PENSIONERS' CHAMPION

Monthly Journal of

KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONERS' ASSOCIATION (R)

(KSR Act 1960, REG. No. 1069/98-99)
(FORMERLY RMS PENSIONERS' ASSOCIATION)
Registered as "A Wholly Charitable Trust" U/S 12A of I.T. Act 1961

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ವರ್ಣರಂಜಿತ ಮಧುರ ಮಿಲನ-Annual Get-Together

President, and Conveners of Madhura Milana on the dias

The 19th **"Madhura Milana"** - an annual get-together of RMS & MMS Pensioners of Department of Posts, was held on 7th January, 2024, the first Sunday of the year, at 'Raghothaman Smaraka Bhavana' RMS Colony, Sanjayanagara, Bengaluru 560094.

"Madhura Milana" an annual meet, in which a good number of former colleagues assemble, provides an opportunity for the old friends to meet, exchange pleasantries and reminisce the times when they worked together. A good number of pensioners, about 130, attended the annual event. Sri K.B. Krishna Rao, Secretary, Karnataka Posts and Telecommunications Pensioners' Association presided.

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ವರ್ಣರಂಜಿತ ಮಧುರ ಮಿಲನ-Annual Get-Together

At the Reception

Kum. Avishka Achar & Kum. Aynavi rendering invocation

Sri H.S. Manjunatha speaking

Sri H V Ramanatha Welcoming

Sri T R Narayana speaking

Contd. from Page 1

ಮಧುರ ಮಿಲನ-Annual Get-Together

Sri H.V. Ramanatha, Sri C.S. Parthasarathy and K.K. Gangadhara , Sri N M Hegde and Sri D Venkatesalu were seated on the dais. Sri H.V. Ramanatha, a very senior pensioner, who was one of those friends who planned and started this annual get-together some 19 years ago, in his speech, said that Sri S.M. Vital Rao who is the architect of this "Madhura Milana ' - Annual Get-Together, could not be present due to his old age.

S/s N Bhaskaran and M Ramiah both of whom were among the pioneers of the annual event, also are unable to be present. He said that he was extremely glad to see assembly of so many friends. He appreciated the contributions of Parthasarathy, KKG and a host of volunteers who made this meet possible.

Invocation was melodiously rendered by Kum. Avishka Achar and Kum. Aynavi. Sri K.K. Gangadhara, Convenor of Madura Milana, a Writer who has to his credit many translation works from Malayalam to Kannada, winning several awards including the award for best translation work conferred on him by the Government of Karnataka, Kuvempu Bhasha Bharathi Pradhikara, compered the programme. A minute's silence was observed in memory of the Pensioners who passed away during the year 2023. Homage was paid to the National and State Leaders and other prominent personalities who expired during the past year.

To mark the inauguration of the event, the President, those seated on the dais and a few senior pensioners lighted the traditional lamp.

S/s. Doddamadaiah, C S Chandra-sekharaiah, G V Advani, A N Desikan, T R Narayana, C Srinivasa Murthy, and H K Munimadaiah, pensioners aged 80 years and S/s M Chandrasekhara, K S Ramachandra, K Chandran, M Pari, M Armugham, Somasekharaiah, D Venkatesalu, V Krishnaji Rao, D S Venkatesh and K Lakshmipathy, pensioners aged 70 years were felicitated on the occasion. Sri T.R. Narayana & Sri H S Manjunatha addressed the gathering

Sri K.B. Krishna Rao, Secretary, Karnataka P&T Pensioners' Association, President of the day, in his address, speaking about KP&TPA, said that the association established by the legendary P&T Trade Union Leader Com N. Bhaskaran in 1994 has made great strides over the years and it is the biggest P&T Pensioners' Association in the state of Karnataka with more than 3400 members. He fervently appealed to the pensioners to enrol themselves as members of KP&TPA and requested the members who have not renewed their subscription for the association's journal to renew. Speaking about the service to pensioners by the association, he gave a detailed account of the Digital Life Certificates generated by the executive committee members, present and past, and a few members, totally 23 in number, in 32 camps organised in coordination with Coffee Board Pensioners' Association headed by Sri T.V. Suryaprakash, Secretary not only in Bengaluru but also in other cities of the State. He said that the volunteers helped more than 3500 pensioners to submit their life certificates and visited 1185 houses of infirm pensioners who were unable to move out of their residences to help them to submit their life certificates from the confines of their homes. Naming a few volunteers, he mentioned the names of S/s D. Venkatesalu, K.R. Anantha Ramu, B. Nagaraju, V. Gopal, Viswnatha Rao, A. Prakash, K. Nagesh, N M Hegde, K Anand and V. Murugan. Sri Rao, dealt at length on several issues concerning pensioners, especially on the benefits that have accrued to the Central Government Pensioners on implementation of 7th CPC recommendations. He said that the focus now is on the demand for constitution of the 8th CPC.

Speaking on 2 issues which are being widely circulated in Social Media these days, he said

that the demand for commencement of payment of age related additional pension from 65 years of age, has been rejected by the Govt citing huge financial implications. Regarding grant of Notional Increment for those who retired on 30th June and 31st December, he said that Postal Directorate, in consultation with the department of Personnel &Training, has stated that the orders of the CAT Mumbai & Chennai High Court are applicable only to the parties concerned .In view of the above orders of the Postal Directorate, there are no possibilities of other postal pensioners who have not taken recourse to legal action, getting any favourable response from the Department of Posts.Therefore the option left for such pensioners is to file application before the jurisdictional CAT.

But, there seems to be no urgency in approaching CAT for now because of the latest developments on this score viz; that in the last 3 meetings of the Standing Committee of NC JCM, held in June 2023, Sept. 2023 and Dec. 2023, the government has repeatedly assured the Staff Side that the demand is under its serious consideration. In the meeting held on 15-12-2023 the Additional Secretary stated that the issue is in an advanced stage of consideration and the DOPT would take a decision in this regard very soon. In view of the above said developments in the matter it would be better to wait for some more time with the fond hope that the govt may be considering issuance of a general order extending the benefit of increment to all pensioners who had retired on 30th June /31st December after serving for a year after drawing their last increment.

Replying to a query raised by Sri T R Narayana on introduction of Health Insurance Scheme, Krishna Rao said that the demand is pending since many years. But CGHS is considered as the best health care facility available to pensioners and our endeavour must be to ensure further strengthening and improvement of the CGHS facility instead of Health Insurance. He said that of late, CGHS beneficiaries are facing serious problems in getting cashless inpatient treatment from the CGHS empanelled Private Hospitals. All the 10 Wellness Centres are facing shortage of doctors which is causing miseries to the beneficiaries as they are forced to wait for hours for consultation with the Doctors. The association is demanding filling up of all vacant posts and opening of at least 4 WCs in all the 4 directions of the City. He further said that an extension counter is being opened at Sahakaranagar shortly which is sure to ease the serious accommodation problem at Ganganagar W C.

In response to Sri C Srinivasa Murthy who wanted to know about revision of pension of BSNL pensioners, Krishna Rao said that most unfortunately, the Government has not yet considered the demand of BSNL Pensioners for revision of their pension from 1-1-2017 in accordance with the recommendations of the 7th CPC. The C A T Principal Bench has allowed the application filed before it by AIBSNLPWA and has ordered that the revision of pension and family pension as notified by the Govt on the recommendations of the Pay Commission must be extended to the applicants.

Thanking the convenors for inviting him to preside over the meet and address the gathering, Krishna Rao said that S/s Ramanatha, Parthasarathy and KKG who have been organising the get-together for almost a decade now, needed to be relieved of their responsibilities in view of their advanced age. He requested pensioners residing in RMS colony, Postal Colony or Sahakaranagara to come forward to organise the event from next year. Sri H V Ramanatha echoed the views of Krishna Rao and appealed to Sri Venkatesalu to assume the mantle of organising the annual event. Sri Venkatesalu responded positively and sought the guidance of seniors and assistance of other friends in smooth conduct of 'Madhura Milana".

Sri K K Gangadhara , who has been convening the get-together after Sri S M Vittal Rao, wanted to be relieved of the job. He was felicitated. The Annual Get-together of RMS & MMS Pensioners ended at 1.30 P.M. with lunch. ***Photos: Page 15***

Income Tax Department, Central Board of Direct Taxes

BENEFITS FOR SENIOR CITIZENS AND SUPER SENIOR CITIZENS UNDER INCOME-TAX ACT, 1961

** Higher Basic Exemption * Higher Deduction for Medical Insurance Premium*
** Higher Deduction for Interest from Banks and Post Offices*
** Exemption from filing an ITR and many more…*

Benefits under Direct Taxes

Who is a Senior Citizen and a Super Senior Citizen?

At any time during the relevant financial year:

- Individual resident who is of the age of 60 years or above but less than 80 years is a Senior Citizen.
- An individual resident who is of the age of 80 years or above is a Super Senior Citizen.

Note: Senior Citizen as well as Super Senior Citizen enjoy all the tax benefits available to non-senior citizens along with some special benefits.

Higher Basic Exemption for Senior and Super Senior Citizens

- For Senior Citizens the basic exemption limit is fixed at a figure of **Rs. 3 lakh**.
- For Super Senior Citizens, the basic exemption limit is fixed at **Rs. 5 lakh**.

Note: For other individual taxpayers, the basic exemption limit up to which she/he is not required to pay any tax is Rs. 2.5 lakh (For A.Y. 2023-24).

Exemption from payment of Advance Tax

- A resident Senior/Super Senior citizen need not pay any advance tax, provided he does not have any income under the head “Profits and Gains of Business or Profession “.

Note: Every person whose estimated tax liability for the year is Rs. 10,000/- or more, is liable to pay advance tax.

Benefits of Standard Deduction

- Senior Citizen and Super Senior Citizen who are in receipt of pension income from his former employer can claim a deduction up to Rs. 50,000/- against such income.

Note: If pension is less than Rs. 50,000/-, the deduction will be limited to the amount of pension received.

Higher Deduction for Medical Insurance Premium/ Medical Expenditure (Section 80D)

- The maximum limit for deduction u/s 80D in respect of payment made for health insurance premium in respect of a Senior/Super Senior citizen has been allowed at Rs. 50,000/-.
- A deduction is allowed up to Rs. 50,000/- for medical expenses incurred on the health of a Senior/Super Senior citizen provided no amount is paid for health insurance of such person.

Note:

- For claiming this deduction, it is mandatory that the health insurance premium/ medical expenses

are paid by any mode other than cash and both of these deductions cannot be claimed simultaneously.

- For other individuals, the maximum limit of deduction u/s 80D is Rs. 25,000/-.

Deduction in respect of maintenance and medical treatment of a dependent with a disability (Section 80DD).

(i) A deduction u/s 80DD is allowed to a Resident Individual or HUF for medical expenditure or deposit in notified scheme for maintenance and medical treatment of a dependent with disability from Rs. 75,000/- to Rs. 1,25,000/- depending upon severity of disability. Deductions under this section shall also be allowed during the lifetime, i.e., upon attaining age of sixty years or more of the individual or the member of the HUF in whose name subscription to the scheme has been made and where payment or deposit has been discontinued.

(ii) Any annuity or lump sum amount received by the disabled dependent before his death shall not be taxable in the hands of the individual or member of the HUF w.e.f. AY 2023-24 and onward, if the said individual or the member of the HUF in whose name subscription to the scheme has been made attained the age of sixty years or more.

Higher Deduction in respect of expenses incurred for Medical Treatment of a Specified Disease or Ailment (Section 80DDB)

- For expenses incurred by the taxpayer in respect of a dependent Senior/Super Senior citizen for treatment of specified disease or ailments, a deduction of Rs. 1 lakh in a year is allowed.

Note: For other taxpayers, the amount of deduction available in respect of expenses incurred for medical treatment of specified disease or ailments of self or dependent relatives u/s 80DDB is Rs. 40,000/-

Higher Deduction for Interest Income from Bank and Post Office

- A Senior/Super Senior citizen can claim a deduction up to Rs. 50,000/- u/s 80TTB in respect of interest income earned on savings bank accounts, bank deposits, or any deposit with the post office or co-operative banks.

In case such interest income earned by him during the year is less than Rs. 50,000/-, the payer bank/post office will not deduct any tax from such interest income.

Note: Individual taxpayers other than senior citizens are allowed maximum deduction of Rs. 10,000/- u/s 80TTA in respect of interest income from savings bank accounts.

Eligibility to file manual Income Tax Return

- A super senior citizen aged 80 years or above filing his return of income in Form SAHAJ (ITR-1) or SUGAM (ITR-4) and having total income of more than Rs. 5 lakh or having a refund claim, can file his/her return of income in paper mode. For such individuals, electronic filing of ITR-1 or ITR-4 (as the case may be) is not mandatory.

  Note: The Super Senior Citizen may opt for e-filing, if he chooses to do so.

Form No. 15H for Non-Deduction of Tax at Source

- A Senior/Super Senior citizen may submit form no.15H to the deductor for non-deduction of TDS on certain incomes referred to in that section, if the tax on his/her estimated total income for the concerned year comes at nil.

Income tax exemption on Transfer of Capital assets under 'Reverse Mortgage Scheme'.

- The transfer of a residential house property by way of a reverse mortgage as per the Reverse Mortgage Scheme made and notified by the Central Government for Senior/Super Senior citizen, is not liable to be taxed as Capital gain (nor under any other head of income).

Exemption from filing ITR

The following categories of Senior Citizens are not reqd to file their ITR:

- Resident Senior Citizens, 75 years or above and
- Having only pension income and interest income only from the account(s) maintained with a bank in which they receive such pension.

Note:

(i) Applicable from A.Y. 2022-23

(ii) The specified bank shall be responsible for computing their total income and deducting tax thereon after giving effect to various deductions allowable under Chapter VI-A and rebate u/s 87A of the Act.

a) Income tax rate slabs under old tax regime for senior citizens of the age from 60 to 80 years:

Income Slab	Rate of Income Tax
Upto Rs. 3,00,000/-	Nil
Rs. 3,00,001/- to Rs. 5,00,000/-	5% (if taxable income is upto Rs. 5 lakh, the tax liability is Nil on account of tax relief u/s 87A)
Rs. 5,00,001/- to Rs. 10,00,000/-	Rs. 10,000 + 20% of amount above Rs. 5,00,000/-
Above Rs. 10,00,000/-	Rs. 1,10,000 + 30% of amount above Rs. 10,00,000/-
Surcharge (subject to Marginal Relief)	If taxable income is more than Rs.50 lakh (then percentage vary from 10% to 37% depending upon the taxable income)
Health & Education Cess	4% of (Income-tax + Surcharge).

b) Income Tax slabs under old tax regime for super senior citizens (80 years and above in age)

Income Slab	Rate of Income Tax
Upto Rs. 5,00,000/-	Nil
Rs. 5,00,001/- to Rs. 10,00,000/-	20% above Rs. 5,00,000/-
Above Rs. 10,00,000/-	Rs.1,00,000/- + 30% above Rs. 10,00,000/-
Surcharge (subject to marginal Relief)	If taxable income is more than Rs. 50 lakhs (then percentage of surcharge varies from 10% to 37% depending upon the taxable income)
Health & Education Cess	4% of (Income-tax + Surcharge)

c) New Personal Income Tax Regime (115BAC) for all individuals including senior citizens and super senior citizens

Income Slab	Rate of Income Tax
Upto Rs.2,50,000/-	Nil
Rs. 2,50,001/- to Rs. 5,00,000/-	5% (if taxable income is upto Rs. 5 lakh, the tax liability is Nil on account of tax relief u/s 87A)
Rs. 5,00,001/- to Rs. 7,50,000/-	Rs.12,500/- + 10% of amount above Rs. 5,00,000/-
Rs. 7,50,001/- to Rs. 10,00,000/-	Rs. 37,500/- + 15% of amount above Rs. 7,50,000/-
Rs. 10,00,001/- to Rs. 12,50,000/-	Rs.75,000/- + 20% of amount above Rs. 10,00,000/-
Rs. 12,50,001/- to Rs. 15,00,000/-	Rs.1,25,000/- + 25% above Rs. 12,50,000/-
Above Rs. 15,00,000/-	Rs. 1,87 ,500/- + 30% above Rs.15,00,000/-
Surcharge (subject to Marginal Relief)	If taxable income is more than Rs. 50 lakhs (then percentage of surcharge varies from 10% to 37%)
Health & Education Cess	4% of (Income-tax + Surcharge).

Note: Tax deduction under chapter VIA will not be available to a tax payer opting for the New Tax Regime u/s 115BAC, except for deduction u/s 80CCD(2) and 16(ia) of the Income Tax Act, 1961.

BSNL IDA

GoI, Ministry of Finance, Dept of Public Enterprises

OM No. W-02/0002/20 14-D P E (WC)-GL III Dated:11th January 2024

Board level and below Board level posts including Non-unionised supervisors in Central Public Sector Enterprises (CPSEs)- Revision of scales of pay w.e.f. 01.01 .2007 - Payment of IDA at revised rates.

The undersigned is directed to refer to the para 6 and Annexure-II (B) of DPE's OM dated 26.11.2008 wherein the rates of DA payable to the Board level and below Board level executives and non-unionized supervisors of CPSEs have been indicated. The revised rate of DA payable to the executives and non-unionized supervisors of CPSEs w.e.f 01.01 .2024 for 2007 pay scales is 215.4%.

2. The above rate of DA i.e. 215.4% would be applicable in the case of IDA employees who have been allowed revised pay scales (2007) as per DPE OMs dated 26. 11. 2008, 09.02.2009 & 02. 04. 2009

3. All administrative Ministries/Departments of the Government of India are requested to bring the foregoing to the notice of the CPSEs under their administrative control for necessary action at their end.

4. This issues with the approval of the competent Authority. **- Rajesh Puri,** Dy. Director

BSNL IDA

IDA From 1-10-2023, 215.6% (10% increases over July 2023 rate of 205.6%)
IDA From 1-1-2024, 215.4% (0.20% decrease over Oct. 2023 rate of 215.6%)

Notional Increment for those who retired on 30th June and 31st December

Some members of the Association have posted messages in KP&TPA WhatsApp groups seeking information on the next course of action to be taken by them to ensure extension of the benefit of grant of notional increment to them also on a par with some pensioners of Maharastra and Tamilnadu Postal Circles who have been recently granted the increment that was due to them on the next date of their retirement. A detailed note on the subject posted in WhatsApp groups is reproduced below.

The following are the 2 latest developments on this score

(1) the Department of Posts vide its letter dated 24-11-2023 has directed the Chief Postmaster General, Maharastra Circle, Mumbai , to implement the order of the Central Administrative Tribunal (CAT), Mumbai in OA No. 739/2018 vide which the applications of Sri Eknath Maruthi Bhong and 21 others praying for grant of increment which they would have drawn but for their retirement on 30th June ,were allowed by the CAT. The CAT order reads thus: ***"the present batch of OAs are allowed and respondents are directed to grant the annual increment to the applicants, accrued to them on retirement"***

(2) Superintendent of Post Offices Namakkal Division, Tamilnadu Circle vide order dated 29-12-2023, in pursuance of Postal Directorate's letter dated 6-12-2023 communicated vide CPMG ,Tamilnadu letter dated 19-12-2023 & PMG Coimbatore letter dated 22-12-2023 ,has granted increment to 3 postal pensioners retired on 30-6-2008. This order was issued in implementation of the order passed by the Hon'ble High Court of Madras in WP No176/2019 in respect of the 3 Postal Pensioners*(CAT Chennai had dismissed the Original Applications of the 3 and therefore, they had filed a writ petition before the High Court which was allowed)*

Postal Directorate, in consultation with the department of Personnel &Training, has stated that the orders of the CAT Mumbai and Chennai High Court are applicable in personam ie. only to the parties concerned and this will not be treated as "precedent".

In view of the above orders of the Postal Directorate, there are no possibilities of other postal pensioners who have not taken recourse to legal action, getting any favourable response from the Heads of Divisions/Circles if they submit a representation requesting for grant of increment. Therefore, the option left for such pensioners is to file application before the jurisdictional CAT.

But, there seems to be no urgency in approaching CAT for now because of the fact that all Pensioners' Associations, including KP&TPA, CCCGPA-Karnataka, NCCPA and NCJCM have been vigorously pursuing the matter with the Govt and as could be inferred from the latest developments on this score mentioned below , the government **may be** considering issuance of a general order extending the benefit of increment to all pensioners who had retired on 30th June /31st December after serving for a year after drawing their last increment.

References:

(A) GoI, Ministry of Personnel, Public Grievances and Pensions, Department of Personnel & Training No. 19/1/2023 Pers Policy [Pay(Promotion)] 1/3026765/2023,Dated June, 2023

In this regard it is informed that action in light of the Order dated 11.04.2023 of the Hon'ble Supreme Court in CA No. 2471 of 2023 (@SLP(C) No. 6185/2020) – Director (Admn and HR) KPTCL & Ors. Vs C.P. Mundinamani & Ors. and dismissal of SLP No. 4722/2021 filed by Union of India vide order dated 19.05.2023 **in the matter relating to grant of notional increment to the Government Servants who superannuated on 30th June or 31st December is presently under examination in consultation with D/o Expenditure. Further action, as may be required in this regard, will be taken on completion of the consultation process. [Pensioners Champion July 2023]**

B) The Special Finance Secretary, in the Standing Committee meeting of NC JCM in June 2023 had stated that the **matter is under consideration**

C) The issue was raised by the Staff Side in the Standing Committee meeting of the National Council - JCM held on 20/09/2023 under the Chairpersonship of Secretary (P) Department of Personnel and Training. The Special Secretary informed that **the matter is under serious consideration and a decision would be taken soon**.[Pen Champ: September 2023]

D) And the latest :- Minutes of NC JCM meeting 15-12-2023

11. Grant of one notional increment for those who retired on superannuation on 30th June, Decision

Staff Side protested against the undue delay in deciding this issue despite many judgements by the Supreme Court and demanded that the Government Orders should be issued.

Additional Secretary stated that the issue is in an advanced stage of consideration and the DOPT would take a decision in this regard very soon.

In view of the above said developments in the matter, it would be better to wait for some more time with the fond hope that the Govt may issue general orders to grant increment to all those pensioners who are eligible for it.

STOP PRESS: Department of Personnel & Training in its letter dated 15-1-2024 to the Ministry of Defence has reiterated that the process of consultation (with other Ministries) is presently underway and it is likely to take some more time. Further action, as may be required in this regard in the wake of the judgments of the Hon'ble Apex Court, can be taken only after completion of the consultation process.

Note-1: *It is seen that all cases decided by the CATs/ High Courts/ Supreme Court so far, are in respect of the pensioners who had retired on 30th June of a year* ***after implementation of 6th CPC from 1-1-2006****. No case seems to have been filed by any pensioner who had retired prior to 1-1-2006 even though he/she too had retired a day before the due date of increment after serving for a year after drawal of the last increment*.

Note-2: *Circular No.2 dated 18-1-2024 issued by the Comptroller & Auditor General of India regarding grant of increment for pensionery benefits only to those who retired on 30-6-2023 and to those retiring thereafter is applicable only to IA&AD Pensioners.*

Central Govt. Holiday in 2024

1	Republic Day	26-01-2024	Friday
2.	Good Friday	29-03-2024	Friday
3.	Ugadi	09-04-2024	Tuesday
4.	Idul'Fitr	11-04-2024	Thursday
5.	Mahavir Jayanti	21-04-2024	Sunday
6	Buddha Purnima	23-05-2024	Thursday
7.	Id-ul-Zuha (Bakrid)	17-06-2024	Monday
8.	Muharram	17-07-2024	Wednesday
9.	Independence Day	15-08-2024	Thursday
10.	Ganesh Chaturthi	07-09-2024	Saturday
11.	Prophet Mohammad's Birthday (Id-E-Milad)	16-09-2024	Monday
12.	Mahatma Gandhi 's Birthday	02-10-2024	Wednesday
13.	Dussehra/ Mahanavami	11-10-2024	Friday
14	Dussehra/ Vijayadashami	12-10-2024	Saturday
15	Deepavali (Diwali)	31-10-2024	Thursday
16.	Guru Nanak's Birthday	15-11-2024	Friday
17.	Christmas Day	25-12-2024	Wednesday

Minutes of the 62nd meeting of Standing Committee of National Council (JCM) held under the Chairmanship of Addl Secy. (PP) on 15-12-2023

Minutes of the Items relating to pension matters are extracted below:

(ii) Item No. 6/SC/22: Restoration of the commuted portion of pension after 12 years of service. (D/o Pension &PW)

The staff side demanded for restoration of the commuted portion of pension after 12 years of service. D/o Pension & PW informed that a proposal for reduction in restoration period of commutation was referred to the Department of Expenditure. However, D/o Expenditure returned the proposal stating it to be premature. DS, D/o Expenditure clarified that they had received a proposal from the Department of P&PW proposing that the matter relating to reduction in the restoration period for commuted pension maybe referred to the next CPC. As the CPC has not yet been constituted, the proposal was returned. It was decided that the Department of Pension & PW may consider sending a fresh proposal to Department of Expenditure. If required Department of Expenditure may convene a meeting with the Staff Side.

(v) Item No. 28/SC/22: Restoration of facilities and concession withdrawn by Railways to Senior Citizens. (M/o Railways)

JD, M/o Railways, informed that the Government gave subsidy of Rs. 59,837 crores on passenger tickets in 2019-20. This amounts to concession of 53% on an average, to every person, travelling by Railways. This subsidy is continuing for all passengers.

Further concessions beyond this subsidy amount are continuing only for the categories of Divyangjans, Students and patients. At present there is no proposal to restore concession to senior citizens. In view of the position explained by the Ministry of Railways, it was decided to close this item

(vi) Item No. 11/SC/22: Pension to be exempted from the purview of income tax. (D/o Revenue, CBDT)

On the demand for exemption of pension from Income Tax, D/o Revenue, informed that policy of the Government is to simplify the Income Tax Act, 1961 by removing exemptions and incentives, while, at the same time reducing the rates of taxes. Therefore the proposal could not be agreed to. It was decided to close the item.

(x) Item No. 8/SC/22: MACP to be made effective from 1.1.2006 in implementation of the judgment of the Supreme Court. (DOP&T)

On the demand regarding implementation of MACP w.e.f. 1.1.2006, as has been done in the Defence Ministry on the basis of the judgment of the Supreme Court, it was informed that the Supreme Court in its Orders dated 05.03.2020 and 28.04.2021 overturned its earlier Order, dated 08.12.2017 which allowed grant of MACP with effect from 01.01.2006 in the case of Balbir Singh Turn and others, which formed the sole ground for the claim to extend similar benefit to Central Govt. civilian employees. An OM dated 13.7.2021 from DoPT has been issued advising to dispose of cases in the light of Supreme Court Judgement.

It was noted that judgement of the Supreme Court was discussed with Department of Expenditure and Department of Legal Affairs. However, in view of the categorical directions by the Court, the demand could not be agreed to. It was decided to close the item.

(xi) Item No. 9/SC/22: Grant of one notional increment for those who retired on superannuation on 30th June (DOP&T)

It was noted that in CA No. 2471 of 2023 @ SLP (C) No. 6185/2020, the Supreme Court in its Orders dated 11.04.2023 had given judgement in favour of petitioner and subsequent SLP filed by the Government had been dismissed by the Supreme Court. It was informed that the judgement of the Supreme Court was under consideration in DoPT in consultation with nodal ministries. The Staff Side urged to expeditiously resolve the issue and issued necessary Government orders.

(xii) Item No. 10/SC/22: Applicability of the 7th CPC Pay revision benefit for those retired on 31.12.2015 (DOP&T)

With regard to the demand for applicability of the 7th CPC Pay revision benefit for those retired on 31.12.2015, it was noted that an SLP on the subject was pending with the Supreme Court. Since the matter is sub-judice, the item may be closed.

POST OFFICE SAVINGS BANK SCHEMES:
INTEREST RATES
(w.e.f. 01.01.2024 TO 31.03.2024)

Post Office Savings Scheme (POSB) Name	Post Office Interest Rates from 01.01.2024 to 31.03.2024	Post Office Interest Rates from 01.10.2023 to 31.12.2023
Savings Bank A/c	04%	04%
Recurring Deposit Account	6.7%	6.7%
Term Deposit 1year/2 years/3 years/5 years	6.9%, 7.0%,7.1% & 7.5%	6.9%, 7.0%,7.0% & 7.5%
Monthly Income Scheme	7.4%	7.4%
National Savings Certificate(NSC)	7.7%	7.7%
Kisan Vikas Patra (KVP)	7.5% (115 Months)	7.5% (115 Months)
Public Provident Fund (PPF)	7.1%.	7.1%.
Senior Citizen Saving Scheme	8.2%	8.2%
Sukanya Samriddhi Yojana	8.2%	8.0%

OBITUARY

Sri N. Munivenkatappa, LM 1658, BCR SA RMS Q Dn, Bangarapet, expired on 18-10-2023 at the age of 74 years.

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

APPEAL FOR DONATIONS FOR THE BUILDING FUND

We appeal to our **Members who have not yet paid** their contribution to the building fund to remit their donation. 86th list of donations is published in this issue.

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

Preferably, be credited to the Association's Bank account:
Name: Karnataka P&T Pensioners' Association;

Bank: State Bank of India, Branch: HMT Layout branch, Vidyaranyapura, Bangalore 560097

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

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

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

Please invariably inform us of the details of credit through a message or phone call on Phone No.9448477129 / 9483467750 to enable us to acknowledge the receipt of the amount and to send you a receipt

Donation for the Building Fund - 86th List December 2023-January 2024

Sl No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of Donation
1677	A. Poobalan	1550	5001	5837	15154
1678	M.S. Narayana Moorthy	7	5000	6031	40000
1679	S.M. Vittala Rao	48	5000	6046	171700
1680	S.K. Venkatesha Murthy	1198	1000	5836	5001
1681	M.M. Acharya	S-360	60	6049	

Donation to Association : December 2023-January 2024

Sl No.	Name Sri/Smt.	Membership No.	Amount Rs.	Receipt No.
1.	H.V.Ramanatha	1083	10010	6045
2.	H.R. Sathyanarayana	2367	10,000	6030

List of donations received up to 31-03-2023 has been uploaded to the website of the association 'kptpa.org'. Donors are requested to visit the website and check-up whether their names have been correctly mentioned and the amount donated has been correctly indicated in the list. Discrepancies, if any, may please be informed to the Secretary on Phone: 08023230545 or Mobile: 948346775

RENEWAL OF SUBSCRIPTION FOR "PENSIONERS' CHAMPION"

"We earnestly request Members/Subscribers who have not yet renewed their subscription for the year 2023-24 (July 2023 to June 2024) to renew now. Amount of subscription- Members - Rs.180/- Subscribers- Rs.240/-per year. May be credited to the association's Bank Account No. 36418697411 IFSC: SBIN 0009045- SBI NTI Layout Branch, Vidyaranyapura, Bengaluru 560097. Account Holder: Karnataka P&T Pensioners' Association.

Subscription received for Pensioners' Champion during December 2023-January 2024

Rs. 180/- Smt./Sri	Rs. 200/- Smt./Sri	Rs. 360/- Smt./Sri	Rs. 540/- Smt./Sri
486 M.G. Nanjundaswamy	1318 U.B.Nandakumar Rao	1722 Annaiah Narayan Bhat	918 R.K.T. Shastry
1508 V.T. Subramanya Sharma	1602 S.Sudershan	2058 Venkatachalapathy	1924 N. Chandrapal
1734 Surendramurthy	3181 Kariyappa	2324 S.Jayasekar	3115 T. Ramarao
1774 G.S. Shetty	**Rs. 240/- Smt./Sri**	3064 Sukendra Rao Jadav	**Rs. 720/- Smt./Sri**
1799 K. Vittoba Rao	2196 Narayan Janna Naik	**Rs. 500/- Smt./Sri**	2432 K.S.Ramachandra
2780 P. Hussain	S-364 M.M.Acharya	3068 Charles Harris	**Rs. 900/- Smt./Sri**
2889 G. Arivazhagan	xxx SURESH M (8-1-24)		1198 S.K. VenkateshaMurthy
			2876 D.B. Kulkarni

We Welcome the Following Newly Enrolled Members

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	K.V. Venkatesh	Marketing Executive, Tumukuru HPO, Tumakuru	LM 3413
2	H. Srinivasa Rao	Postal Assistant, Chitradurga HPO	LM 3414
3	S. Sathiamurthy	Asst.Postmaster, Tiptur HPO	LM 3415
4	P. Jayalakshmi	MTS, Bengaluru City RMS,	LM 3416
5	V.B. Kumar	CMA, HSG II, Bengaluru City RMS	LM 3417
6	C.M. Shashikumar	MTS, Bengaluru City RMS	LM 3418
7	K.V. Parimala	Sub Postmaster, Yelwal Sub Post Office, Mysuru	LM 3419
8	Shamala Nagendra	Office Assistant, O/o Sr.Supdt. of Post Offices, Mysuru	LM 3420
9	S.Hari	Postman, Sriramapura Post Office, Bengaluru	LM 3421
10	N. Eswaraiah	Upholsterer, Postal Stores Depot, Bengaluru	LM 3422
11	Kashinath Pathrimath	LSG Supervisor, Bengaluru City RMS, Bengaluru	LM 3423
12	Y.R. Ambujavalli	LSG Sub Postmaster, Gokula S O, Mysuru	LM 3424
13	C. Venkatesh	Asst. Postmaster, Chikkaballapura Head Post Office	LM 3425
14	N.Hari	Postmaster, Srirangapatna, Head Post Office	LM 3426
15	Channabasappa	Postmaster, Srirangapatna, Head Post Office	LM 3427
16	Prabhuswamy	Deputy Postmaster, Nanjangud Head Post Office	LM 3428
17	C.M.Chillal	Postal Accountant, Yadagiri, Head Post Office	LM 3429

LM: Life Member **ALM: Associate Life Member**

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2016=100	CPI base 2001=100	12 Months total	Monthly average	7th CPC % increase over 261.42	DR due
Dec. 22	132.3	132.3x2.88 = 381	4467	372.25	42.39	42% from January 2023
Nov. 23	139.1	139.1 X2.88= 401	4695	**391.25**	49.66	**46% from July 2023**

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

Sri K K Gangadhara speaking

Sri K B Krishna Rao, President, addressing

Sri K K Gangadhara honoured

Feliciated at Madhura Milana

Audience

Audience

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Pensioners aged 70 & 80 years Felicitated at ವರ್ಣರಂಜಿತ ಮಧುರ ಮಿಲನ-Annual Get-Together

Regd. Journal

If undelivered, please return to:
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165, 4th Main, 3rd Block, 3rd Stage, Basaveshwaranagar, Bengaluru-560 079.

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