

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

(Estd:1974, Regn No. 143/1983-84 dt. 9-9-1983)  
Affiliated to BPS, New Delhi, AIFPA, Chennai & CCCGPA Karnataka  
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**KARNATAKA**



**PENSIONERS' DIGEST  
JULY2022**

Vol XVI, Issue 4(36 Pps.) \* Subscription: Rs 200 PA

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**THE KARNATAKA  
CENTRAL GOVERNMENT  
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(Estd: 1974; Regn. S.No.143/1983-84 dt. 9<sup>th</sup> Aug.1983 )

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

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**PENSIONERS' DIGEST**

Vol.XVI; Issue 4 (36 Pps ) **JULY 2022** Subscription:Rs 200 PA

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*The official journey of Azadi Ka Amrit Mahotsav commenced on 12th March 2021 which started a 75-week countdown to our 75th anniversary of independence and will end post a year on 15th August '23.*

## **Central Armed Police Salary Package (CAPSP)**

Personnel of the following Central Armed Police Forces (CAPFs) can avail of Salary Accounts under Central Armed Police Salary Package. Retired Personnel can also open / convert their accounts into CAPSP – Pension and will be eligible for all benefits mentioned below except Insurance, Overdraft and Xpress Credit.

The CAPFs include 1. Central Reserve Police Force (CRPF), 2. Border Security Force (BSF), 3. Central Industrial Security Force (CISF), 4. Sashastra Seema Bal (SSB), 5. Indo Tibetan Border Police (ITBP), 6. National Security Guard (NSG), 7. Railway Protection Force (RPF), 8. Railway Protection Special Force (RPSF).

There are three categories (variants) depending upon ranks:

**Gold:** Subedar Major, Inspector, Sub-Inspector, Assistant Sub Inspector, Head Constable, Constable, Enrolled Follower.

**Diamond:** Deputy Commandant, Assistant Commandant

**Platinum:** Commandant, Second-In-Command, Director General, Special Director General, Additional Director General, Inspector General, Deputy Inspector General.

(For RPF, variants will be categorised as per equivalent rank in CAPFs.)

### Facilities For Pensioners.

Zero balance account and free unlimited transactions across ATMs of any Bank.

2. Complimentary Personal Accident Insurance (Death) cover of Rs. 30 Lakhs to all ranks.

3. Home Loans, Car Loans and Education Loans available at attractive rates.

4. 100% waiver of processing fee on Car Loans and Home Loans (Actual TIR and Valuation charges will be recovered, where applicable).

5. Up to 25% off on annual locker rent

6. Avail of Auto-Sweep to create e-MODs (Multi Option Deposits) and earn higher interest.

7. Demat & Online Trading A/c facility available.

8. Free issuance of Drafts, Multi City Cheques, SMS Alerts. NEFT/RTGS.

9. Earn points on various transactions through our loyalty program SBI Rewardz.

10. Host of regular offers on Debit Cards and YONO by SBI

The SBI has provided the following application format for pensioners to convert their pension accounts into CAPSP scheme.

**To**

**Branch Manager, SBI, ....**

**Branch.**

Dear sir,

Central Armed Police Salary Package (Capsp) - Pension Account.  
Request for conversion of existing savings bank account to CAPSP Pension Account.

I, --. (Name) maintain a SB account bearing AC No..... with your branch. I retired from ..... (Name of CAPF) on.... (date) as. .... (Rank). My pension is being credited in the above mentioned account. I intend to convert this account to CAPSP PENSION ACCOUNT. Copy of my PPO No. .... and Pensioner Identity Card No. ...., issued by my Force is attached. You are requested to please convert my SB account into CAPSP account.

Place:

Date:

Signature

Name

Rank

Mobile No.

Take up one idea. Make that one idea your life - think of it, dream of it, live on that idea. Let the brain, muscles, nerves, every part of your body, be full of that idea, and just leave every other idea alone. This is the way to success.

[Swami Vivekananda](#)

## **Pension on Compulsory Retirement:**

The Ministry of Personnel, PG & Pensions Department of Pension & Pensioners' Welfare, has issued OM No.38/46/2017-P&PW(A)(4879) Dated : 14.06.2022.

“Sub:- Revision of pension /family pension in respect of the pensioners drawing compulsory retirement pension or compassionate allowance after compulsory retirement/ dismissal / removal from service-reg.

The undersigned is directed to say that on the recommendations of the 5th Central Pay Commission, the following orders/instructions were issued for revision of pension of pre- 1996 pensioners:

(i) Orders issued vide this Department's OM No.45/86/97-P&PW(A)-Part II dated 27.10.1997 for revision of pension/ family pension of pre-1996 pensioners/ family pensioners by consolidating the pre-revised pension/ family pension, dearness relief, interim relief and fitment benefit with effect from 01.01.1996.

(ii) Instructions issued vide this Department's OM No.45/86/97-P&PW(A)-Part III dated 10.02.1998 for revision of pension/ family pension of pre-1996 pensioners/ family pensioners by notional fixation of pay as on 01.01.1986.\*\*\* (See Note below)

(iii) Instructions issued vide this Department's OM No. 45/10/98-P&PW(A) dated 17.12.1998 that the consolidated revised pension/family pension under sub-para (i) above would be stepped up to 50% | 30% of the minimum of the pay in the revised scale of pay as on 01.01.1996, corresponding to the scale held by the pensioner at the time of retirement /death.

(iv) Clarifications/instructions issued vide this Department's OM No.45/86/97- P&PW(A) Pt.V dated 25.03.2004 that the instructions

referred to in sub-para (ii) and

(v) above would not be applicable to the pre-1996 pensioners/family pensioners in cases where pensioners were drawing compulsory retirement pension or compassionate allowance, for the purpose of revision of pension/family pension w.e.f. 01.01.1996.

2. On the recommendations of the 6th CPC the following orders/instructions were issued for revision of pension of pre-2006 pensioners:

(i) Orders issued vide this Department's OM No. 38/37/08-P&PW(A) dated 1.9.2008 for revision of pension/family pension of pre-2006 pensioners/family pensioners w.e.f. 01.01.2006. In para 4.1 of this OM, it was provided that pension/family pension of pre-2006 pensioners would be revised by consolidating the pre-revised pension/family pension, dearness pension, dearness relief and fitment benefit.

(ii) Para 4.2 of this Department's OM No. 38/37/08-P&PW(A) dated 1.9.2008 and O.M. No. 38/37/08-P&PW(A)(pt.1 ) dated 03.10.2008, it was further provided that the fixation of pension/family pension would be subject to the provision that the revised pension/family pension, in no case, would be lower than 50% /30% of the minimum of the pay in the pay band plus the grade pay corresponding to the pre revised pay scale from which the pensioner had retired.

(iii) Further instructions regarding the manner for revision of pension/family pension in terms of para 4.2 of O.M. dated 01.09.2008 were issued vide this Department's O.M. No. 38/37/08-P&PW(A) dated 28.01.2013, 38/37/08-P&PW(A) dated 30.07.2015 and 38/37/08-P&PW(A) dated 06.04.2016.

(iv) It was clarified vide this Department's OM No.38/37/08-P&PW(A) dated 22.07.2011 that the benefit of para 4.2 of the OM dated 01.09.2008 would not be applicable in the case of revision of pension/family pension in respect of the pensioners who were in receipt of compulsory retirement pension and compassionate allowance under Rules 40 and 41 of CCS(Pension) Rules, 1972.

3. On the recommendations of the 7th CPC, following orders/instructions were issued for revision of pension of pre-2016 pensioners:

(i) Orders were issued vide this Department's OM No.38/37/2016-P&PW(A) dated 12.05.2017 for revision of pension/family pension of pre-2016 pensioners/family pensioners w.e.f. 01.01.2016 by notional fixation of pay as on 01.01.2016.

(ii) In para 11 of the said OM dated 12.5.2017, it was provided that the provisions regarding notional fixation of pay as on 01.01.2016 would not be applicable for the purpose of revision of pension/family pension in respect of the pensioners who were drawing compulsory retirement pension under Rule 40 of the CCS (Pension) Rules, 1972 or compassionate allowance under Rule 41 of the CCS (Pension) Rules, 1972.

4. Based on representations received from some pensioners and also some court decisions in this regard, the matter has been re-considered in consultation with Department of Expenditure. It has now been decided that the provisions contained in this Department's OMs No.45/86/97-P&PW(A)-Part III dated 10.02.1998 and No. 45/10/98-P&PW(A) dated 17.12.1998 regarding revision of pension/family pension after 5th CPC, para 4.2 of this Department's OM No.38/37/08-P&PW(A) dated 01.09.2008 (as amended /clarified from time to time) regarding revision of pension/family pension after 6th CPC and this Department's OM No.38/37/2016-P&PW(A) dated 12.05.2017 regarding revision of pension/family pension after 7th CPC by notional fixation of pay, would also be applicable for revision of pension/family pension in respect of pensioners who were drawing compulsory retirement pension or compassionate allowance. Accordingly, pension/family pension of such pensioners/family pensioners shall be revised w.e.f. 01.01.1996, 01.01.2006 and 01.01.2016 in accordance with the aforesaid orders issued for revision of pension of the pre- 1996, pre-2006 and pre-2016 pensioners/family pensioners, respectively.

5. In cases where compulsory retirement pension or compassionate allowance was sanctioned at a rate which was less than full pension, the revised pension computed as per the aforesaid OMs

would be proportionate to the reduced initial pension/compassionate allowance which was sanctioned on compulsory retirement /dismissal /removal. In other words, the revised pension/compassionate allowance computed as per the aforesaid OMs would be reduced by the same percentage by which the initial pension was reduced at the time of sanction of pension/compassionate allowance on compulsory retirement/ dismissal/ removal. In cases where the compulsory retirement pension was given in full without any reduction, the revised pension computed as per the aforesaid OMs would also be given in full without any reduction.

6. There will be no reduction in the amount of family pension computed as per the aforesaid OMs in any case, including in cases where the amount of initial compulsory retirement pension/compassionate allowance was less than full pension.

7. Accordingly, the clarifications/ instructions contained in this Department's OMs No.45/86/97-P&PW(A)pt.V dated 25.03.2004, No.38/37/08-P&PW(A) dated 22.07.2011 and para 11 of OM No.38/37/2016-P&PW(A) dated 12.05.2017 stand withdrawn .

8. All Ministries/Departments are requested to revise the pension/family pension w.e.f. 01.01.1996, 01.01.2006 and 01.01.2016 (as may be applicable) in respect of the pensioners who were sanctioned compulsory retirement pension or compassionate allowance accordingly.

9. These orders are issued with the concurrence of Ministry of Finance (Department of Expenditure) vide their ID/U.O No.1(11)/EV/2017 dated 29.04.2022....”

[\*\*\*Note: The CCCGPA has written to the DoPPW seeking clarification about the exact position of pre-1986 pensioners vis-à-vis this circular. It is pointed out that, “...the instructions contained in DOPPW OM dated 10.02.1998 are applicable to pre-1986 pensioners and not to pre -1996 pensioners as stated in para-1 of



the OM dated 10.2.1998, which reads as, 'President is now pleased to decide that the pension/family pension of all pre-1986 pensioners/family pensioners who were in receipt of the following types of pension as on 1.1.1996 under Liberalised Pension Rules, 1950, CCS (Pension) Rules 1972 as amended from time to time or the corresponding rules applicable to Railway pensioners and pensioners of All India Services may be revised w.e.f. 1.1.1996 in the manner indicated in the succeeding paragraphs'

It is, therefore, requested that para (ii) of OM dated 14-6-2022 may please be reviewed and action as deemed necessary may please be taken in the matter”].

**The pensioners having their pension accounts in Post Offices can now use their Pension SB Account as a normal savings bank account without any restriction. NEFT facility has already been introduced. RTGS facility might have been introduced, or, is likely to be introduced soon.**

## **JEEVAN PRAMAN through face recognition App:**

Now, the pensioner can generate his Life Certificate online, without visiting the bank, or any officer to submit his Life Certificate. One can do it easily from the comfort of his own home. Once after generating his own DLC, he can use his phone to generate DLCs of other pensioners also. After his authentication, he becomes an operator for other pensioners also.

The basic requirements for generating DLC through this method are:

1. Your smart phone - Android 7 or higher version only.
2. Camera resolution - 5 MP or above.

3. Phone should have a minimum 4GB RAM and at least 500 MB in the free storage space.
4. Good internet connection.
5. Aadhar number registered with pension disbursing authority or linked with pension account in the bank. And your PPO.

### Steps to follow:

1. Download and Install **AadhaarFaceRd App** from Google Play Store. (Open Google Play Store, search for “aadhaarfacerd” and Install it )
2. Download and Install **Jeevan Pramaan Face Application**.
3. **Operator Authentication:** This is a one time process. Pensioner can be the Operator as well.
4. After you have successfully installed the Jeevan Pramaan Face Application, run the application. You will see the screen that reads, Jeevan Pramaan Face App Version 3.6. It will show. “Supported bio-metric scanner found. Do you want to proceed?” Click on Yes.
5. When it asks for permissions, click on “You need to allow the permissions in order to run the application. Click on ‘While using the app.
6. Next , another pop-up will appear asking for more permissions. Click on ‘Allow’.
7. The operator needs to enter his/her Aadhaar number, mobile number and e-mail address and click on “submit”

[ Note: The mobile number need not be linked with Aadhaar, you can enter any mobile number but make sure you have it by your side to receive an OTP on the same mobile and email-id provided]

Now, a one-time authentication is needed from your part.

On the top right corner, you will find option to select either English or Hindi language. Choose the language and click.

8. Now, you will get an OTP on your phone as well as in your mail inbox. Feed the OTP number and proceed. If you do not get OTP, click on “Resend” option.
9. After successful OTP Validation, enter your name and give consent for authentication by clicking on the checkbox.
10. Click on “Scan” button to proceed towards face scan.
11. Next a pop-up appears asking if you want to proceed with face scan. Click on “YES” to proceed further.
12. The screen shows the instructions for face authentication. Read them properly, click on the check box and then click on “Proceed”.
13. After you follow and comply with instructions, After you have successfully authenticated yourself through face scan, the application restarts itself and the screen says, “Client Registration Successful” which also means, that the Operator Registration is successful.
14. Next, the Pensioner Authentication screen will open. (whenever you run the application the Pensioner Authentication screen will open.)  
The pensioner should enter his/her Aadhaar number and mobile number. The email address is optional.  
Next click on the *submit* button you will receive an OTP on the entered mobile number and email ( only if you provided email )
15. Enter the OTP received and click on *submit* button to proceed further. ( If OTP is not received, please click on *Resend OTP* )
16. After successful OTP Validation the screen will be either blank or will have prefilled details. Check them, correct them if found incorrect, fill up the blanks. Incorrect info will lead to rejection of Jeevan Pramaan by the Pension Disbursing agency.
17. In case you get the screen with pre-filled details, Select the desired PPO No. from the dropdown list, or you can select ‘*Add new pension PPO*’ if your required PPO No. is not appearing in the list.

18. In case you select a PPO No. From the driop down list, you can modify all the details except PPO No. In case you select '*Add new pension PPO not in List for yourself*' the non-filled pensioner authentication screen is displayed and you are required to fill all details.

19. If all the information filled in is correct, then ctick both the *checkboxes* to confirm that the information entered is accurate. Click on *Submit* button to proceed further.

20. You can proceed to generate DLC for other PPO numbers also. For this, a pop-up message appears on the screen thus : "Do you want to Add New Pension PPO which is not in the list for urself? "In case you click on YES the you will be taken back to the pensioner details screen and you may fill all the details regarding the PPO number that you want to add.

21. The screen shows all the PPO numbers selected by you for DLC (Digital Life Certificate)/Jeevan Pramaan generation. Now ctick the *checkbox* in order to give consent for checking up your Aadhar details. And, Click on *SCAN* button to proceed further.

22. On the screen, a question appears as to whether you wish to have a face scan. Click on Yes.

The screen shows the instructions you need to follow while scanning face. It shows if the lighting is poor or if camera is moving and not stable etc. Stabilize yourself and get good lighting. [Note: It is very important to ensure good lighting on your face, with your face facing the camera, held at your eye level. Remove your eye glasses]

23. Once face authentication is successful, the DLC i.e Jeevan Pramaan is successfully generated and it appears on the screen.

24. The screen shows the Pramaan-id for each PPO number. The pensioner shall also receive a SMS on the mobile number provided during pensioner authentication, the SMS contains the Pramaan-ID and the link from which the DLC can be downloaded.

## Nomination for payment of Lifetime Arrears:

The Ministry of Personnel, P.G. & Pensions has vide No. 1/2(40)/ 2022 -P&PW, dated March 31, 2022 issued detailed instructions to all the authorities concerned and the banks to follow the guidelines strictly on recording the name of the nominee for lifetime arrears of a retired employee. Please note that this nomination is different from the nomination given in respect of pension/family pension.

The Govt has taken note of the fact that many officers in the pension paying banks are ignorant or negligent about this nomination to be maintained in Form "A". We have given the format for this application in one of our previous issues. Please ensure that this form is given to your branch and the branch has kept it on its records and computer system. The banks have been asked to indicate the status of availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in Pension Seva Portals or any other similar portal maintained by them. They are also asked to indicate the status of availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in the monthly pension slips issued by them to the pensioners.

There is a Widow Pass facility for the spouses of Railway employees. (Four sets of passes per year). This WP facility in favour of remaining beneficiaries after the death of spouse of deceased Railway Servant stating that the extant Railway Servants (Pass) Rules, 1986 (Second Edition – 1993) is silent in this regard. even after the demise of spouse of deceased Railway Servant, the WP facility may be continued in the name of eldest beneficiary eligible to be included in the WP in terms of extant Pass Rules. Other eligible members may also be continued in the Widow Pass Account (WPA), as before.

## Two Sources of family pension:

The Government has clarified that there is no restriction in the Central Civil Services (Pension) Rules, 2021 on grant of family pension to a family member from two different sources in respect of the same Government servant/pensioner. Earlier, certain rules had barred any one from taking family pension from two sources. But, that bar has been lifted now, However, entitlement of two family pensions to a member of the family consequent on death of two different Government servants /pensioners shall continue to be subject to the restriction in sub-rule 12(a) and sub-rule 13 of Central Civil Services (Pension) Rules, 2021.

[Ref: No. 1/1(45)/2022-P&PW, Government of India, Ministry of Personnel Pension & Public Grievance, Department of Pension & Pensioners' Welfare (Desk-E), 3rd Floor, Lok Nayak Bhawan, Khan Market, New Delhi-110003; Dated May 23, 2022 on Subject: - Eligibility for two family pensions- clarification regarding.

Here is the full text of the OM : The undersigned is directed to state that representations/references have been received in this Department seeking clarification in regard to entitlement of a member of family for family pension from two different sources in respect of the same Government Servant / pensioner, e.g. in respect of military service and civil service or in respect of service rendered in autonomous body and civil Government Department.

2. Before amendment of the erstwhile Central Civil Services (Pension) Rules, 1972 on 27th December, 2012, sub rule 13-A of Rule 54 of those Rules prohibited grant of family pension from the civil side to a re-employed military pensioner, if the military pensioner had opted for family pension for the military service rendered by him. Similarly, sub-rule 13-B of Rule 54 of those Rule

prohibited grant of two family pensions to a person who was already in receipt of Family Pension or was eligible therefor under any other rules of the Central Government or a State Government and/or Public Sector Undertaking/Autonomous Body/Local Fund under the Central or a State Government. Sub-rules 13-A and 13-B were

omitted vide notification No. I/33/2012-P&PW (E) dated 27th December, 2012 (effective from 24<sup>th</sup> September, 2012). Thus, the restriction on entitlement of family pension from two different sources in respect of the same Government servant/pensioner in such cases was removed by the aforesaid amendment notification. This position was also clarified vide this Department's O.M. No. I/33/2012-P&PW (E) dated 16th January, 2013.

3. The Central Civil Services (Pension) Rules, 2021 have been notified on 20<sup>th</sup> December, 2021 replacing the erstwhile Central Civil Services (Pension) Rules, 1972. Rule 50 of the Central Civil Services (Pension) Rules, 2021 deals with family pension. This rule

also does not provide for any restriction on grant of family pension from two different sources in respect of the same Government servant/pensioner.

4. In view of the above, it is clarified that there is no restriction in the Central Civil Services (Pension) Rules, 2021 on grant of family pension to a family member from two different sources in respect of the same Government servant/pensioner, in cases referred to in

para 2 above.

5. However, entitlement of two family pensions to a member of the family consequent on death of two different Government servants /pensioners shall continue to be subject to the restriction in sub-rule 12(a) and sub-rule 13 of Central Civil Services (Pension) Rules, 2021.

( Sanjoy Shankar)

Deputy Secretary to the Government of India

A rumour, making rounds these days.

There will be no more Central Pay Commissions but the Govt is working out a formula for automatic enhancement of salary. We may still call it a rumour until some concrete moves are made by the Government in this regard. We may recall that the 7th CPC had made a suggestion that DA/DR may be automatically absorbed into the basic pay once it reaches 50%.

## **CGHS:**

Minister for Health and Family Welfare Mansukh Mandaviya said the government has taken decision to pay the medical claim of retired officials up to Rs 500 without scrutiny. Inaugurating the new office of Additional Director CGHS in Patna on June 5, 2022, Mr. Mandaviya said officers have been instructed to hold panchayat at district and block level to listen and solve problems of CGHS beneficiaries. (Source: <https://newsonair.gov.in/Main-News-Details.aspx?id=442188>)

A team from Delhi is planning to visit Bengaluru and hold panchayat in the near future.

## **Our letter to CGHS**

No. KCGPA/CGHS/2022/

Date: June 8, 2022

“To

The Additional Secretary and Director General,  
CGHS, Room No. 254 A, Nirman Bhawan,  
Maulana Azad Road, New Delhi.



Sir,

Please refer to our letter dated February 23, 2022 in which we had pointed out the disparity in number of WCs functioning in different cities and the inadequate number of WCs in Bengaluru. We demanded more number of WCs, more doctors, more staff and better facilities.

Earlier, we have also pointed out at the pathological issues generated within the system, which has been forcing several private hospitals dropping out of the list of empanelled hospitals. We are given to believe from unconfirmed sources that you are exercised over the alarming developments and are planning to evolve a formula of linking WPI with CGHS rates, so that there would be no room for the private hospitals to complain about low rates again. If it is true, Sir, our heartiest gratitude.

Regarding, the small number of WCs in Bengaluru, we feel that there is an urgent need for setting up five more WCS and one dispensary here. There are many uncovered areas in the city and the beneficiaries are finding it difficult to visit the existing WCs due to long distance and traffic woes. The P&T Pensioners Association, Bengaluru has already sent you a detailed note on the need for a new WC to be located in Sahakar Nagar, Bengaluru, which might help a large number of beneficiaries living in and around that area. We also need relocation of 2-3 WCs which are facing constraints of space. We need four more WCs in northern, western and southern parts of the city apart from one more full-fledged dispensary.

Hope, the requests as mentioned above are taken in all seriousness and acted upon in the best interest of equitable justice to all CGHS beneficiaries and pensioners..."

Regarding the proposed CGHS WC at Mysuru: The premises identified for locating a WC in a private

building located on Dr.Rajkumar Road Shaktinagar, Mysuru is approved by CGHS Directorate.

### **NCCPA on woes in CGHS:**

Two veteran leaders from the National Co-ordination Committee of Pensioners Associations (NCCPA), namely, Com. R.N. Parashar and Com. K.K.N. Kutty, Secretary General NCCPA met Shri Alok Saxena, Additional Secretary, Ministry of Health on 21.06.2022 and brought the following issues to his notice:

- (a) A good number of empanelled hospitals are withdrawing themselves from the scheme due to delay in payment and low rates.
- (b) The need to revise the rates of procedures, fixed in 2014.
- (c) Many reputed hospitals are not found in the list of empanelled hospitals of CGHS.
- (d) The need to have an expeditious decision over the health insurance scheme especially for the pensioners who stay in non-CGHS areas.
- (e) Extension of CCS (MA) Rules to pensioners who are not covered by CGHS.
- (f) Need to increase FMA.
- (g) Delay in the payment of medical reimbursement claims.
- (h) Holding meeting of the National Council JCM committee on health related demands.

Shri Saxena, Additional Secretary, Ministry of Health said that

1. The delay in the payment to hospitals empanelled had been due to a hitch in the system that has come about on account of the change in the vendors. The issue is being addressed and the same would be sorted out in a month's time. Instructions have been issued to the CGHS authorities to settle the hospital bills for treatment on emergency, restricting the entitlement to CGHS rates.

2. Some of the rates charged by the Private Hospitals are exorbitant and would be difficult to accept. Regarding revision of rates, the technical committee of Health Ministry had been periodically

reviewing these rates and wherever they had suggested for revisions, the same had been done.

3. A meeting of the committee would be convened as quickly as possible. (The last meeting of the Committee of NC JCM was held in 2019 and even in that meeting, eleven items included in the agenda could not be discussed.) The NCCPA National Executive is likely to make another effort to resolve the problems without resorting to any protest action.

## **BPS deposes before the RS Committee:**

The Bharat Pensioners Samaj has been pleading for a Comprehensive healthcare of Central Govt pensioners through integration of all existing Govt schemes, i.e. CGHS, RELHS & ECHS. June 07, 2022. It had also pleaded before the 7<sup>th</sup> CPC who, vide their para 9.5.18(ii) observed, “Currently, there are various health care schemes in the Central Government catering to specific sets of employees. For example, apart from CGHS, there are Ex-servicemen Contributory Health Scheme (ECHS) and Railways Employees Liberalized Health Scheme (RELHS) which cover ex-servicemen and Railway employees / pensioners, respectively. Although the patterns in these schemes vary, a combined entity of CGHS, ECHS-RELHS would result in a very strong network of health facilities for the Central Government employees across the length and breadth of the country. The Commission recommends that the possibility of such a combined network of various medical schemes should be explored through proper examination.”

In view of the indifferent attitude of the ministries /departments over this 7<sup>th</sup> CPC recommendation and the shortcomings in the CGHS system. In March 2017, the BPS filed before the Rajya Sabha Committee of Petitions which came up for hearing in Nov, 2021. The Rajya Sabha Committee of Petitions

sought a detailed note on the subject from BPS which was promptly submitted. The committee also invited views from other association/ federations too.

Today, the 7<sup>th</sup> of June 2022, the BPS tendered its oral evidence before the Rajya Sabha Committee of Petitions.

S.C.Maheshwari, Secy/Genl

BPS Deplores the state of affairs in Railway Hospitals in NRCH, New Delhi thus: "AS per BPS assessment, most of the Railway doctors are egoist, misbehave with Sr citizen patient, several of these Railway doctors are professionally incompetent.

Rly Pensioners/ Employees, raise your voice against the atrocities of railway doctors!

[https://twitter.com/RREWA/status/1526805051431211008?s=20&t=Jn7i1Ds3yUv\\_imzN\\_c2DjQ](https://twitter.com/RREWA/status/1526805051431211008?s=20&t=Jn7i1Ds3yUv_imzN_c2DjQ)

As such incidents are happening almost daily in Rly hospitals, it is requested to sensitize Rly Doctors to take special care of super Sr citizen patients. Regards

S.C.Maheshwari, Secy Genl B P Samaj.

The strength of a chain is equal to its weakest link. We insist on strengthening every link in each of the existing chains before thinking of their merger into a single chain. The demand for merger of different health schemes must be examined from this angle. Many people think that the CGHS is still the best of the existing schemes as compared to those in the railways and armed forces. But, are we not facing problems with CGHS itself? Just take a look at the shortening of the list of empanelled hospitals, delay in reimbursement, facilities for the patients in WCs and dispensaries, indifferent attitude of personnel, shortage of doctors and other staff, harassment due to frequent visits to be made to get medicines, frequent skirmishes in the waiting halls of the WCs, neglect of CGHS beneficiaries in some empanelled hospitals... The list goes

on and on. Yet, the CGHS is considered the best, why? Not because it is the best but the others could be worse than this. Or, as the saying goes, “The grass looks greener on the other side”.

It is time to rethink about the demand for merger. Will the RELHS and ECHS upgrade to CGHS level or vice-versa after the merger? Presently, the CGHS is overburdened. There is no increase of staff after the BSNL retirees were taken into the scheme. Now, the retirees from Air India are also joining the CGHS. There is already a severe shortage of doctors and other staff in every CGHS facility. The private hospitals are running away from the scene (scheme) after complaining that they are not getting any profit or benefit for treating the CGHS beneficiaries. They are asking for revision of CGHS rates, which were fixed almost eight years ago (2014). On the other hand, the satraps handling the CGHS in the Ministry of Health & FW are not in mood to revise the rates. There seems to be more than what meets the eye about the differences between the ministry and the hospitals. Neither the hospitals, nor the Government seems to be worried about the hapless pensioner, who runs from pillar to post and finds neither to lean to.

It seems that the Government is planning for an integral and universal health scheme for all. Does it mean the Government employees and pensioners would be made to stand in line with the common man in front of Govt hospitals? Equality should not mean pulling down some people to the level of others but lifting the others up to a better level.

There was a rumour that the Govt was mulling over an idea of revising the rate lists for all procedures and tests etc and linking these rates to wholesale price index so that the rates could automatically relate to the market trends. But, the latest news is that there is no such proposal before the government. Does it mean the rates fixed in 2014 should prevail now also, when the cost of living

has gone up by 40-50 percent since then? The impasse may continue at the cost of CGHS 'beneficiaries'. Is it the 'ease of living' as the Govt tom-toms; or 'dis-ease of the living'?

## Monkeypox?

Monkeypox is a disease caused by the monkeypox virus. It is a viral zoonotic disease, meaning that it can spread from animals to humans. It can also spread between people. Children are typically more prone to have severe symptoms than adolescents and adults. The virus can also be passed to a foetus or to a new born through birth or early physical contact.

Symptoms of monkeypox typically include a fever, intense headache, muscle aches, back pain, low energy, swollen lymph nodes and a skin rash or lesions. The rash usually begins within one to three days of the start of a fever. Lesions can be flat or slightly raised, filled with clear or yellowish fluid, and can then crust, dry up and fall off. The number of lesions on one person can range from a few to several thousand. The rash tends to be concentrated on the face, palms of the hands and soles of the feet. They can also be found on the mouth, genitals and eyes.

Symptoms typically last between 2 to 4 weeks and go away on their own without treatment. There is no evidence to claim that it is prevalent in India so far. But if you think you have symptoms that could be monkeypox, seek advice from your health care provider. Let them know if you have had close contact with someone who has suspected or confirmed monkeypox.

You can reduce your risk by limiting contact with people who have suspected or confirmed monkeypox. Avoid skin-to-skin contact whenever possible and use disposable gloves if you have any direct contact with lesions. Wear a mask when handling any clothes or bedding if the person

cannot do it themselves. Regularly clean your hands with soap and water or an alcohol-based hand rub, especially after contact with the person who is infected, their clothes, bed sheets, towels and other items or surfaces they have touched or that might have come into contact with their rash or respiratory secretions (e.g., utensils, dishes). Wash the person's clothes, towels and bedsheets and eating utensils with warm water and detergent. Clean and disinfect any contaminated surfaces and dispose of contaminated waste (e.g., dressings) appropriately.

The original smallpox vaccines are no longer available to the general public, and people below the age of 40–50 years are unlikely to have been vaccinated, since vaccination against smallpox ended in 1980 after it became the first disease to be eradicated.

Complications from severe cases of monkeypox include skin infections, pneumonia, confusion and eye infections which can lead to loss of vision. Around 3–6% of reported cases have led to death in endemic countries in recent times, often in children or persons who may have other health conditions. It is important to note that this may be an overestimate because surveillance in endemic countries is limited.

## **For BSNL Retirees:**

The Department of Health & Family Welfare (EHS Section) has in its File No.s.11011/2/2022-EHS, 6, April 2022, notified on the Issue of life time CGHS Card to BSNL pensioners.

The matter regarding issue of life time CGHS card to BSNL pensioners who had deposited CGHS contribution before switching over to the health scheme of BSNL and are desirous of switching over again to CGHS was under examination in the Ministry for quite some time past.

2. It has now been decided that BSNL pensioners who draw their pension from Central Civil Estimates are entitled for CGHS facilities. In case of their switch over again to CGHS from the health scheme of BSNL, they are required to pay subscription at the prevalent rates

only for the balance period for life time membership i.e. the number of years for which subscription was already paid by them to CGHS before being switched over to BSNL health scheme, will be deducted from the ten-year subscription period. However the option of payment of subscription at prevalent rate on annual basis will continue to be available to them for the balance period and the life time CGHS card will be issued on completion of payment of subscription for the total period of ten years.

(Rajender Kumar) Under Secretary to Govt. of India

The Bharat Pensioners Samaj is scheduled to hold its 67<sup>th</sup> AGM at Nagpur on Nov 13, 2022.

The Karnataka Posts and Telecom Pensioners' Assn is scheduled to hold its 27<sup>th</sup> AGM at Kondajji Basappa Auditorium, Bharat Scouts & Guides, Palace Road, Bengaluru on Aug 20, 2022.

## **Air India Pensioners:**

Of the 50,000 retired staff members of Air India, a significant 30,000 have opted for the post-retirement medical cover. Of the present approximately 10,000-strong workforce, about 5,000 will superannuate by 2026. All retired employees will be able to seek the CGHS facility for their OPD needs and the National Health Insurance Scheme for their hospitalisation needs.

**The pensioners having their pension accounts in Post Offices can now use their Pension SB Account as a normal savings bank account without any restriction. NEFT facility has already been introduced. RTGS facility might also have been introduced, or, is likely to be introduced soon.**



## Activities of KCGPA:

This is the 75th anniversary of our nation's independence. The Central Government has been taking up a lot of activities during this period in order to involve people's participation and rekindling public sentiments on what it actually means by Aazadi. This Amrit Mahotsav began on 12/03/2021 to culminate after 75 weeks of events, programmes and celebrations on 15/08/2023. The EC members of the KCGPA also celebrated by hoisting the tricolour in front of its office on June 8<sup>th</sup>, 2022.



From L to R: S/Shri T.V.Venugopal, R.S.N.Murthy, Krishna Prakash, D.Krishnappa, Girish Kanagotagi, S.V.Venugopachar, Dr.M.R.Hegde, R.Nagarathnam, B.B.Poddar.

Dr. Hegde, Secretary and Shri RSN Murthy, Treasurer attended the MC meeting of the Co-ordination Committee of Central Govt Pensioners' Associations-Karnataka on June 27, 2022. Apart from confirming the minutes of the last meeting held on Oct 1, 2021 and reviewing the unaudited accounts statements, the meeting had a detailed discussion on the poor state of health of the CGHScheme. Dr.Hegde said

that we have written letters to the authorities concerned. He requested the CCCGPA also to send a letter on the alarming situation that has arisen due to desertion of empanelled hospitals from the scheme.

The accounts of KCGPA for the year 2021-22 have been given to our CA for audit.

Shri Haridas worked at DRDO, Hyderabad as JTO and retired from that office. After the death of his wife he shifted his residence from Hyderabad to Udupi so that he could stay with his relatives. He surrendered his CGHS card in 2019 and applied for Fixed Medical Allowance. The PCDA (P) Allahabad did not respond. When he approached us for help, We took his case and tried through CPENGRAMS and the National Pension Adalat which took place in May 2022. Now he has received a communication from PCDA (P) Allahabad that his FMA at Rs 1000 PM was sanctioned and also issued a revised PPO . We have also taken up his case with CPPC for payment of arrears and FMA amounts.

We will continue to help our members in all pension-related problems by taking them to proper conclusion

**AZADI KA AMRIT MAHOTSAV:** *Like the history of the freedom movement, the journey of 75 years after independence is a reflection of the hard work, innovation, enterprise of ordinary Indians. Whether in the country or abroad, we Indians have proved ourselves with our hard work. We are proud of our Constitution. We are proud of our democratic traditions. The mother of democracy, India is still moving forward by strengthening democracy. India, rich in knowledge and science, is leaving its mark from Mars to the moon”* **Narendra Modi, Prime Minister**

**Thanks to our donors and subscribers.**

Following payments have been received during JUNE 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 also. We thank them and expect continued generosity from all.

Name (Smt/Shri/Dr.)	M.No.	Receipt No.	Donation	MF	PD Subscription Rs.	Year
???	----	2807	<b>1000</b>			
ANANDAMURTHY,M.	1322	2795			400	03/24
ARUN M UMARJI	1350	2796	300		200	03/24
BABU,D.	1012	2794			400	03/24
<b>CHIT PRAKASH</b>	937	2792	<b>1000</b>			
DHANANJAYA,B.	859	2800	600		400	03/24
GUPTAN,V.K.	591	2801	300		200	03/26
<b>HARIDAS,M.</b>	1152	2802	<b>2000</b>			
<b>NAGAMANI.B.V.</b>	1005	2799	<b>1000</b>		200	03/23
NIMISHAKAVI SUBBA RAO (New Member)	1410	2805		500	200	03/24
RANGASWAMY,K.S.	362	2791			400	03/24
<b>RITA CHENGAPPA,B.</b>	052	2806	<b>1500</b>		1000	03/28
SAROJA,P.V. (W/o NP BALAKRISHNAN	945	2793			550	03/24
SREERAMAIAH,Y.M.	980	2804			200	03/26
<b>Dr.SRINIVASAN,K.</b>	1052	2803	<b>3500</b>			
<b>SUDHAMANI,B.V.</b>	922	2798	<b>1000</b>		200	03/23
<b>VENUGOPALACHAR,S.V.</b>	1126	2797	<b>1600</b>		400	03/26

**A Hearty Welcome to the New Members who enrolled during JUNE 2022.**

M No	Name and address	Age/D of Birth	Department	Email/Pnone/ Mobile No.
14 10	Nimishakavi Subba Rao, 4/B, Brahamananda Nagar, Asmangadh, Malakpet, HYDERABAD 500 036 (Telangana)	63Yrs. 12.06. 1959	HRD Min Survey of India	<a href="mailto:Nimishakavi30@gmail.com">Nimishakavi30@gmail.com</a> 95157 17598

**Dear subscribers and donors,** The annual subscription of the Pensioners' Digest has been increased to Rs.200/- from the year, 2022-23. Please make online transfer and send details of your payment by SMS/WhatsApp/phone.

***Our bank details:***

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

**A warning to keep your Aadhaar details safe:**

Better (to be) safe than sorry. A Press Release, Dated 27 May 2022. from Unique Identification Authority of India (UIDAI), No.49, Bengaluru – 560001, gave a warning, “Do not share photocopy of your Aadhaar with any organizations because it can be misused. Alternatively, please use a masked Aadhaar which displays only the last 4 digits of your Aadhaar number. It can be downloaded from UIDAI official website <https://myaadhaar.uidai.gov.in>.

“Please select the option “Do you want a masked Aadhaar”, and proceed to download. The existence of any Aadhaar number can be verified at <https://myaadhaar.uidai.gov.in/verifyAadhaar>. To verify offline, you can scan the QR code on eAadhaar or Aadhaar letter or Aadhaar PVC card using QR code scanner in the mAadhaar mobile application.

“Please avoid using a public computer at an internet café/kiosk to download e-Aadhaar. However if you do so, please ensure that you delete the downloaded copies of e-Aadhaar permanently from that computer.

“Only those organizations that have obtained a User License from the UIDAI can use Aadhaar for establishing the identity of a person. Unlicensed private entities like hotels or film halls are not permitted to

collect or keep copies of Aadhaar card. It is an offence under the Aadhaar Act 2016. If a private entity demands to see your Aadhaar card, or seeks a photocopy of your Aadhaar card, please verify that they have valid User License from the UIDAI.”

The instructions given above are quite valid in view of the fact that the photocopy of your Aadhaar card can be misused by miscreants if it goes into the hands of unauthorised or irresponsible persons. However, the above advisory created panic and sharp reactions among netizens. So, here is the clarification issued on May 27, 2022:

*“It is learnt that the press release was issued in the context of an attempt to misuse a photoshopped Aadhaar card. ... However, in view of the possibility of the misinterpretation of the press release, the same stands withdrawn with immediate effect”.*

Forthcoming holidays:

09-08-22 Tuesday

Muharram

15-08-22 Monday

I'Day.

## How to Identify Spam

A lot of mails may be coming to your mail box every day. A very few may be important for you. Some others may be retained for later reading. Many would be advertisements. But a few could be unsolicited mails that may lure you into opening the link they contain. Please don't. Read below and follow the instructions.

1. Check for typos (spellings) or strange phrasing. This can be indicative of a spam email. Check for strange or unfamiliar links. Do not click on strange links.
2. Check for context. Did anyone say that he/she would be sharing an attachment or link with you? If you're getting a bad feeling about the email, get in touch with them? (Don't reply to the shady email!)

3. Be wary of emails asking for personal information. A legitimate business or government organization (like the IT) will not ask for information like credit/debit card numbers, Aadhar number, or passwords over email.

4. Check to make sure the "From" and "Reply To" addresses match. If they don't, it may be cause for suspicion. A common tactic for hackers is to say that you won money, then ask for your bank information to deposit your "winnings". Or, it may be from a lady from Africa becoming a heiress to a huge fortune of British Pounds lying in a foreign bank and seeking your help to get the money and share.

5. On suspicion, you can try searching the contents or defining features of the email.

**The price of freedom may be high; but never so costly as the loss of freedom. ... Ronald Reagan.**

## **How to Protect Yourself.**

The best way to protect yourself is to be vigilant and keep up-to-date with current email spam trends. The hackers are continuously coming up with new ways to get around the privacy and security measures embedded in the email itself. So just because it has reached your inbox doesn't mean it's safe.

Finally, no money comes your way, especially through this way. The cyber criminals are working hard to rob your hard-earned money.

## **BEWARE, Use WhatsApp carefully.**

Please do not believe in whatever comes in your whatsapp messenger. Some are mischievous, some provocative, some crass jokes, some insensitive comments, some Good Morning wishes - all that should

be avoided as cancer. They do not only clog your phone memory, but also drain your data. You will also be wasting your time and energy in opening them, waiting for their download, watching them at least half way before realizing that they are not worth watching. There are also hundreds of Youtubers giving misleading information in the form of breaking news. They may break your senses. Please put a brake on senders of such posts and videos. Let them know that you did not like such and such post or video. There is also a need for the senders of such posts, videos and memes to understand that not every one in the group has the same likes and dislikes as they have. Hence, the sender needs to be more discrete and sensible while writing or posting something. They should also understand that the group members might have already received the same items from other sources in other groups. If something is shown as forwarded by many, it is wiser to restrain oneself from forwarding it. Here is a long list of etiquettes to be cultivated by every group member.

## **WhatsApp/Telegram Group Rules/Guidelines**

Though there are so many benefits associated to using Whatsapp,/Telegram unfortunately it also brings along its own set of problems... posting messages the entire day, making statements that are offensive, sending videos that uses a lot of data, online stalking etc. It is a nuisance to constantly hear the notification sound of a particular group even during the end of the nights and disturbing our sleep.

The following 15 points can save lots of WhatsApp /Telegram headaches to the Members and Admins, if followed strictly by all the members.

1.Respect the purpose and objective of each group. A “WhatsApp /Telegram work group” shouldn’t be used to send messages or content of a personal nature, as well as groups of friends and family shouldn’t be used for business purposes. One can send direct message to the intended person.

2. Don't use groups just to send memes, videos, pictures and news, without reading and reacting to the content shared by others. The purpose of WhatsApp/Telegram groups is to establish collective conversations with others, but when you only place content, but never read or interact, the existence of such groups loses their purpose. No one likes monologues.

3. Never send unverified content, information or "news". Placing content whose authenticity has not been definitively proven can be VERY dangerous and harm many people. WhatsApp/Telegram is infested with lies and it's better to put a stop to them than to be guilty of spreading them.

4. If you feel uncomfortable in a group for any reason, feel free to leave or "mute" the notifications. It's better to be criticized for leaving than for always complaining.

5. Before sending a complaint to a group, identify the "administrator" and share your thoughts with him/her.

6. Don't get angry if someone doesn't respond to your messages in a group. No one is obliged to do so. Better send him / her a direct message.

7. Before sending a video, picture, meme or any content, analyze if such material will be in the interest of the majority of the members of the group.

8. When forwarding a message, picture or video and you're choosing multiple recipients, avoid sending it to all your groups, since hardly the same content will be suitable or of interest to all.

9. Unless it's a thematic group on politics or religion, avoid placing such content, since hardly all will have the same religious beliefs or political preferences. Avoid unnecessary debates.

10. If any issue of common interest is posted, discuss and debate over the issue and do not attack the sender personally. Shoot the news, not the postman.

11. Unless tolerated by all, avoid sending any content that is violent or pornographic. ALWAYS keep in mind that many people may feel uncomfortable, especially when the content affects someone's reputation or public morals and etiquettes.

12. Don't be overly keen to reply quickly just for the sake of making conversation or showing your presence. If someone poses a question



and you don't know the answer then just say you don't know. In most cases there will be someone who knows the answer.

13. When replying to a specific comment from a person, use the "reply" function to make sense of your comment and avoid confusion.

14. Keep in mind that your words can be interpreted in multiple ways, so use short and clear sentences that can't be misinterpreted.

15. Avoid posting over weekends, or during night hours as this might be invasive unless of course it is a matter of urgency.

16. Don't abuse emojis. Know their meanings first.

17. Avoid sending videos or files that are very large. You may be wasting not only yours but their time, energy, data and memory space of their phones. They may curse you for this.

Source :<https://millerinthecity.co.za/unwritten-unspoken-rules-whatsapp-group-decorum/>

<https://medium.com/en-los-espejos-de-un-cafe/a-proposal-of-basic-conduct-behavior-rules-for-whatsapp-groups-ef241d7f54f6>

**“Life is not a problem to be solved, but a reality to be experienced.” – Soren Kierkegaard**

## **A hot debate on pay and pension for MPs/MLAs:**

Shri Varun Gandhi, MP said on Twitter (June 24,2022) in Hindi, “If the Agniveers who serve for a short time are not eligible for pension, then why this ‘facility’ to public representatives... Can we, MLAs and MPs, not give up our pensions so that Agniveers get pension?”

The two issues are not comparable because of various reasons. Agniveers would get one-time lumpsum of more than Rs.11 Lakh at the end of a four year service so that they can start a new career with that capital. Remember that they are all young and in the employable age group. Pension is not given even for the short-service commissioned officers in the armed forces. So, it is a good step towards helping these short-service soldiers.

May be, the Govt should have used the word, “Short Service” instead of a fanciful name. May be, they should have simply called it as a training course.

Now, the jibe that was made by Varun Gandhi is not pension to the Agniveers but to the elected representatives. There are many inconsistencies in the payment of ‘salary’ and ‘pension’ to them. Firstly, they are not government servants but law-makers; in other words, rulers. All the remuneration they get from the government is treated as ‘other income’ under Income Tax rules (and of course, taxable). So, why pension? Even if it should be given to them, considering the fact that there could be, by chance, some honest and poor legislators and parliamentarians, they should be helped in some other way after examining their financial position.

Shri Somnath Chatterjee, former Speaker of Lok Sabha had objected (2005) to the system that enables the Parliamentarians to fix their own salary. He had said there should be an independent body of experts to fix salary and allowances for the members. Let us hope this suggestion is taken up by the Parliament soon. Or let us wait for the Supreme Court, which is due to adjudicate over a PIL on the issue.

The pension scheme was so ridiculous that in March 2022, Bhagwant Singh Mann, CM said, “You will be shocked that those who were elected MLAs for three, five or even six terms, have been taking away lakhs as pension. The pension they get varies from Rs 3.50 lakh to Rs 5.25 lakh. This burdens the state exchequer. Some of these politicians have even served as members of Parliament and get that pension as well.”

On June 30, 2022, amid heated arguments, the Punjab State Legislature Members (Pension and Medical Facilities Regulation) Amendment Bill, 2022, was passed by the Punjab Vidhan Sabha. Earlier, a former MLA was getting Rs.15000 PM plus DA for each term. When the Bill is notified as an Act, an ex-MLA will draw a pension of Rs 60,000 per month plus DA, no matter for how many terms he served. There will also be a 5% increase every time when an ex-MLA will attain the age of 65, 75 and 80 years.

Interestingly, the Govt of Punjab is paying Income Tax on their behalf. It is not yet known if this privilege is also withdrawn.

Will our Hon'ble parliamentarians and legislators of all the other states emulate Punjab's example? Will they go by the suggestion of Shri Somnath Chatterjee and let an expert committee fix their pay, allowances and pension?

## Our Office-Bearers:

President:	Girish Kanagotagi	Tel: 9980021280
Vice-President:	Venugopalachar S V	Tel.9448743355
Secretary:	Dr, Hegde M R	Tel: 9845958113
Jt. Secretary	Poddar B B	Tel 9448488968
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## **OBITURY**

**Smt. LEELA CHERIAN (M.No.802) passed away On  
14 JUNE 2022 at the age of 98 years. We  
deeply regret her demise and pray for peace to her  
soul. May God give solace and strength  
to the bereaved family.**

*Taking inspiration from Smt. Leela Cherian, we had written in Nov 2020 thus, "Aging is a natural process. Victor Hugo observed, "Forty is the old age of youth; fifty the youth of old age." So, starting from the age of fifty, we the pensioners are still left with many years of fruitful life. We may be retired but not tired. We are still capable of taking up new projects, adopt new roles and chart new courses in life. We can set new goal posts for the younger generation to explore.*

*Take the example of our own member, Mrs. Leela Cherian, The 'English teacher' in her is still active at the age of 96 years. She retired in 1984 and is living with her son, Wg Cdr PM Cherian (Retd). At 96 (in 2020), she is still active, teaching English language to her nurses ! Let us wish her a Century and pray for her health." Perhaps it was not the God's will to wait any longer for her to return to Him.*

*We are also proud of her worthy son,  
**Wg CDR Philip Manohar Cherian (Retd)**  
for taking care of her with love and affection.*

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

(Estd : 1974) (Regd :1983)

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