

**THE KARNATAKA CENTRAL  
GOVERNMENT PENSIONERS'  
ASSOCIATION®**

(Estd:1974, Regn No. 143/1983-84 dt. 9-9-1983)  
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**KARNATAKA**



**PENSIONERS' DIGEST  
JUNE 2022**

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(Affiliated to CCCGPA-K Bengaluru, BPS New Delhi & AIFPA Chennai). RNI Regn No: KRENG/2008/27233

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**PENSIONERS' DIGEST**

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## **“Bring out a Manual for Pensioners”:**

[PTI NEW DELHI:MAY 06, 2022].

Union Minister Jitendra Singh on May 5, 2022 asked the Department of Pension and Pensioners' Welfare (DoPPW) to bring out a comprehensive "manual for pensioners" to ensure further ease to retired government employees.

Addressing the 7th all India Pension Adalat, Dr. Singh said the DoPPW had introduced a number of path-breaking reforms, including relaxation in the provision of family pension for divorced daughters and divyangs, introduction of face recognition technology through mobile app for ease in submitting life certificate by elderly pensioners, electronic pension pay order, and assistance from the Postal department to facilitate pension process. He said the purpose of Pension Adalat was to resolve the grievances of beneficiaries in a prompt manner as well as to rectify the procedural bottlenecks in disbursal of benefits.

The minister directed senior officials of the department to come out with a comprehensive “Manual for Pensioners”, based on the feedback received from all the Central ministries/departments and subordinate offices for bringing further ease to pensioners.

( NOTE: A very good initiative proposed by the Hon.Minister. He can only propose but the bureaucracy seems to be still in the colonial mindset with “Chalta Hai” attitude. So far, "Accountability" Is missing from administration in the government of India. There should be no compassion toward any miscreant. When you hold an employee guilty, his supervisory officer should also be examined and punished if found lacking in his supervision. We wish that the bureaucracy became a juggernaut of efficient administration, and not a playground for nincompoops.)

## Notional Increment:

The Nagpur Bench of the High Court of Bombay has given an oral judgment (2-3-22) in favour of the pensioners who had retired from Zilla Parishat on 30<sup>th</sup> June in. [P No. 5864 of 2019] The court upheld the demand and ordered that the "Zilla Parishad shall take all necessary steps for granting notional annual increment to the petitioners within a period of two months from the date of receipt of the copy of this judgment. The petitioners would be entitled for all consequential benefits accordingly." (The Govt of Maharashtra follows CPC recommendations). So, this judgment is important for all those who are demanding notional increment. Provided, of course, an appeal against this judgment by the Government.

However, the Rajasthan High Court, in another similar case, stayed a CAT (Jaipur) order after accepting the Govt's arguments. The main points of argument include:

1. the respondents/ applicants were not in service as on 1st July of their respective years. As per the Fundamental Rules 9(21), 9(6), 17(1), 22, 26(a) and 56(a) as also the provisions of CCS (RP) Rules, 2008, a person appointed as a govt. servant is entitled to pay, and is also entitled to draw the annual increment as long as such govt. servant discharges duties of the post.

2. The matter is pending for adjudication before the Apex Court.

3. No instructions have been issued by DoPT so far for implementation of judgment in favour of P. Ayyamperumal.

4. The the Delhi High Court in Union of India & Ors. vs G.C. Yadav held that P. Ayyamperumal case of the Madras High Court has only persuasive value and therefore, the ratio of the judgment in P. Ayyamperumal can not be relied upon.

[ Courtesy: <https://www.livelaw.in/news-updates/rajasthan-hc-cat-notional-annual-grade-increment-200272#> ]

## **MACP:**

The High Court of Delhi has admitted W.P.(C) 2717/2022 , filed by some retired officers of the Intelligence Bureau and heard the case on 24 May, 2022. Since the Govt counsel requested for some time to file a counter-affidavit, the case is listed for 2-8-22. Meanwhile, the Govt counsel needs to file his counter affidavit within six weeks and the petitioners should file their rejoinder, if any. Earlier, the CAT, Delhi had dismissed the petition without a single hearing.

*We demand that the political leadership should take initiative and attend to the long-pending demands of the pensioners, viz. 1. MACP wef 1-1-2006; 2. Notional Increment on retirement after completing one year of service, 3. Parity in pension for pre- and post- 2006 retirees. 4. Restoration of railway concession for senior citizens, and 5. CGHS facilitation centres in all district headquarters. 5. Early implementation of all recommendations of the 110<sup>th</sup> and 113<sup>th</sup> reports of the Parliamentary Standing Committee. ... KCGPA.*

## **Face Recognition Technology for DLC:**

This is the age of information technology. Every one needs to manage himself in this changing world. Of course, it is a challenge for most of us who were born before 1960. But those who refuse to learn now will have more problems after 5 years, when Artificial Intelligence (AI) and Internet of Things (IoT) start invading

every aspect of their day-to-day living. In the near future, our computer may think faster and better than us. The possibilities are immense and the scenario could be beyond our imagination. But, let us strive to get along with the developments and keep ourselves in the race.

Now, you can register your own life certificate without going to your bank with face recognition technology! All you need is your own Android phone. (Android 7 or above), with a good internet connection, your email ID, your Aadhaar number and PPO Number.

You have to download two apps. One, **AadhaarFaceRD** app. The second, the **Jeevan Praman** app. All the instructions show on your screen one by one. They are easy to follow and comply with. Then click a photo of your own face and upload it. The UIDAI will match your face with your Aadhaar details and generate DLC. The job is over until the next year. Once you do it on your own phone as a pensioner, you can become an operator for other pensioners also by using your own phone.

Let us not feel shy of the changing technology. Your smart phone can do a lot more than WhatsApp and email. This small device can help you do many more things for you and make your living more comfortable. Learning new things will also keep you away from many age-related diseases.

## **Departments do not spend all the sanctioned amounts:**

The DoPPW is still taking its own time to concede to our demand for enhancing the annual grant-in-aid for pensioners' Associations. But it could not spend all the budgeted amount in 2021-22. As usual, it has resulted into lower budget for the current

year. We request the DoPPW, which has all the good intentions for the pensioner community, to implement more and more schemes and programmes for the benefit of the pensioners.

The Department-related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice headed by Shri Sushil Kumar Modi, MP, Rajya Sabha, presented (24/03/2022) its 113<sup>th</sup> Report to both the Houses of Parliament on the Demands for Grants (2022-23) of two Departments of the Ministry of Personnel, Public Grievances & Pensions – (i) Department of Administrative Reforms & Public Grievances; and (ii) Department of Pension & Pensioners' Welfare.

The highlights are given below. [ For full text, please log on to <https://www.gconnect.in/orders-in-brief/pension/113th-report-department-parliamentary-standing-committee-personnel-public-grievances-law-justice.html> ]

On DoPPW: The actual expenditure upto 31.01.2022 is Rs. 1.48 crore only as against the revised budget estimate of Rs. 3.31 Crore. The Department should furnish detailed reasons for such under-utilization of funds in the last two financial years to the Committee.

The Department should explore the feasibility of integrating pensioners of all other organizations of Central Government viz. Defence, Railways, Telecom and Postal (which are still governed by their own departments) be brought in within the jurisdiction of the DOPPW, by making it a single entity in the matters related to pension and pensioners' welfare.

As per last five years data provided by the Department on satisfaction ratings on CPGRAMS, about 40% of complainants have

rated their grievance redressal as poor. This shows apathy of those organizations towards handling of pensioners' grievances and the Committee feels dismayed over indifference shown by government officials to the grievances of their retired colleagues.

The Committee accordingly recommends the DOPPW to develop a mechanism/guidelines/policy to ensure accountability of the government officials dealing with the pensioners' grievances and suggest penal action against those officials who are habitually responsible for delayed action or summary disposal of grievances without any qualitative action. The committee recommends to bring a scheme for a time- bound delivery of goods and services for citizens, and a reward and punishment regime for government functionaries so that it remains effective.

Pension Adalats could be held more often and holding them online are also recommended.

Apathy of civil servants in implementation of Government schemes/programmes is one of the major impediments in the implementation of government schemes and delivery of services and therefore, the Committee recommends DARPG to make appropriate programmes and initiatives for instilling right public service delivery attitude in civil servants by strengthening their behavioural competency.”

**Monkeypox to hit us?** The Indian Council of Medical Research and National Centre for Disease Control have put on alert as WHO confirms 80 monkeypox cases in 11 countries. But it is less likely to affect those (like us) who had vaccination for smallpox.



## Supreme Court judgment:

Ex- personnel of Armed Force re-employed In Govt. Services are not entitled to pay scales at par with his last drawn pay. The reference to the last drawn pay in the armed forces is only to ensure that the pay computed in the civil post in the manner envisaged in para 8 of Central Civil Services (fixation of Pay of Re-employed Pensioners) Order, 1986 does not exceed the basic pay (including the deferred pay but excluding other emoluments) last drawn by the personnel in the armed forces. [Union of India vs Anil Prasad, (SC) 513 , CA 4073 of 2022 Dt. 20 May 2022.]. In this case, a major (discharged in 2007) had Rs.6600 as grade pay but was appointed in a civil post which had Rs.5400 as grade pay.

For further details: <https://www.livelaw.in/top-stories/supreme-court-armed-force-personnel-pay-scales-govt-service-union-of-india-vs-anil-prasad-2022-livelaw-sc-513-199819>

**A sobering advice** : We enjoy the comfort of opinion... We must move on from the reassuring repetition of stale phrases to a new, difficult, but essential confrontation with reality. For the great enemy of truth is very often not the lie - deliberate, contrived and dishonest; but the myth - persistent, persuasive, and unrealistic. Too often we hold fast to the clichés of our forebears. We subject all facts to a prefabricated set of interpretations. We enjoy the comfort of opinion without the discomfort of thought. Mythology distracts us everywhere- in government as in business, in politics as in economics, in foreign affairs as in domestic affairs. ....

**Address by President John F. Kennedy, June 11, 1962**

## A letter from BPS on Family Pension woes:

The BPS has written a letter (No BPS/SG/ FP/022/5, Dt.15.05.2022) to The Director, DoPPW, on the Delay in commencement of family pension. The letter states that the CCS Pension Rules 1972 were streamlined/revised into CCS pension Rules 2021 following recommendation made by the Supreme Court in Civil Appeal No. 3173 OF 2018 (Arising out of S.L.P.(Civil) No. 5456 of 2018); Union of India Versus R. Sethumadhavan & Anr. (Railway pensioners). However, the new CCS(Pension) Rules are not made applicable to the railway pensioners themselves.

The BPS has demanded that

1. CCS(Pension) Rules must be made applicable to railway pensioners also.
2. Insistence on ITR or income certificate of the SDM concerned must be withdrawn because the existing income criteria of dependency is only Rs.9000 PM plus DA/DR, which works out to much lower than taxable income. A self declaration of income by the claimant should be accepted.
3. The banks must be made to return original PPO promptly to the claimant of family pension.
4. Provisional family pension should be sanctioned without waiting for completion of all the formalities.
5. The claimant should not be forced to get signatures of all the family members on No-Objection Certificate, even of those who are not eligible for family pension.

**New Family Pension Rule For Employees missing** while serving in militancy-affected areas like Jammu and Kashmir, North East as well as Naxal-prone pockets. The benefits of family pension will be paid immediately.

## SPARSH or Touch-me-Not?

After the migration of all accounts of Defence employees on the newly developed, SPARSH platform, many pensioners have been unable to open the module and see their account statements. Is it because of some hitches in the software itself or inability of the pensioners to handle the technology? There are certainly some ways available for the Government to rectify the glitches and make the module user-friendly. If the NIC can not find solutions inhouse, we request for consultation from outside agencies.

The following is the gist of a letter (No. GENC/PM/SPARSH/193(8/2/L, Dated 05/05/2022) from the Govt. Employees National Confederation (affiliated to BMS), Sub Office, Kanpur, addressed to the Hon. PM himself and others.

With a vision of "Right Pension at the right time" the Ministry of Defence has introduced the "System for Pension Administration (Raksha)" popularly called as SPARSH with effect from August 2021 and batches of past pensioners drawing their pension from Banks are being migrated to the new portal.

The "Mission" statement prima facie spells out that the portal provides a single window for the pensioners to avail the pension related services such as facility to view the pension details, pension entitlements, pensioner profile details, Income Tax forms etc.

However, in practice, when the Pensioner logs in, he is greeted by the following message: "Alert – Important : The migrated data for your claim is presently available in read only mode. It also gives certain instructions, but nothing happens even after complying with all the instructions. The help line numbers including the toll free numbers are not answering. None of the Nodal Officers are reachable.

A section of the press reports that during processing of the pension during the month of April 2022 it was noticed that the concerned banks had not updated annual identification of around 3,30,000 pensioners. Moreover, many Banks like SBI created their own Life Certificate generating portals which were not in sync with the central Jeevan Pramaan system. Thus the pensioners were made to suffer due to stoppage of pension. Further, Income Tax is being deducted without any notice, from persons who are well within the exemption limits.

In view of the above, it is requested to ensure that the system is rectified, is made user friendly and trained counselors are appointed at district level to help the pensioners. It is also requested that Pension Slips may be issued to the pensioner through email and/or WhatsApp so that transparency is maintained. It is also requested that a "Doorstep Life Certificate" issuing system for the aged, infirm, illiterate and sick pensioners be started at the earliest.

Dear subscribers and donors, Please note:

Due to increasing cost of printing and production, the annual subscription of the Pensioners' Digest has been increased to Rs.200/- from the year, 2022-23.

## **The Govt's Clarification in respect of non-disbursement of pension to Armed Forces personnel for April .**

[Posted by PIB Delhi, on: 04 MAY 2022 1:29PM ]

There have been concerns raised in sections of media and social media regarding the non-disbursement of pension to defence pensioners for the month of April 2022. All pensioners must complete annual identification in order to continue receipt of monthly

pension, which is usually done in the month of November 2021 by all banks acting as Pension Disbursing Agencies. Due to the COVID situation, Government had extended the window for annual identification due on November 30, 2021 upto March 31, 2022. [Note: Now extended by MoD till June 25, 2022.]

However, during the processing of pension for the month of April 2022, it came to light that annual identification of around 3.3 lakh pensioners was not updated. A list was shared with all Pension Disbursing Banks, and identification status of more than 2.65 lakh pensioners was updated on SPARSH by April 25, 2022 leading to successful processing of pension for all these pensioners. But, banks (the previous Pension Disbursing Agency) could not confirm identification for 58,275 pensioners and neither was their identification received directly on SPARSH by the time of monthly closing. Hence, these pensioners were not paid their April pension by April 30, 2022. All such pensioners are being informed about pending annual identification through SMS and email.

For performing identification pensioners are requested to approach nearest CSC (<https://findmycsc.nic.in/>) and get their annual identification updated through Jeevan Pramaan using SPARSH PPO number and selecting PDA as SPARSH PCDA (P).

The System for Pension Administration (Raksha) (SPARSH) as an initiative of Ministry of Defence was envisaged to provide comprehensive solution to the administration of pension to the defence pensioners in line with the Government's vision of Digital India, Direct Benefit Transfer (DBT) and Minimum Government, Maximum Governance. The SPARSH Portal may be accessed at <https://sparsh.defencepension.gov.in/>.

Those who complain of not getting their pension, may please upload their DLC once again.

## CGHS:

**A message from CGHS :** Dear beneficiary, teleconsultation through [esanjeevaniopd.in](https://esanjeevaniopd.in) is now available from 9.30am to 6.00pm (with 1.30pm to 2.00pm break) Monday to Friday and from 7.30am to 2.00pm on Saturdays. Please see the link below for further details.

<https://cghs.gov.in/CghsGovIn/faces/ViewPage.xhtml?id=MzczNg==>

Another message about CGHS, Delhi.

Dear beneficiary, Free Lab and sample collection facilities with online reporting are available in select CGHS Wellness Centres in Delhi. All beneficiaries can avail these facilities from CGHS Delhi. For more Information - <https://cghs.gov.in/CghsGovIn/faces/ViewPage.xhtml?id=MzgzMA==>

A good news for the CGHS beneficiaries living in Delhi. Seventeen WCs/dispensaries will now have their own labs, while many others will have collection centres, from where the samples will be sent to Hindlabs for tests. The test reports will be made available online for the beneficiaries. A good job indeed. Let us hope a similar experiment would be pursued in all other places also.

However, the CGHS seems to be doing more policing than its designated job, i.e. helping the beneficiaries, especially the pensioners. That is why, in total disregard to the genuine and urgent needs of the CGHS beneficiaries, it is on a mission mode to force the empanelled HCOs to move away or to remove HCOs from the panel. The latest reason being non-compliance with the instructions to onboard the NHA IT Platform for uploading the bills.

Recently an Office Order declared the removal of sixty four (64) health care organizations (HCO's) empanelled under CGHS, Delhi NCR from the list of empanelled organizations wef 2nd May 2022 . As per this order, Health Care Organizations (HCO's)-Hospitals, Exclusive Eye Care Centres, Diagnostic Centres & Exclusive Dental Clinics empanelled under CGHS Delhi NCR had been asked to Onboard the **NHA IT Platform for uploading the bills pertaining to pensioner CGHS beneficiaries in a paperless Environment**, within a stipulated time failing which they were to be removed from CGHS panel. However, despite repeated reminders 64 Health Care Organizations have not complied with the directions. So, it was decided that such non-compliant HCOs stood removed from the list of Health Care Organizations (HCO's) empanelled under CGHS Delhi NCR with immediate effect'. As a graceful gesture, they were allowed to complete the treatment at CGHS rates in respect of patients already admitted and undergoing treatment at such hospitals.

We do not know why so many hospitals are unable to upload their bills on this platform. But, is it not the job of the CGHS to find out the reasons? Is it not the job of the CGHS authorities to rectify difficulties being faced by the empanelled hospitals? It is quite possible that some hospitals are indulging into unfair practices in order to make more money. It is quite likely that they could be doing it in order to make up for the shortage of income derived from treating the CGHS beneficiaries. But who is to blame? How can they be expected to treat the CGHS patients at the rates which were fixed in 2014? We demand that the CGHS rates must be immediately revised in commensurate with the prevailing market trends. We also demand that the Government must pay back all the dues to the hospitals, at least 50% immediately on receipt of the

bills and the rest after scrutiny and settlement. In any case, within 3-4 months.

We know that some hospitals take pride in displaying signs outside their premises that they are 'Recognised by the Government of India'. The Government of India should enable them to keep up their pride while nudging them to comply with rules and regulations. Policing should be done through subtle vigilance. The CGHS authorities should work as partners of empanelled hospitals instead of bosses. No one likes to be bossed, especially the reputed hospitals.

It is unfortunate that, instead of expanding the CGHS facilities to district places, as per the long-pending demand of employees and pensioners, the Government authorities are riding rough shod over private hospitals in the CGHS-covered cities and forcing them to disassociate from the scheme itself. There is already a severe shortage of doctors, other staff and facilities in the existing facilities. Even if a new scheme is envisaged, the existing scheme should be allowed to run properly till a new system is introduced and it proves itself better than the CGHS.

The e-sanjivani can never be the answer to the problem because neither the doctor, nor the patient can feel satisfied without a face-to-face consultation. Hence, we demand strengthening of the existing system with more staff, more doctors, more labs and collection centres, more medicines in dispensaries and more WCs. We demand special arrangements so that those employees who are working/living in places other than the CGHS covered cities, may seek consultation locally. There are many good hospitals in most of the big towns these days. We know that health is a state subject and the states have their own hospitals. But, certainly some tie-up



can be arranged with them for the sake of Central Govt pensioners. Meanwhile, it could be a good idea to merge all hospital facilities provided by all the ministries and departments and bring them under CGHS.

Under the Railway Employees Liberalized Health Scheme (RELHS), it is once again clarified that the dependent children would be eligible to get the same services as before even after the death of both parents.

### **Common complaints against WCs:**

Long back, we had written letters to the CGHS authorities about common complaints of pensioners against the WCs and the doctors and other staff. We had written about indifferent attitude shown towards patients, not picking up phone or giving curt and rude replies to telephonic queries by pensioners, delay in passing MRCs, repeated visits to WCs for collecting prescribed medicines and many other grievances. We had also mentioned in our PD the complaints of doctors etc against a few beneficiaries. These were the issues concerning attitude. We need to train the CGHS staff on the same lines as they do in big hotels, and private banks. Courteousness is not a virtue to be only appreciated but an etiquette to be practised.

CGHS is especially precious asset for every pensioner. He has full faith in it but feels frustrated at times. He only wants the service to be better. Meanwhile, there is an increasing demand for a WC at Sahakar Nagar, Bengaluru, which can cover the northern parts of the city. We request the authorities to consider this demand during their imminent visit to Bengaluru. As compared to Chennai,

Bengaluru needs six more WCs. There are no WCs, nor empanelled hospitals in western parts also. We request the authorities to send out a circular to all good hospitals in the city once again with attractive offers and empanel them at the earliest.

The CCCGPA-K has also written a letter NO.CCCGPA/CGHS/2022 dated 2-5-2022, to Shri Rajesh Bhushan Secretary, Ministry of Health & Family Welfare, expressing its concern over the “withdrawal of private hospitals from the list of empanelled HCOs under CGHS (de-empanellement) and withdrawal of cashless facilities to the CGHS beneficiaries by the empanelled hospitals due to Non-Revision of Package Rates since 2014”. It has listed the following reasons for the withdrawal.

Ø They are not being reimbursed within reasonable time the charges to the healthcare services offered by them.

Ø The Tariff for procedures arrived under the CGHS is very low, which was notified about 9 years back and that no revision has taken place since then.

Ø In spite of the request made by them to the Government, individually, and also through their Association for revision of rates, the Government has not addressed these issues till now.

Ø The hospitals have incurred huge loss while funding the Government Schemes.

Ø The services to the CGHS beneficiaries are not financially viable for private and charitable hospitals.”

The letter further states as follows:

“When the CGHS beneficiaries visit empanelled hospitals for consultation, the specialists are refusing to give consultation on the ground that the consultation charges of Rs.135/- fixed by the Government is not at all reasonable as the Doctors, who are practising privately, are charging Rs.1000/- as consultation charges.

“In our letter cited above, we had also furnished the list of hospitals which had notified that they had withdrawn themselves as empanelled hospitals from CGHS and that they are no longer empanelled under CGHS. As a result of this, they had withdrawn the facilities extended to the CGHS beneficiaries. Since then, some more hospitals empanelled under CGHS at Bangalore have withdrawn the cashless facilities to the CGHS beneficiaries, the latest one is Apollo Hospitals, Bannerghatta Road, Bangalore.

“It may also be brought to your notice that the Standing Committee of Parliament under the chairmanship of Sri Sushil Kumar Modi (Rajya Sabha MP) had also recommended to the Government to give serious thought for revision of CGHS rates fixed about 9 years back in order to prevent the CGHS empanelled hospital from withdrawing cashless facilities to the CGHS beneficiaries and in order to ensure that the beneficiaries are not put to mental agony and financial hardship in the evening of their life.

“If the Government does not consider revision of CGHS rates, early, which were fixed in the year 2014, there may be chances of many more hospitals withdrawing themselves from Central Government Health Scheme and it is our apprehension that, in the near future, there may not be many empanelled hospitals, Diagnostic Centres and Dental Clinics to cater to needs of CG employees and pensioners. Your good self will agree with us that, if this happens, then the objectives, for which the Scheme was drawn about 60 years back, cannot be achieved, and also the CGHS beneficiaries will be put to mental agony and financial hardships.

“Under the above circumstances, we again appeal to the Government, through your Good self, to consider revision of CGHS rates, at the earliest, thereby motivating the existing private hospitals under CGHS and the hospitals, which had withdrawn the cashless facilities to the CGHS beneficiaries, to continue to serve the CGHS beneficiaries. ...”

**And here is the paradox.** The Govt has decided to further extend the Empanelment of all Health Care Organizations (HCO's) already Empanelled under CGHS for a period of six months w.e.f. 1st April 2022 to 30th September 2022 or the next empanelment whichever is earlier, on the same terms, conditions and rates on which they are presently empanelled.

Meanwhile, one more HCO has opted out of the Scheme. Sakra World Hospital, Devarabeesanahalli, Varthur Hobli, Bengaluru 560103 with effect from 24/05/2022.

As this Digest goes for print, we may hear some heartening news that the CGHS authorities are planning to revise the rate list and also to link it with cost of living index for automatic enhancement of rates in future. Let us keep our hopes alive.

## **Can CGHS take in extra burden from Railways and autonomous bodies?**

Just a cursory look at the following statistics about health facilities for Railway employees and pensioners, for ex-servicemen and those for other Central Govt employees and pensioners reveals interesting facts.

The percentage of longer living pensioners of Railways is much more than that of the Defence Forces.

Of the total pension paid by the Government of India, 21 per cent is paid by the railways to its former employees in the age group of 80-90 and four per cent to those in the 90-100 age group, according to Seventh Pay Commission data.

[ <https://economictimes.indiatimes.com/news/politics-and-nation/railway-pensioners-outlive-those-from-defence-civil-services-official/articleshow/64277131.cms?from=mdr> ]

2. Presently, there are about 13 Lakh employees and 15 Lakh pensioners of the Indian Railways.

3. There are 125 Railway Hospitals with 13,963 beds. There are 586 health units / polyclinics. There are also 133 private empanelled hospitals. There are more than 3500 doctors and 575 visiting specialists and more than 55,000 other staff.

An impressive scenario indeed.

Ex-Servicemen Contributory Health Scheme (ECHS) was started on 01 April 2003. It provides medical care through outpatient treatment at around 427 Polyclinics all over India, and inpatient hospitalization & treatment through Military Hospitals and empanelled Civil Hospitals & Diagnostic Centers at all these locations. Treatment/hospitalization in Service Hospitals will be available to ECHS members, subject to availability of specialty, medical staff and bed space.

Any ex-serviceman (ESM) can register oneself under ECHS by making one-time payment of Rs. 30,000 (for ranks of Havildars and below) to 1,20,000 ( for officers). There are 28 Regional Centres of ECHS and 427 ECHS Polyclinics. There are empanelled hospitals at Bangalore, Belgaum, Dharwad, Bijapur, Chitradurga, Mangaluru, Mysuru, Virajpet etc. In Karnataka alone.

On the other hand, CGHS is a small organisation. Total number of card holders includes 6.63 Lakh serving employees and 7.39 Lakh pensioners. The CGHS facility is available only in 74 cities with 1748 doctors. There are no hospitals of its own. Most of the empanelled hospitals are getting disappointed with the lackadaisical approach to genuine demands of empanelled hospitals.

Yet, it goes to the credit of the CGHS that it has built a reputation of its own in such a way that the people from the Indian

Railways also want to avail CGHS facility. The Bharat Pensioners Samaj (BPS) has been demanding merger of all health facilities including CGHS, RELHS. The employees and pensioners of autonomous bodies have also been demanding CGHS facilities. It means the service in other health services are not as good as it is in the CGHS. A merger of all these services should not be thought of before streamlining the services in other schemes and bring them to the level of CGHS. Otherwise, it would remind us all of the joke about a meeting between a Japanese official and the CM of Bihar (in 1990s). The Japanese said, "Give us Bihar, we will make it another Japan within three years". The CM replied, "Give me Japan for three days, I will turn it into another Bihar".

We have mentioned another important point in our last issue of PD. That was about unequal pay, allowances, perks and freebies that are available to employees and pensioners of different ministries and departments. The norm, Equal Pay for Equal Work must be enforced across all services before thinking of extending CGHS facilities to others or merger of health services. We had mentioned about the increased burden on CGHS after including BSNL pensioners. Unlike the CG pensioners, these pensioners do not make initial payment from their own pocket but the BSNL pays for them. How we wish such a facility is given to all CG pensioners!

## **Special provisions to 80+ beneficiaries:**

The Department of Health & Family Welfare, Directorate General of CGHS in an OM No Z-16025/98/2017-CGHS-III, Dated the 11th July, 2017 has issued some guidelines for the beneficiaries aged 80 years and above. They should be taken as privileges and not to be exercised as a matter of right or for threatening the CGHS

staff. Genuine needs of other patients who could have been waiting desperately to see the doctor should also be kept in mind before taking precedence over them. Preferably, they may visit the facility before 12 Noon. The guidelines under the OM states as given below:

- a) Consultation of Doctor at CGHS Wellness Centre without standing in Queue.
- b) CGHS Doctors shall enquire by phone, at least once in a month to enquire about their well-being / make a home visit if residing within 5 K.M.s of CGHS WC.
- c) Settlement of medical claims on priority, out of turn.
- d) Follow up treatment from same specialist in non-empanelled hospital from where he/she was earlier taking treatment- as a special case in view of advanced age and difficulty to change physician subject to the reimbursement limited to CGHS rates and collection of medicines as per CGHS guidelines.

## **CGHS and the High Court judgment.**

Following a High Court Judgment, the CGHS has issued the following guidelines.

[vide No. Z.15025/51/2018/DIR/CGHS/EHS,Dt.6th June, 2018]

### 1. New Timelines for settlement of the Medical Claims.

The new timelines prescribed for settlement of normal medical claims are 30 days from the date of submission to the payment by Pay & Accounts Office. Every effort must be made to avoid delay at any stage. Proper calculation sheet must be prepared in the file, so that the same could be shared with the beneficiaries, if there are requests for reasons for the deductions.

2. Full reimbursement case/Cases for relaxation of Rules. As per the new guidelines they fall into two categories :

(a) Full reimbursement – Non-HPC(Non-High Power Committee) cases.

(b) Full reimbursement –HPC (High Power Committee) cases.

a) Full reimbursement – Non-HPC cases The following cases fall under this category.

i) Treatment was obtained in a private unrecognized hospital under emergency and the patient was admitted by others when the beneficiary was unconscious or severely incapacitated and was hospitalized for a prolonged period.

ii) Treatment was obtained in a private unrecognized hospital under emergency and was admitted for prolonged period for treatment of head injury, Coma Septicemia, Multi-organ failure, etc.

iii) Treatment was obtained in a private unrecognized hospital under emergency for treatment of advanced malignancy.

iv) Treatment was taken under emergency in higher type of accommodation as rooms as per his / her entitlement are not available during that period.

v) Treatment was taken in higher type of accommodation under specific conditions for isolation of patients to avoid contracting infections.

vi) Treatment was obtained in a private unrecognized hospital under emergency when there is a strike in Government hospitals.

vii) Treatment was obtained in a private unrecognized hospital under emergency while on official tour to non-CGHS covered area.

Although the new OM has not mentioned about STC recommendation, it is advisable to have expert Committee meetings under the Chairperson of Addl. DGHS (as in the case of earlier STC meetings) in respect of Item Nos. 1), ii), iii) and v) before arriving at a decision. The conditions mentioned at Nos. iv), vi) and vii) are administrative in nature and do not require meetings of expert



committees and may be recommended by Addl. Director, if conditions are satisfied.

In Delhi the expert committee meetings shall be organised by respective CMO(R&H) and by AD(R&H) in case of claims of serving employees of Delhi. Such meetings in respect of other cities shall be organized by Sr. CMO in the office of Addl. DDG (HQ).

The request for full reimbursement as examined by Additional Director (HQ)/Addl. DDG (HQ), in consultation with expert committee meetings, wherever deemed necessary and recommendation for full reimbursement shall be submitted to Director, CGHS and concurrence of IFD may be obtained after approval of AS&DG, CGHS before seeking the approval of Secretary for reimbursement in excess of CGHS rates.

If the above criteria are not satisfied (including the regrets by expert committees) the requests may be regretted by Addl. Director of concerned City, with a covering letter explaining the reasons and referring to the concerned OM.

In case there is a representation to consider as a special case then only it may be placed before the High Power Committee.

Addl. Directors shall prepare a self contained note giving details of case and submit the files with relevant documents to Director, CGHS through AD(HQ)/Addl. DDG (HQ).

If the proposal is approved by AS&DG, CGHS, concurrence of IFD and approval of Secretary, Health and Family Welfare are solicited for reimbursement in excess of approved rates.

#### b) Full reimbursement-HPC cases

The Composition of High Power Committee, shall be as under :-

- 1.Special Director General . . . Chairperson.
2. Directorate General, CGHS or his Nominees .. Member
3. Addl. Director, CGHS(HQ)/ Addl. DDG(HQ) CGHS. .. Member

4. Addl. Director, CGHS (R&H). .. Member Secretary

5. One Government Specialist. (of concerned Speciality)... Member

The High Power Committee shall consider representations received from CGHS beneficiaries holding valid CGHS cards only at the time treatment, in respect of the following conditions :-

1. Approval for air-fare with or without attendant on the advice of treating doctor for treatment in another city even though he is not eligible for air travel/treatment facilities are available in city of residence.

2. Representations from CGHS beneficiaries seeing full reimbursement under special circumstances.

3. Relaxation of Rules.

High Power Committee shall meet once in a month and action on the decisions taken shall be completed within seven days of meeting, with the concurrence of the IFD, wherever, it is deemed necessary.

Addl. Directors shall submit the files with relevant documents to the AD(HQ)/Addl. DDG (HQ) for placing the representations before High Power Committee.

AD(R&H) shall be Member Secretary, who shall with the help of Sr. CMO of the Office of Addl. DDG(HQ) shall issue meeting notices including notices to concerned Government Specialists and organize meeting for the Meetings of High Power Committee.

The requests received upto the 15th of the month shall be placed before the Committee.

If the High Power Committee does not recommend the regret letters shall be issued explaining the reasons.

If the High Power Committee recommends full reimbursement / relaxation of rules, concurrence of IFD and approval of Secretary (H&FW) shall be obtained within 7 days.

3. In addition there are expert committees to consider several cases. Expert committee meetings for other purposes shall continue to be held as in the past in the following cases:

Expert Committee meetings for consideration of Liver Transplant cases, Bariatric Surgery. Bone-marrow/Stem Cell Transplant, Justification of treatment/ implants in selected cases shall continue as before.

Standing Committee meetings for Cochlear implant shall continue as before.

Expert Committee Meetings for approval of Drugs, etc. shall continue.

### **Our bank details:**

**Name: Karnataka CGPA, Bank: Canara Bank,  
Sadasivanagar Branch, Bengaluru  
Acct No. 0406 2010 062 937, IFSC: CNRB 0010434**

### **Activities of KCGPA:**

The KCGPA realised the seriousness of the situation arising out of the departure of empanelled hospitals and wrote a letter as follows to Shri Rajesh Bhushan, IAS, Secretary, MoH & FW.

“Sir,

Hope you are already in receipt of a letter from the Coordination Committee of Central Government Pensioners' Association-Karnataka, dated 14-10-21 on the above subject. Also hope that you do not expect more letters from a larger number of associations of Central Govt employees and pensioners on this issue. Even a cursory look at the ridiculously low rates prescribed by the CGHS at present are enough to understand why the empanelled hospitals are withdrawing themselves away from CGHS.

” Sir, We request you to use your good offices and cause a revision of all CGHS rates so that the rates will be in commensurate with the present market trend in the healthcare industry.

“We also request you to stop the desertion of private hospitals from the panel and give them an immediate assurance of providing them attractive rate lists soon and urge them to continue cooperating with the CGHS as per the terms and conditions agreed upon.

“Thirdly, we request you to arrange for speedy disposal of all claims from the empanelled hospitals in a spirit of cooperation and not in confrontation. After all, this noble facility called the CGHS has remained the lifeline of Central Government pensioners, whom we are representing in the present context. Please treat it as a distress call from all the pensioners who are being deprived of cashless treatment in many empanelled hospitals and diagnostic centres.”

Shri R.S.N.Murthy, our PRO had been fighting his own case and finally succeeded. He had retired from the office of the CGDA, New Delhi in June 2003 in the post of ACGDA (EDPS), Group A officer. His junior colleague, a Sr.Accts Officer (Group B) also retired at the same time. Pension of both were fixed at Rs.13225 in the pay scaled of Rs 8000-275-13500 ( 5<sup>th</sup> CPC). Their pension was fixed similarly under the 6<sup>th</sup> CPC and pension amount was the same for both.

But , after pay scales under 7th CPC were enforced from 1-1-2016, the pension of his junior was fixed at Rs 38950 Rs.100 more than what Shri Murthi got ( Rs 38850). Repeated efforts and several letters written to various authorities were ignored with a set reply that his pension was fixed as per guidelines given by the Dept of Expenditure in 2017. The issue was raised again in August 2018 meeting of the JCM and the JS (P) had stated that the the Concordance tables prepared as per the recommendations of

the 7 th CPC must not have visualized any exceptional cases but his case would be revisited. Based on the minutes of the AGM meeting, Shri Murthy approached the Pension Adalat of his dept in February 2022 . The PCD A (P) Allahabad revised his pension from Rs 38850 to Rs 38950. It took nearly three years for him to get justice.

It appears the Deptt of Defence Accounts is suffering from systemic disorders. It is time to revamp the set-up.

**Swachhata Pakhwada** : The national call by the Prime Minister for observing cleanliness fortnight is drawing good attention, especially among Government establishments and NGOs. This time also, the programme was observed from May 16 to 31.

Accordingly, Dr.M.R.Hegde, our secretary and Shri B.B.Poddar, our Jt. Secretary took personal interest and organised awareness programmes. We are glad to see that public awareness is increasing about the importance of health, hygiene and cleanliness.

*Please send your queries/ requests to [cgpakarn@gmail.com](mailto:cgpakarn@gmail.com) . Donors and subscribers may please confirm your remittances by SMS to 9591837011. This month also, we could not find the names of three donors, though their contribution is duly acknowledged.*

A mail from a sister organisation: Good afternoon Sirs,  
Thanks for sharing the Pensioners' Digest. It is an excellent and useful compilation. We are also publishing a quarterly magazine named , "Pension Samachar". Most part of the magazine is in Odia language .We publish scanned copies of Pension related Govt.orders in our magazine. We are surely inspired by the topics published in your Magazine.  
Thanks again. .... Abhimanyu Nayak.  
Gen.Secretary AICGPA Odisha, Cuttack.

Following payments have been received during MAY 2022. We are grateful to the members who have donated Rs.1000/- and above, but that does not mean we ignore the contributions made by others. We thank them and expect continued generosity from all.

Name (Smt/Shri/Dr.)	M.No	Receipt #	Donation	M.F.	PD Subscription	
					Rs.	Year
---- ???	----	2772	<b>1000</b>			
---- ???	----	2784	<b>1100</b>			
---- ???	-----	2788	<b>1000</b>			
ARAVIND JANNU	1209	2790	100		900	Mar-25
BABU,NN.	977	2768			1000	Mar-27
BANSI RAM VERMA	1309	2778	100		400	Mar-24
CHENNIAPPAN, PL.	1365	2765			200	Mar-23
DHESING,R New Member	1408	2782		500	600	Mar-25
<b>GURUDAS, S.</b>	105	2774	<b>2000</b>			
KOTHANDA MURTHY,MR	1285	2777	450		550	Mar-24
KRISHNAMURTHY, N.S. (New Member)	1409	2783		500	800	Mar-26
MOORTHY, PNR	1087	2787	<b>1000</b>			
NAIK, J.R.	867	2785	100		400	Mar-24
NOOR AHMED	1066	2761	500		750	Mar-25
<b>PADMANABHAN, K</b>	280	2779	<b>10000</b>			
RAJU,TS.	999	2773	500		400	Mar-24
RAMANATHA RAO,SS	341	2786	<b>2100</b>		400	Mar-24
RANGANATHAN,K.	331	2769	<b>1000</b>			
<b>RAO,CVC.</b>	726	2780	<b>4100</b>		900	Mar-25
SHANKARAN ,AV.	731	2763			150	Mar-23
SHARMA, ARK.	979	2781	50		750	Mar-25

SINGA ROYAL, A.	1284	2776	450		550	Mar-24
SRINIVASAN, S.	469	2789	<b>2000</b>		600	Mar-26
SUBRAMANI,PS.	1109	2771	<b>1050</b>		950	Mar-26
SUJATHA,M	1377	2767	<b>1050</b>		350	Mar-23
SUMANTH KUMAR,K	1224	2770	<b>1600</b>		900	Mar-25
SYED MOHAMMED,M	896	2775			150	Mar-23
UMAKANTH, VL. New member	1407	2764	200	500	800	Mar-26
VASUDEVA RAO,P.	1222	2766	<b>1600</b>		900	Mar-25
VENKATARAMAN, K	1067	2762	500		750	Mar-25

### A Hearty Welcome to the New Members who enrolled during May 2022.

Sl #	Name and address	Age/ Dt of Birth	Department	Email/ Phone/ Mobile No.	Members hip Nol.
1	Umakanth, V.L, D.No.77/1, 'A'Block 1 <sup>st</sup> Cross, 35 <sup>th</sup> Ward Weavers Colony, HOSEPETE 583 203 Dist: Vijayanagara	70 31.07. 1952	Survey of India, Min of Culture	<a href="mailto:umakanthvl@gmail.com">umakanthvl@gmail.com</a> 94496 54470	1407
2	Dhesing, R. Flat No.A6, 3 <sup>rd</sup> Floor, 2 <sup>nd</sup> Block, Sri Sai Gruha Appts., 1 <sup>st</sup> Cross, Papanna Layout, Viswanatha, Nagenahalli, RT Nagar, BENGALURU 560 032.	65 06.06. 1957	CQAR, DGQA, Min of Def	<a href="mailto:Dhes_55@yahoo.co.in">Dhes_55@yahoo.co.in</a> 94496 37732	1408
3	KRISHNA MURTHY, NS D-1, Silicon Terrace, Chikkalasandra, Bengaluru, 560 061	84 01.09. 1937	AIR, I&B,	<a href="mailto:nskmurthy@rediffmail.com">nskmurthy@rediffmail.com</a> 9731 7 64219	1409
<b>Corrigendum for April 2022 read E-mail address for Anand Rao,N. is <a href="mailto:nanandrao@yahoo.com">nanandrao@yahoo.com</a>.</b>					

## **OBITURY**

**Shri SUBRAMANYA M.S.** (M.No.996) of Min of HRD expired on 10 MAY 2022. We deeply regret the demise and pray peace to his soul and strength to the bereaved family.

**Shri SUBEDAR S.D.** (M.No.910) expired on 17 MAY 2017. We deeply regret the demise and pray peace to his soul and strength to the bereaved family.

**Shri SONI M.S.** (M.No.1364) of Intelligence Bureau, expired on 29 May 2022. We deeply regret the demise and pray peace to his soul and strength to the bereaved family.



**THE KARNATAKA CENTRAL GOVERNMENT  
PENSIONERS' ASSOCIATION®**

(Estd : 1974) (Regd :1983)

**PENSIONERS' DIGEST**

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