have a large number of Central Government Employees and Pensioners including BSNL

retirees, residing there who, at present, are not covered by CGHS,

Hence, there is every justification for opening a CGHS Wellness Centre in Sahakaranagar, Bengaluru 560092, a well-developed employees residential Layout with good road connectivity - connected to the City by the Bangalore International Airport Road. A CGHS WC in Sahakaranagar will cater to the needs of medical facilities of a large section of Central government employees and pensioners including BSNL Pensioners residing in the residential areas mentioned above.

Further, the Board of Directors of the Ministry of Communications Employees Cooperative Housing Society Ltd has offered to let out 2 floors of its own building measuring about 5,000 Sqft in Sahakaranagar with all essential facilities and ample parking space for vehicles. The Society is also ready to provide any other facility that is required for establishing a wellness centre in their building. It has also assured that the monthly rent will be **"a fair rent"**

We, therefore, request you Sir, please to consider opening of a CGHS Wellness Centre in Sahakaranagar, Bengaluru 560092 which will definitely go a long way in facilitating thousands of Central Govt. Employees and Pensioners residing in the residential areas mentioned above in having access to the best Medical facilities being provided by the CGHS to its beneficiaries in the country.

Thanking you,

Yours faithfully
K.B. Krishna Rao

BSNL IDA

IDA From 1-01-2022 : 184.1 % (4.8% increase from Oct. 21 rate of 179.3%)

IDA From 1-04-2022 : 185.3 % (1.2% increase from Jan. 22 rate of 184.1%)

Our Readers Write

The book titled 'Operation Khedda of a Non-pachyderm' - by Sri M. Ramiah, former vice-president KP&TPA.

Comments/ reviews by the readers of the book

A must read book "Operation Khedda"

Shri M. Ramiah Sir, the author, gives a vivid account of nabbing the culprit in our Department for his criminal acts. To read of a detective's daring finesse or his ingenious stratagem in his professional work is a rare joy because only the persons well versed with criminal psychology can be a good detective. Further, presenting it in a book only a few can do. So, it is a rare joy.

The author's elephantine memory is needed to be appreciated. Recalling the investigations that were conducted 54 (fifty four years) ago when he was IRM Mysore and presenting them to the minutest details is a challenging task and he has been successful in this task.

I had the privilege of working under the author and can vouch for his rich vocabulary. Keeping in the mind of the average reader, the author has deliberately used simple language so that the book could reach the mass.

The author's tenacity in investigating the abstraction of Express Delivery articles paid off when Divisional Superintendent Railways, Mysore Division made an oral complaint in a chance meeting. As the author rightly says "the lesson is not to ignore small clues". The leads that he got from the oral complaint, though a small clue helped him in nabbing the criminal. The documented story about abstractions that took place in Mysore RMS does not end here. Another, break through the author has achieved in solving the two insured parcel abstractions at a very short notice. The author has used uncanny methods in solving them.

This book is very ideal for the investigating officers as it reveals the skilful methods adopted by the author in detecting some of the mind-boggling abstractions and would definitely help their investigation skills in solving abstraction cases.

The book is to be read by every one of us to understand more about how our Department fights to protect its clean image. This is a must read for the serving employees in RMS as it spreads awareness on guarded working. This book can be recommended for case studies in PTC Mysore for both SA and IPS/ASPS. Rightly it has been said in an earlier comment that the author essayed a great role of the famous Belgian detective Hercule Poirot in the famous detective novels of Agatha Christie for whom there were no unsolvable criminal cases.

S.K. Rave LM-2995

Opinion on "Operation Khedda...."

Shri Ramiah deserves all appreciation not only for the successful investigation but also its perfect presentation in a lucid style and flowery language.

I am happy to go through it for the reason that the subject is very close to my heart. Of course, the two hall marks of an Inspector in those days were brilliance in Inspection and Investigation. I also feel proud for the reason that I had the privilege of working under many officers named in the book and also direct/indirect influence of others.

Shri Ramiah had maintained cordial relation with staff as seen during strike of 1968, and also many who assisted him during preliminary enquiries. His indigenous methods adopted specially suited to the circumstances are seen in comparing signatures on cheques, getting letter written from an official in Arsikere, fake case of life threat to the suspect and others. Of course nothing is unfair in investigation if it is within limits. It remains unanswered as to how the later culprit was included in the list of dependable officials and the official himself did not take advantage.

The investigation which was of loss of contents of articles turns out to be of substitution of wrapper. As a sequel to the main investigation, the author has added one more investigation of loss of two insured articles which he has to do before leaving the Sub division. This has added to richness of the book. The turning point can be seen when the author meets the DS Railways who narrates his case and also makes over a different wrapper of the article received by his father in law. In investigation, often, when evidence might have gone unnoticed, not available despite best efforts, was most essential but never known, somehow some clue in some form from an unknown source will appear which links facts to have successful investigation. The enquiry officers name it "nemesis" In the cases referred to in the book it gets reflected in meeting with DS Railways, his making over some articles, case 4 investigated in CFTRI at the behest of SSP, Mysore, 'anonymous' letter by the culprit in the case of loss of Insured articles etc.

The insinuating and disrespectful remarks about character during cross examination make anyone miserable. The disturbed mood of the witness while getting down from the witness box could only be known to similarly tortured officials.

The investigation had special features in that, for fact finding and on the spot probe, the judicial authority visits the premises which helped in punishment to the official and relief to the investigating officer.

The book brings to memory the then process of enquiry to seniors and a scope for those in field to know tricks and revise methods in the changed circumstances of computerisation etc.

An elucidation on "PACHYDERM" could have been added at least in Notes section as habit of referring Dictionary is forgotten now.

During the process of narration of events, it could be seen that a Co - investigating officer emerges who seldom appears openly but meticulously plans every step of action resulting in success and it is Shri B. Sadashiva Rao. Hats off to him and his skill.

My profound respects to Shri M Ramaiah, author for his efforts in presenting an account of a successful investigation which would not have been known otherwise. I sincerely feel this book should have appeared three decades ago...yes, Better late than never.

V. Ranganatha Rao, LM 1292

The book 'Operation Khedda of a Non-pachyderm' is available for sale

Price: Rs.120/- (inclusive of postage by Registered post)

For a copy of the book : Please credit Rs.120/- to the Association's Bank Account details of which are furnished hereunder

Name of the account holder: Karnataka P&T Pensioners' Association

Bank: SBI. Branch: HMT Layout, Vidyaranyapura, Bengaluru

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We Welcome the Following Newly Enrolled Members

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	H.R.Shamasundara	Postmaster, HSG I, Malleswaram Post Office, Bengaluru	LM 3143
2	A.C.Manoharan	Sorting Assistant, Bengaluru City RMS, Bengaluru	LM 3144
3	S.Srinivasan	Deputy Postmaster, HSG I, Rajajinagar Head Post Office, Bengaluru	LM 3145
4	M.Chandrashekar	MTS, HRO(D), Bengaluru City RMS, Bengaluru	LM 3146

LM: Life Member

ALM: Associate Life Member

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DONATION FOR THE BUILDING FUND

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Bank: **State Bank of India (SBI)** Branch: HMT Layout Branch, Vidyanarayapura, Bengaluru

Current Account No. **64209078453** / IFSC: **SBIN 0040659**

OBITUARY

Sri K. Bettaiah, LM 165, Retd. Head Record Officer, RMS 'O' Dn, Bangalore expired on 25-04-2022 at the age of 85 years

Sri K.P. Rangan, LM 21, Retd. Office Assistant, O/o SSRM Bangalore Sorting Dvn, Bangalore expired on 30-04-2022 at the age of 80 years

Sri B S N Rao, LM 790, Retd. DGM, Bangalore Telecom, expired on 03-05-2022 at the age of 88 years

Sri Adaikal Dass, LM 1409, Retd. HSA, Bangalore City RMS, expired on 12-05-2022 at the age of 91 years.

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

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CGHS

Office of the Additional Director Central Government Health Scheme,
3rd Floor, E wing, Kendriya Sadan, Koramangala, Bengaluru-560034 ,
OFFICE ORDER No. 19-3/2019/ADMIN. (129)/ 1822 Dated: 23/05/2022

Removal of Sakra World Hospital from list of Empaneled Hospitals under CGHS Bengaluru

With reference to the above subject, Sakra World Hospital (A unit of Takshasila Hospitals) Sy No. 52/2 & 52/3, Devarabeesanahalli, Varthur Hobli, Bengaluru 560103 which was empaneled under CGHS Bangalore vide CGHS Bengaluru No.19-3/2014/ADMN.(129)/ 2664 dated 01.06.2017, has requested for termination of MOU between CGHS and Sakra World Hospital vide Letter dated 24.03.2022.

Accordingly, their name stands removed from the list of Empaneled Hospitals under CGHS Bengaluru with effect from 24.05.2022.

Additional Director, CGHS Bangalore

Parliamentary Standing Committee report

113th Report of Department related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice recommends integrating Defence, Railway, Telecom and Postal pensioners under Department of Pension and Pensioners Welfare.

Para 3.32

The Committee, therefore, recommends that the Department should explore the feasibility of integrating pensioners of all other organizations of Central Government viz. Defence, Railways, Telecom and Postal be brought in within the jurisdiction of the DPPW, by making it a single entity in the matters related to pension and pensioners' welfare. The Department may furnish a concept paper in this regard, to the Committee, within three months.

Renewal of Subscription for the Journal is due in July-2022.

Members/Subscribers who had renewed their subscription for one year in 2021 may please renew in june/july 2022. Subscription for members : Rs.180/- p.a./ subscribers Rs.240/-p.a.

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