

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

Registered under RNI No. KARENG/2008/27233

* Postal Regn. No. KRNA/BGE-200/2024-26

KARNATAKA

CGPA

PENSIONERS' DIGEST

Golden Jubilee Edition

October 2024

Vol XX, Issue 7 (80 Pp.)

* Subscription: ₹200/- PA

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PENSIONERS' DIGEST

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What is inside

Golden Jubilee Celebrated
Minutes of the 48th AGM
Address by the President
Resolutions Passed.
A Salute for the Historic
Strike on 19-09-1968.
Universal Welfare Systems in
Different Countries.
Indian Economy.
Income Tax Exemption for
Pensioners?
Write your Will Now.

History of KCGPA.

Memoirs from the Stalwarts
Gratitude, by S. Gurudas
Pensioners are Awake, by
S.S. Ramanatha Rao
A Change for the Better, by
C.V. Nagabhushan
My Journey. by
M.A. Ranganath

Travelogues

My Tryst with Mizoram, by
Girish Kanagotagi
A Journey Through Iran's Heart
and Soul.by Dr. S. Chatterjee,
Journey to Bangladesh By
Dr. Vani V. Chatterjee
The War Crises and Indian
Preparedness
The Future of Human Health.
India through Epidemics and
Pandemics.
Cancer Awareness & Indian
Scenario By Dr. R. Sandhya
Activities of CGPA & Thanks
to our donors and subscribers



ಥಾವರ್ಚಂದ್ ಗೆಹ್ಲೋಟ್
थावरचंद गेहलोत
THAAWARCHAND GEHLOT
Governor of Karnataka

No. GS 290 MSG 2024

MESSAGE

I am happy to know that "The Karnataka Central Government Pensioners' Association, Bengaluru" has reached a momentous land mark of 50 years of its service to the pensioners and senior citizens.

It is glad to know that, the Karnataka Central Government Pensioners' Association, Bengaluru" is organizing 'Golden Jubilee Celebration' and has also proposed to bring out a Souvenir to highlight its activities and memorable events since 1974.

I send my best wishes and Warm greetings to the president, members, and souvenir team and wish a great success in its future endeavours.

(Thaawarchand Gehlot)

Raj Bhavan, Bengaluru - 560 001 (Karnataka) Ph. 080-22254102 - 108

SIDDARAMAIAH

CHIEF MINISTER

No: CM/PS/ 302/2024



VIDHANA SOUDHA
BENGALURU - 560 001

Date : 18-09-2024

MESSAGE

I am pleased to learn that The **Karnataka Central Government Pensioner's Association** is celebrating its '**Golden Jubilee**' on 21st September 2024.

The 50th anniversary marks five decades of dedicated service and advocacy for the rights and well-being of retired central government employees. Since its inception, the association has been a pillar of support, providing invaluable assistance and a unified voice for pensioners.

I believe that the association will continue to champion the needs of its members with unwavering commitment. I hope that the special issue which is being brought out to commemorate this golden milestone will document the journey of the association and come out beautifully well.


(SIDDARAMAIAH)

Sri. Girish Kanagotagi
The President,
Karnataka Central Government Pensioner's Association,
Vyalikaval, Bengaluru-560003.

श्री. श्रीनिवास, आई.ए.एस.
V. Srinivas, IAS
सचिव
Secretary



माननीय मन्त्री
कार्य, लोक सेवा तथा पेंशन संज्ञा
पेंशन एवं पेंशनभोगी कल्याण विभाग
लोकसेवा भवन, सान गार्डन
नई दिल्ली 110003
GOVERNMENT OF INDIA
MINISTRY OF PERSONNEL, PUBLIC RELATIONS & PENSION
DEPARTMENT OF PENSION AND PENSIONERS WELFARE
104 ANNA SALUDA, KANAK MARKET
NEW DELHI-110001

DO No PS/Secy-DPPWMisc /2024

Dated: 17.09.2024

Dear Shri Girish Kanagotagi ji:

I am glad to hear that the Karnataka Central Government Pensioners' Association is celebrating its Golden Jubilee. It became the pioneer when there was no association of any pensioners in the entire state of Karnataka. Though there are many departmental Pensioners' associations today, the KCGPA has stood as the only organisation attracting pensioners from all departments and ministries because of its unmatched service to the pensioners and senior citizens. Its monthly magazine, Pensioners' Digest has today occupied a unique place in pure journalism, catering to the varied interests of not only the Central Government pensioners' but also the senior citizens.

2 My good wishes to Shri Girish Kanagotagi, the KCGPA and Pensioners' Digest for continued success in the coming years

With regards,

Yours sincerely,

(V. Srinivas)

Shri Girish Kanagotagi
KCGPA Pensioners Welfare Association
Email: cgpa.karn@gmail.com
girishck2005@gmail.com



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PENSIONER**

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2/13-A - LGF Backside, Jangpura - 'A',
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A SYMBOL OF
PENSIONERS'

ESTABLISHED IN : 1955
**BHARAT PENSIONERS
SAMAJ**

(All India Federation of Pensioners' Associations)
(Registered No. 2023 of 1962-63), Recognised by GOI-DOP&PW
Associate NGO International Federation on Ageing.
Toronto (Canada)
CSR NO-CSR00053673
Niti Ayog: unique id-DL/2016/0102111
2/13-A - LGF Backside, Jangpura - 'A', New Delhi-110014

No BPS/SG/KCGPA /01

Date: 18.08.2024

Dear Members of KCGPA,

It fills me with immense joy and pride to learn that the Karnataka Central Government Pensioners' Association (KCGPA), an esteemed affiliate of the Bharat Pensioners Samaj (BPS) National Federation, is set to celebrate its Golden Jubilee on 21st September 2024.

Since its inception in 1974, KCGPA Bangalore has stood as a beacon of solidarity and strength, consistently providing a platform for interaction and fostering a deep sense of unity among its members. This organization has been a space where ideas flourish, valuable knowledge is shared, and collective experiences are drawn upon to uplift and empower the pensioner community. Your commitment to spreading digital literacy among pensioners, ensuring they are well-equipped in this digital age, is particularly commendable and speaks volumes about your forward-thinking vision.

Over the decades, KCGPA, under the wise and compassionate guidance of its leaders, has tirelessly supported pensioners and their families, addressing their concerns with dedication and enabling them to lead more fulfilling and dignified lives. As a long-standing and valued affiliate of Bharat Pensioners Samaj, KCGPA has played a pivotal role in realizing one of our core missions - the empowerment of Central Government Pensioners and family pensioners through the dissemination of knowledge, digital literacy, and vital information.

I would like to take this opportunity to commend the exemplary leadership of your former President, Shri Ramanatha Rao S.S., who nurtured this organization with great care and foresight. His legacy is carried forward with equal passion and expertise by the current President, Shri Girish Kanagotagi, and his remarkable team, who have taken the organization to new heights. The success of your monthly publication, "Pensioners Digest," is a testament to your ongoing commitment and is a vital tool in strengthening the association and keeping the community well-informed.

As you stand on the threshold of this momentous occasion, I have every confidence that KCGPA will continue to thrive and serve as a pillar of support for pensioners in the years to come. Your golden jubilee is not just a celebration of the past 50 years, but a launching pad for even greater achievements in the future.

On behalf of Bharat Pensioners Samaj, I extend my heartfelt best wishes for the grand success of your Golden Jubilee celebrations and the Annual General Meeting of KCGPA. May this milestone event further strengthen the bonds within the pensioner community and continue your remarkable journey of empowerment through knowledge, digital literacy, and information.

May the light of your achievements shine ever brighter, guiding future generations of pensioners towards a life of dignity and fulfillment.

Warmest regards,

Sincerely yours,


[S.C.Maheshwari]

Secretary General, Bharat Pensioners Samaj

Dear Sir,
Thank you so much for the invite.

I extend my warmest greetings on the joyous occasion of KCGPA, the oldest Central Government Pensioners' Association in the State of Karnataka, celebrating its Golden Jubilee on the 21st, September 2024.

My association with the great organisation is nearly about 20 years old and dates back to 2006 when the association was then headed by the late Sri Doreswamy as its President.

My association with KCGPA grew stronger after my election as the Chairman of the Coordination Committee of Central Government Pensioners' Associations Karnataka, which facilitated frequent interactions with Sri S.S.Ramanatha Rao, President and Ashok Kololgi, Secretary.

Under your illustrious leadership now, KCGPA has scaled greater heights and has been championing the cause of the Central Government Pensioners.

And I am quite sure that your good self and your team of executive committee members would continue to serve the Pensioner community for betterment of their welfare for many more years to come.

Thanks again

Yours Sincerely

K.B.Krishna Rao
President, CCCGPA Karnataka and Secretary,
Karnataka. P & T Pensioners Association, Bengaluru

The Pioneers and Founders



Late Sadashiva Rao



Late C N Rao

An Old Picture of AGM held in 2011



We are grateful to those who Stabilised the Association



Ramnatha Rao
Former President



Gurudas S
Former Secretary



Gurudas S
Former Secretary



Gurudas S
Former Treasurer

Shraddhanjali



Late S.S Kargudri
Former Secretary



Late Ashok Kololgi
Former Secretary



Trophy awarded in
2004 by the Bharat
Pensioners Samaj
New Delhi for the best
Pensioners Organisation

Sri Venkata Ramakrishna Foundation

Our best Wishes on the Occasion of

GOLDEN JUBILEE
2024

Dr. P Srinivass Rao
President

Pejavara Vasudeva Rao
Secretary

Golden Jubilee Celebrated

The Golden Jubilee of the Karnataka Centre Government Pensioners' Association was celebrated in a befitting manner in Hotel Samrat Residency, Seshadripuram, Bengaluru on Saturday, September 21, 2024. About 200 members, including many octogenarians graced the festive scene.

Shri Girish Kanagotagi, President read out the excerpts of messages sent by the dignitaries praising the yeomen's service rendered by the Association as the pioneer in Karnataka and wishing for success of the function. The messages came from Shri Thavar Chand Gehlot, Hon'ble Governor of Karnataka, Shri Siddaramaiah, Hon'ble Chief Minister of Karnataka, Shri V.Srinivas, IAS, Secretary, Department of Pension and Pensioners Welfare; Shri S.C.Maheshwari, Secretary General of Bharat Pensioners Samaj, Shri K.B.Krishna Rao, President, CCCGPA-Karnataka, Shri MRV Nath, President, All India Federation of Pensioners Association, Chennai, and others. The members who attended the function were also present at the 48th AGM that followed the function. Many of them took active interest in the proceedings and participated in the discussion. Shri SV Venugopal Achar, while proposing vote of thanks, expressed his happiness at the volunteers who came forward and helped our EC members in making arrangements for the function. Some members gave valuable suggestions also. Each member present was presented with a memento in memory of the Golden Jubilee. veteran members were felicitated in the traditional way and a memento, specially made for them, was presented. Every one felt honoured and was led to a sumptuous lunch arranged in the adjacent hall. It was really a historic event for the KCGPA and every member. We are proud of all the members and hope for their continued support.

The minutes of the AGM, as recorded by Dr. Sabyasachi Chatterjee, our EC member is presented below.

Minutes of the 48th AGM

- I. The Secretary, Shri R.Nagarathnam brought the session to order and the meeting began with lighting of lamp by the Invited Guests and Members of the Executive Committee of the KCGPA. The invocation was presented by Ms. Venkatalakshmi, from Door Darshan (retd).

The Secretary placed the agenda. The agenda's first item, namely condolence resolution for departed members was taken up. The condolence resolution was presented and the names of the deceased were read out by the Vice-President, Shri S.V. Venugopal Achar and the members observed a minute's silence in memory of the members who left us in the period since the 47th AGM.

The Secretary in his welcome address introduced the Office Bearers (OB) and the Executive Committee (EC) members. He thanked all of them. Recalling the 50 year's journey that the KCGPA has completed, he recalled the services of past office bearers and EC members , due to whose efforts, he added, the KCGPA could reach the point where it has arrived. He recalled the contributions that the KCGPA has made to the lives of pensioners.

The President read out a few messages of best wishes for the Golden Jubilee celebration and appreciation of the KCGPA, received from several dignitaries and well-wishers. The messages were from the Hon'ble Governor of Karnataka, Secretary of Department of Pensions and Pensioners' Welfare, Government of India, Secretary General of Bharat Pensioners Samaj, New Delhi, President of Co-ordination Committee of Central Government Pensioners' Associations in Karnataka, President of All India Federation of Pensioners Associations, Chennai and others.

- II. Since, the notice of the meeting, agenda, annual report, minutes of the last AGM, draft resolutions, audited statements of accounts and the

proposed budget had already been circulated to the members, the members felt no need for reading all of them once again. The minutes of the 47th AGM held on September 30th 2023 were then placed for confirmation. The confirmation was proposed by Mr. Yoganath and seconded by Mr. Ranganath. The minutes were unanimously confirmed.

- III. The Annual Report and Statement of Accounts were next placed. They were approved unanimously when proposed by Dr. Babu and seconded by Shri Satyanand Rao.

The Audit Report (AR) and Budget proposal were placed before the House by the Treasurer, Shri R.S.N. Murthy. He also placed accounts of expenditure and closing balance before the members. The members approved unanimously by show of hands.

- IV. In his presidential address, Shri Girish Kanagotagi stressed that the KCGPA is sensitive to different problems of the pensioner, particularly those who suffer from financial difficulties. He said that this was the culture that has been built in successive years and will be maintained. He said that since independence the country has made progress in several areas and the pensioners' conditions nowadays are better than those in the past. However, new problems arise. In addressing these, associations like the KCGPA and others have played important roles by redressing grievances of pensioners and bringing their special needs to the notice of successive governments.

- V. In view of these growing needs of pensioners, he said, a comprehensive list of resolutions has been formulated. The draft resolutions were read by Shri Pulikeshi Gaddagimath.

The president then invited the House to discuss all the above issues. Several members participated in the discussions. In the discussions, the following points were raised.

1. An updated list of deceased members should be provided and the

departments in which they had worked must also be appended with their names, wherever they are referred to.

2. The members noted that financial position of the Association had improved in the last one year. For this, the EC, led by the President, GS and the Treasurer were specially thanked. However, grants from different sources have to be explored in order that the KCGPA can serve pensioners better. This particularly pertains to the running expenses for publication of PD, which is a life link between the KCGPA and its members. The meagre Grant-in-Aid of Rs. 75000/- annually was woefully insufficient. Members felt that there has to be demand to the government to provide office space to the KCGPA, since it was an organization wedded to social welfare. In view of the cost of production of the Pensioners' Digest, some members proposed a hike in annual subscription rate.
3. Many members complained about the functioning of the CGHS. Most important complaint being that staff was not available in the time of need, e.g. in the pharmacy, because full time pharmacists were not appointed in the hospitals. It was demanded that the KCGPA must demand recruitment of full time doctors, nurses, pharmacists and other supporting staff, by the government.
4. Several members expressed that the CGHS facility must be extended to several district towns and to more hospitals are to be enrolled in the CGHS panel from outside the CGHS concerned cities. The President replied that a comprehensive list of demands was already presented before the Rajya Sabha Committee on CGHS and all the points were noted by the CGHS Directorate. He added that we could only hope for the best.
5. All members praised the PD's contents. Shri Gurudas suggested that the print quality can be improved further by modifying the layout and content.
6. It was suggested that PD should be supported by enhanced subscription fees.
7. The list of resolutions was considered to be comprehensive and its

endorsement was proposed by Shri Nagabhushan and seconded by Shri B.N. Jagannatha Gupta.

8.Proposal for endorsement of Accounts and Budget was moved by Shri Chith Prakash and was seconded by Shri M.A.Raghunath. Shri Chith Prakash, former internal auditor also gave a short speech in praise of the Association and its leaders, both past and present.

- VI. In reply to the discussion, the President and Secretary assured the members that all their points would be considered by the office-bearers and the EC and an update will be provided. Regarding the suggestion to increase the annual subscription rate for the Pensioners Digest, the President, who is also the editor said that the proposal would also be considered but the basic purpose is to make it accessible to a larger number of readers. He requested that the members should make regular donations in order to meet with all the expenses of the Association including printing and posting of the monthly Magazine.
- VII. The meeting felicitated the guests from other organizations and veterans of KCGPA by presenting them with a shawl, flower. While each member and guest was presented with a memento to mark the Golden Jubilee, a special memento from the association was also given to each of the 25 veterans present.
- VIII. In the final part of the meeting, a Vote of Thanks was proposed by the Vice-President of KCGPA, Shri Venugopal Achar.

Following conclusion of the AGM with collective singing of the National Anthem, the KCGPA invited the members for a hearty lunch, which was arranged in the adjacent dining hall.

Address by the President

Dear members and Fellow Pensioners,

It gives me great honour and privilege to address you today as the President of our esteemed Pensioners' Association. You have all contributed immensely during your active years of service, and now, as pensioners, you remain an integral part of our community.

As we navigate through this new chapter of life, our Association is committed to ensuring that your needs, rights, and interests are protected. We recognize the challenges faced by pensioners, whether related to financial security, healthcare, or simply maintaining a fulfilling lifestyle. Rest assured, we are actively working with relevant authorities to address these concerns and improve the overall well-being of every member. I repeat, every member. For this, all the members of the Executive Committee have been working voluntarily with sincerity and commitment.

First of all, I wish to thank the government of India on your behalf for making a lot of improvements in the ease of living for the people. Successive governments have taken many good steps since independence. To understand this, please recall the life during 1950s and 60s. There was an acute shortage of food. Green Revolution began in 1970s. Today, India has surplus food grains. Health care was minimal, today we not only have a large number of hospitals and clinics but PMJAY has given the poor and the super senior citizens a free medical cover upto Rs.5 Lakh per family. There are more number of prestigious institutions such as AIIMS, IITs, and medical colleges. Those days, there was no scope for higher education for 90% people, but today we have schools and colleges, and even professional colleges everywhere. There were no proper roads but now we see world class highways bustling with modern vehicles. There were very few trains running on meter gauge lines but today we see a large number of trains with modern looks, modern comfort and high speed. Those days, the Government used to supply Janata saris and Janata Dhotis through select shops because the common man could not afford the cost. Today clothes of good quality are made affordable for the poor also.

And, who will forget the other projects and schemes such as MGNREGA, Nationalization of banks, Economic reforms, Pradhan Mantri Jan Dhan Yojna, Ayushman Bharat, ABHA, Mid-day meals for school children, Swachh Bharat,

Shauchalay, rural electrification, non conventional power generation, free LPG connections to the poor, etc? Who can forget how India fought the Covid crisis better than most other countries?

Digital money transaction has enabled us to move around without the fear of pick pockets. We need not keep cash or gold in houses. So, there is no scope for house theft. The Gold Bond Scheme provides security of gold without possessing it physically. Collecting salary or pension from the bank counters, standing in queues for paying electricity and other bills or purchasing items by visiting different shops etc are reduced to a minimum. Smart phones and data rates are made affordable for the poor also. Earlier, we suffered due to shortage of coins. Phone calls were very costly and getting a phone or LPG connection quickly needed recommendation from the MPs. We had to wait for 15-20 days for replacement of a gas cylinder. Buses and trains were slow, sluggish and dirty. Many of us have forgotten all such problems of the past. Time is the best healer. But ... Yeh Dil Mange More! So, having taken the present facilities for granted, we need more facilities now.

But at what cost, at whose cost?

Unemployment is going to become a greater challenge to resolve. The Artificial Intelligence and Internet of Things will no doubt benefit the people but what about the job losses? India may have to follow developed countries in providing unemployment allowance. It will have to increase the taxes - both direct and indirect. For example, if India should become as good as Sweden, it can improve all facilities only after collection of heavy taxes. Sweden collects personal income tax at the rate of 52%, VAT (akin to GST) 25%, etc. Is our tax payer ready to shell out more?

However, strict financial discipline on the part of the governments can reduce this burden. Unfortunately, most of our politicians do not mind doling out freebies for the sake of votes. They will do so as long as there is no fair representation of non-political income tax payers in parliament and state legislature. It is the right of every citizen, especially the honest income tax payers, to question the politicians who splurge money on unproductive applications. In this August house, I propose that 50% of the seats must be exclusively reserved as Income Tax payers constituencies where the voters and the candidates are income tax payers. Fiscal discipline is the need of the day.

Now, let us discuss the main issues of the Pensioners.

- pay revision - we have been pressing on the demand for constitution of 8th CPC.
- Better CGHS facilities , - more doctors, staff, lab services, specialists etc. More WCs in Bengaluru. A novel scheme to open CGHS units in all district hospitals and empanelment of HCOs in major towns and district places. Home delivery of indented medicines for the pensioners in all the CGHS covered cities.
- Free railway passes as given to the railway pensioners.
- Restore railway concession for Senior Citizens.
- Pay HRA and LTC for pensioners also.
- Set up pensioners' homes in countryside. This proposal had been incorporated in the National Policy on Older Persons in 2000 itself when Smt Maneka Gandhi was the minister of State for social justice.
- There was also a proposal in 2000 to set up core groups in every district in the name of AADHAR to attend to the grievances of senior citizens. This group was supposed to consist of lawyers, doctors and social workers. The Government may think of setting it up under whatever name.
- Court cases involving senior citizens to be concluded fast. There is a circular to all judges but rarely practiced.
- Grievances Redressal machinery should be made more robust. The CPENGRAMS is a good facility based on a genuine concern for easy and quick redressal of grievances of pensioners. But, the officials concerned often close the cases stating that the issue is resolved. Even the appeals would also meet same consequences. We demand an ombudsman to supervise the activities and to punish those who close the cases without proper justification.
- We welcome the UNIFIED PENSION SCHEME. It has met with our demand for a minimum guaranteed pension of 50%.
- We have demanded that the period of recovery of commuted pension should be reduced to 12 years.
- We have been demanding that any court order reaching finality, given in favour of an employee or pensioner, should be automatically applied to all the similarly placed employees and pensioners. The government should stop treating the judgements as 'in personam'. This policy goes against the principle of social justice and equality before law.
- The grievances mentioned above reflect the need for more efficient management, transparent policies, and better communication between the government and pensioners to ensure that their post-retirement life is financially and socially secure government and pensioners to ensure that their post-retirement life is financially and socially secure.

Friends, I encourage each of you to remain engaged with our Association. I am making a special request for the young and energetic pensioners to come forward and take up the tasks of the association. The future of the association and the aged pensioners must be decided today. If the association should continue to exist and perform, all of you must visit our office, get acquainted with the office work and assist us in making correspondence, visiting government offices and banks, maintaining accounts, working on computer for documentation etc. Please give your name, contact number and areas of your expertise etc so that we can work together for a while and pass on the association into your hands.

Together, we can create a strong support system where we share information, resources, and experiences. Let us continue to uplift one another, ensuring that retirement is not just a phase of rest, but a time for continued purpose and enjoyment.

Thank you for your invaluable contributions and for being a part of this vibrant community. We look forward to working together for a brighter, more secure future for all.

Warm regards and best wishes to each one of you for good health and happiness.

Girish Kanagotagi
President

Resolutions Passed.

1. Constitute 8th Central Pay Commission:
 - A. Reduce the ratio between highest and lowest pay: With the 4th CPC, the minimum- maximum pay ratio had become 1:8 in 1996. But the 5th CPC raised the ratio to 1:10.7, the 6th CPC further raised it to 1:11.42 & the 7th CPC extended it to 1:12.5. Such a huge disparity in minimum and maximum salaries is irrational in a socialistic society.
 - B. Grant LTC to the pensioner with spouse and attendant. This will promote tourism and will act as a real welfare measure. Rail concession passes to all pensioners at par with railway pensioners.
 - C. Establish and run pensioners' hostels in every district. This will help those who are living alone.
 - D. Enhance interest rates in bank deposits for pensioners and senior citizens.
2. Grant of additional quantum of pension to the pensioners at the rate of 5% PA after every 5 years starting from the age of 65 years, 40% from the age of 85 years, 60% from the age of 90 years and 100% from the age of 95 years.
3. Bring all ministries, departments, PSUs and other autonomous bodies of the Central Government under one platform and adopt a rational policy of same pay for same work across all the units. Bring the pensioners of all such units and departments under DoPPW for ease of administration. This will avoid duplication and multiplication of decision taking authorities and waste of time, energy and administrative costs.
4. All Court Judgements to be applied similarly to all the similarly placed employees, Pensioners, and Family Pensioners without forcing each of them to approach courts for the same relief when the order is issued in favour of one person. This ratio has already been laid down by the Hon'ble Apex Court in several judgments including Ram Prakash Dhawan vs State of Punjab (1997(2) SCT 589); Sathyapal Singh vs State of Haryana (1999 (2) SIJ 371) & Gopal Krishan Sharma vs. State of Rajasthan (1993 SCC (1&S 544) and also in Amrit Lal vs Collector of Central Excise, Delhi (1975 (1) SLR 153 SC). The Supreme Court had mentioned in the last case, *"When a citizen aggrieved by the Govt.*

department has approached the court and obtained a declaration of law in his favour, others in like circumstances should be able to rely on the senses of responsibility of the department concerned and to accept that they will be given the benefits of declaration without need to take their grievances to the court."

5. Notional increment to all those who retired/retiring on 30th June or 31st December.
6. Implementation of MACP scheme w.e.f. 01.01.2006: The MOD has already implemented MACP w.e.f. 1.1.2006 in the case of PBOR accepting it to be part of pay structure. Similarly, there is a policy of granting Non-functional Financial Upgradation (NFU) for the IAS/IPS etc. Many employees retired without getting the benefit of MACP because the Central Government has argued that MACP is only an allowance. Even in such a case, the MACP clearly falls in the same category as NFU, and part of pay as in the case of MACP granted to Persons Below Officer Rank (PBOR) in the armed forces.
7. Revision of pension of pre-2006 retirees : There have been many cases where those who retired before 1-1-2006 were meted with injustice in granting benefits of the 6th CPC. There cannot be two classes of pensioners based on a cut-off date.
8. Revise the definition of Family so as to include widowed dependent daughter-in-law. Under Section-19 of the Hindu Adoption and maintenance act 1956; the daughter-in-law is entitled to be maintained after the death of her husband by her father-in-law. She is held to be dependent on her father-in-law under section 21(vii) of the said Act. As such CCS Pension Rules 2021 may be brought in line with the law of the land.
9. Increase the quantum of family pension from the existing 60% of pension (30% of last pay as fixed for pension) to 80%.
10. Need for relying upon truthfulness of the employees and pensioners and family pensioners, rather than suspecting them. We demand that a self

declaration of family income under oath should be made admissible and discretionary powers should not be given to the heads of departments to rely on any other document, without specifying such documents. This refers to Rule 50(1)(b)(iii), which allows the "Head of Office to rely on any other document" for determining the income of a pensioner.

11. A separate section under DoPPW to help the pensioners fighting against corruption and provision for payment of money to be paid by the pensioners to investigation agencies. In several cases the pensioner does not dare to approach CBI for the fear of parting with his own money to get a corrupt official caught red-handed. He has to struggle a lot to get back his money from the court and other agencies. Instead, a legal aid fund should be created to help such pensioners to catch corrupt officials.
12. Liberalization of CCS pension Rule 50 9(a)(vii) (J) so as to include the married daughter living as dependent of a pensioner due to separation from her husband and pending divorce proceedings.
13. Separate Income Tax slabs on pension : Only those pensioners who get large amounts as pension may be taxed while sparing those who live on meagre income. Also, the tax rate may be further rationalised according to the age of the income tax payer.
14. Full protection on all the entire bank deposits made by the pensioners and senior citizens. The rules by the Deposit Insurance and Credit Guarantee Corporation (DICGC) of India may be revised accordingly.
15. Improvements in CPENGRAMS procedures. No case should be closed suo-motu if the aggrieved pensioner is not satisfied by the reply and wants to take it up for resolution by the highest appellate authority.
16. Punishment to erring employees for their deliberate mistakes committed while fixing pension or paying arrears etc. Such a move will also deter those who indulge in corruption or favouritism.
17. CGHS : Enhancement of fixed monthly allowance to Rs.3000 PM. Revision of rates for HCOs to keep them at par with the changing times. The rates fixed in

2014 have forced several HCOs from withdrawing from CGHS. The system of home delivery of locally purchased medicines should be implemented to all the CGHS cities. Separate rates for consultation and procedures of the specialists should be fixed and the specialists / HCOs should be punished by law in case of any infringement of rules or rate list. Provision may be made for vaccination against flu, pneumonia, meningitis, and bloodstream infections caused by the pneumococcus bacteria, Shingles (Herpes Zoster), tetanus, diphtheria, and whooping cough, Hepatitis B, Measles, Mumps, Rubella etc.

18. Amalgamation of all health care systems and schemes of different ministries/ departments/ autonomous bodies etc. into a single system and under one rule. The existing hospitals should all be available for any Central Government employee or pensioner throughout the country. Open CGHS facilities in all districts and cities. This will reduce congestion in the existing cities. Even the pensioners would love to spend their retirement life in their native places provided CGHS facilities are available nearby.
19. Better facilities for the recognised pensioners' associations. The present Grant-in-Aid of Rs.75000 is not even sufficient for paying rent of the office accommodation. Moreover, when social service is also recognised as a paid service, it is imperative that the office-bearers and activists should be suitably compensated for the time, energy and money they spend in pursuit of social welfare. The DoPPW may offer grant so as to compensate for the expenses of the association and honorarium to its activists and volunteers.

Here is a grievance from Shri V .SRINIVASARAGAVAN
vsragavan64@gmail.com

It is requested that the DoPPW may please write to the Directorate of Estates, M/O Housing & Urban Affairs to issue fresh guidelines so as to allow retirees also to book accommodation 60 days in advance, at par with employees.

Men may die, but the fabric of free institutions remains unshaken.

Chester A. Arthur

Salute for the Historic Strike on 19-09-1968.

In the history of workers in struggle in India the nationwide strike of Central Government Employees on 19th September, 1968 has a prominent place. This year we are celebrating 56th anniversary of that historic strike. All the leaders who led and participated in the strike have retired and some of them are no more.



S. Radhakrishna,
Secretary, CCCGPA-K .

The indefinite strike of Central Govt. Employees in 1960 was the first major strike of Central Government Employees after independence. The five days strike from 1960 July 11 midnight was brutally suppressed by the Central Government declaring it as “Civil Rebellion”. The main demand of the strike was improvement and modifications in the 2nd CPC recommendations. The Need Based Minimum Wage, though adopted by the 15th Indian Labour Conference in 1957, was rejected by the 2nd CPC.

The Joint Consultative machinery (JCM) was constituted in 1966 as a forum for discussing and settling the issues raised by CG employees. GL Nanda then Home Minister of India inaugurating the JCM on 28-10-1966 expressed a hope that “that the strikes will be made superfluous”. Jagajivan Ram then labour Minister expressed a hope that “I wish that the Council will function in such a way that all the disputes or differences that may arise, will be resolved by them and no occasion will be provided for the Labour Minister to exercise his authority of setting up of the Board of Arbitration.”

There was an apprehension among sections of leadership that this negotiating machinery may not settle any major demands of the Central Government employees and may become just a talking shop or a time killing business, ultimately resulting in abnormally delaying the genuine demands. Unfortunately this apprehension became reality within one year of formation of JCM. In the very first meeting of the National Council JCM, the

following three demands were notified by the staff side.

1. Grant of Need Based Minimum Wage as approved by the 1957 Tripartite Labour Conference.
2. Merger of DA with Pay and
3. Revision of DA formula.

After prolonged discussion for more than one-and-a-half-year disagreement was recorded. According to the JCM scheme once disagreement is recorded the matter should have gone to arbitration, but Government refused to refer the matter to arbitration. Protesting against this arbitrary stand of the Government, the staff side leadership walked out of the JCM and decided to go for one day's strike. A Joint Action Committee was formed and the date of the strike was decided as 19th September 1968. The following were the main demands of charter of demands for the strike.

1. Need Based Minimum Wage.
2. Full neutralisation of rise in prices.
3. Merger of DA with Basic Pay.
4. Withdrawal of proposal to retire employees with 50 years of age or on completion of 25 years of service.
5. Vacate victimisation and reinstate victimised workers.
6. No retrenchment without equivalent alternative jobs.
7. Abolition of Contract and Casual Labour System.

Strike notice was served and the Joint Action Council (JAC) decided to commence the strike at 0600 AM on 19th September 1968. Intensive campaign was conducted throughout the country. AIRF, AIDEF and Confederation was the major organisations in the JAC. Government invoked Essential Services Maintenance Ordinance (ESMO) to deal with the strike. Government also issued detailed instructions to impose heavy penalty including suspension, dismissal, termination, break-in-service etc. on the striking employees. Para-military force (CRPF) and Police were deployed to deal with the strike. Central Government gave orders to all State Governments to suppress the strike at any cost.

Kerala was ruled by the Communist Government during the strike. Chief Minister. E. M. S. Namboodiripad declared Kerala Government's full support to the strike of Central Government employees. The Central Government threatened dismissal of the Kerala Government for defying the Centre's directive to suppress the strike. It was a war-like situation. Arrest of Leaders started on 18th September itself. About 3000 employees and leaders were arrested from Delhi alone. All over India about 12000 Central Government employees and leaders were arrested and jailed.

At Bangalore the preparations for strike was well done under the dynamic leadership of Com. P. R. Chabaque who was the convenor of the Joint Action Committee here. Intensive campaigning was done through pamphlets and office centric meetings. A massive rally was held in Railway Institute ground behind City Railway station. Some arrests under ESMO were made at Bangalore. Some of the leaders arrested included Chabaque V.V. Jacob, K.P. Nair and A.K.P Pille from Survey of India, Jayaram, Kopeswar Rao, and Namboothri from Railways and many other leaders from other organisations. Houses of many leaders were raided and searched. Some of the leaders who were very active in the preparation of strike are Raghothaman, CV Ananda, N Bhaskaran, Muthu Subramanian (RMS), MM Farooqui (Telegraph), BN Prakash (Postal), Ramakrishna Shastri, MS Nagaraj (AGS) and many others.

In spite of all these repressive measures the strike commenced on 18th afternoon itself at many places and was a massive success all over India and in all departments including Railway, Defence, P&T, Audit, etc. About 64000 employees were served with termination notices, thousands removed from service and about 40000 employees suspended. Seventeen striking employees were brutally killed at Pathankot, Bikaner, Delhi Indraprastha Bhavan and at Upper Assam in lathi charge, firing by police and military and by running the train over the bodies of employees who picketed the trains.

Though the strike was only for one day on 19th September 1968, the victimisation and repression continued for days together. Struggle against victimisation also continued including work-to-rule agitation, hunger fast of leaders from 10th October 1968. There was unprecedented support to the strike and relief work and also to agitation for reinstatement of the victimised

workers, from National Trade Unions, State Government employees and teachers Unions/Federations etc. A mass rally was organised before the residence of Prime Minister of India Smt. Indira Gandhi on 17th October, 1968.

The 19th September 1968 strike is written in red letters in the history of Indian Working Class. The demand raised by the Central Government employees – Need Based Minimum Wage – was the demand of entire working people of India. Even today, the Central Government employees and other sections of the working class are on struggle path for realisation of the Need Based Minimum Wage.

There are pages and pages to be written on the sacrifices of the workers in connection with the strike. The strike was historic in more than one sense. The same government which refused to accept the demands were compelled to implement some of them afterwards. No struggle goes in vain. The long-term impact of a struggle for a genuine cause should be understood properly. The benefits of past struggles often accrue to the present/future generation. Struggles are inevitable to establish more and more equitable peaceful society. Let us remember with gratitude all those who suffered immensely in the past struggles.

[Author: Shri S.Radhakrishna is the secretary of the Indian Audit & Accounts Department Pensioners Association and General Secretary of CCCGPA].

Men may die, but the fabric of free institutions remains unshaken.

Chester A. Arthur

Universal Welfare Systems in Different Countries

Every country, irrespective of its own political ideology, is duty-bound to strive for welfare of its people. They have to spend money for every welfare measure by pooling all its resources, from the proceeds from natural resources, mines and minerals, corporate entities and levying various taxes. One thing to be noted here is that most of the developed countries use all their resources honestly and their leaders do not indulge in corrupt practices. Also, taxes on their citizens are quite high as compared to other countries. It is the poor countries where corruption is rampant. Thus, we can deduce a clear correlation of clean administration, high taxes and national development.

The three Scandinavian countries, viz. Denmark, Norway, Sweden, and Finland offer some of the world's most comprehensive social security systems, characterized by universal healthcare, free education, and extensive financial support. Denmark provides strong social safety nets, including unemployment benefits, housing support, and child benefits. Norway offers a wide range of benefits like unemployment/ disability support, and generous pensions. Its welfare system is funded in part by the Government Pension Fund. Sweden is known for universal healthcare, child allowances, and generous unemployment benefits. It focuses on labour protections and social assistance to reduce inequality. Finland offers similar benefits, with unemployment, housing support, and a pilot program for Universal Basic Income (UBI) that was recently tested.

All the above four countries prioritize universal access to healthcare, education, and strong unemployment protections. They are funded by progressive taxation and their systems aim to reduce poverty and ensure equality.

Both Germany and The Netherlands provide comprehensive welfare benefits with a mix of social insurance and targeted assistance. Germany offers health insurance, pensions, and unemployment insurance. The "Hartz IV" program provides income support for the long-term unemployed. The Netherlands provides a mix of social insurance for pensions and unemployment along with means-tested social assistance, focusing on reducing child poverty. Both countries combine social

insurance systems with targeted assistance, aiming to integrate low-income individuals and immigrants into the workforce.

Countries with Moderate Social Security Programmes:

Both Canada and New Zealand provide moderate but effective social security systems, focused on universal healthcare, unemployment benefits, and targeted support but their welfare systems are not as expansive as Scandinavian models. Canada provides universal healthcare, unemployment insurance, and targeted benefits like the Canada Child Benefit and Old Age Security, supplemented by provincial programs. New Zealand provides universal healthcare, income support, and a universal pension scheme. Programs like "Working for Families" assist low-income families.

Countries with Distinct Approaches

France has a robust social welfare system offering universal healthcare, unemployment benefits, and pensions. Its "Revenu de Solidarité Active" (RSA) provides a guaranteed minimum income for low-income workers. On the other hand, Japan's system emphasizes rural development and food self-sufficiency through agricultural subsidies and high tariffs, while also supporting its elderly population with pensions.

To conclude, the countries like Denmark, Norway, Sweden, and Finland lead the way in providing extensive social security systems that focus on equality and universal access. Germany and The Netherlands offer a mix of social insurance and targeted assistance, while Canada and New Zealand provide moderate welfare programs. France and Japan stand out with unique approaches tailored to their specific social and economic contexts. The effectiveness of each system depends on the balance between funding, social priorities, and government policies.

Indian Economy - Subsidised Agriculture

Our popular slogan to honour our soldiers and farmers is “Jai Jawan, Jai Kisan”. Both have been put on an equal and highest pedestal because one protects us from enemies while the other provides us the food for sustenance. Since food becomes the most essential need for all, the Government of every country takes special care to ensure that the farmer also gets remunerative price for his produce while the prices are kept low and affordable for the common man. It is a tough job indeed. The Government in India has been supporting the farmers through subsidies on fertilizers, pesticides, crop insurance and annual grants. It also provides food grains to the poor. At the same time, as a member of the World Trade Organisation (WTO), India is subject to several significant agreements, including the Agreement on Subsidies and Countervailing Measures, GATS, SPS, TRIPS, TRIMS, Agreement on Agriculture, and the Agreement on Textiles. According to the World Trade Statistical Review 2023 report by the WTO, India ranked 18th among the leading exporters in world merchandise trade in 2022, with a value of \$453 billion. India also ranked 9th among the merchandise importers, with a value of \$723 billion and a share of 2.8%. India performed better in world trade in commercial services, ranking 7th among exporters and 9th among importers. Yet its share in the world trade is only 1.8%. This is because of its burgeoning population. For the income tax payers, there is no light at the end of the tunnel. Approximately 21.12% of India's per capita income goes to defence and 4.44% to agriculture. The Per Capita Income is Rs.1,96,983.in 2023.

India's subsidies exceed \$40 billion, including support for fertilizers, seeds, electricity for irrigation, and minimum support prices (MSP) for key crops like wheat and rice. China offers about \$22 billion annually in subsidies, focusing on fertilizers, seed, and machinery, as well as price supports for grains.

The following are the countries providing high agricultural subsidies and support programs. The basic purpose behind these programmes is to stabilize farmer incomes and ensure food security for the people and to ensure environmental sustainability, which is another global concern.

The annual subsidies of the USA amount to \$38 billion, focussed on major crops like corn, soya-beans, wheat, and cotton. Support is provided through direct payments, crop insurance, and disaster relief. \$38 billion is almost as much as India's spend of \$40 billion, for the population of just one fourth of that of India.

The European Union, through the Common Agricultural Policy (CAP), provides €55 billion in subsidies, emphasizing direct payments to farmers based on land use, with additional support for rural development and sustainability.

Brazil offers \$10-15 billion annually in low-interest loans, credit programs, and price supports for soya-beans, corn, and sugar cane. Russia provides \$5-7 billion annually, focusing on grain, meat, and dairy production, along with subsidies for agricultural infrastructure. Argentina provides only about \$1-2 billion, offering price supports, low-interest loans, and export tax benefits for key exports like soyabeans and wheat.

On the other hand, Japan provides significant subsidies amounting to \$40 billion annually, with a focus on rice production and rural development. It also charges high tariffs on imported agricultural products to protect its domestic farmers. A strong emphasis is given to small-scale farming and self-sufficiency, particularly in rice. Canada & Australia provide lower levels of direct subsidies and focus on market-driven agricultural sectors with minimal direct government intervention. The Subsidies are primarily used to mitigate risks from natural disasters and climate change.

"Food security is not a destination; it is a journey towards harmony with nature and society."

Income Tax Exemption for Pensioners?

There is a repeated demand from the pensioners' associations for income tax exemption on pension. (Ref: a letter to the PM and others, No. BPS/SG/Pen/04/8 of Bharat Pensioners Samaj, dated 12.01.2024 on 'A Call for Change-Pension need to be Income Tax free.') A popular argument is that pension is a deferred wage, which the pensioner had earned while in service. True, but this deferred wage was not taxed that time. The income tax pertains only to the income I earned this year. There are also a few exemptions and rebates in place. A central Govt retiree might be getting Rs.14000 as pension at the lowest, which amounts to Rs. 1,68,000 per year. But, taxable income upto Rs.5,00,000 (40,000 per month) is already exempt from tax. So, who are we fighting for while demanding income tax exemption? Hardly, 20% of pensioners? Why should we not feel luckier than those millions of senior citizens who do not get any pension or adequate annuity? We may not have much concern for them but, as a welfare state, the Government does have a responsibility for them too.

The latest data (2023) shows that 7.4 crore people filed income tax returns in 2022-23, of which 5.16 crore people, or 70 per cent, had zero tax liability. This means that just 2.24 crore people paid income tax in 2022-23, which works out to just about 1.6 per cent of the total population in India.

Secondly, should those, for example, who get a pension of Rs.1 Lakh per month or more also be exempted from paying income tax? While demanding for income tax exemption on pension, are we not fighting for them only, while the majority is not the tax payers? There is no need for a total exemption on pension. But the Government may think of increasing the limit of income tax exemption as per the changes in basic needs of the people vis-a-vis national

interests. Let us unite and fight for the last man in the queue and the first priority in national interest.

There is also a post on WhatsApp that the people love to forward without giving it a thought. They say the MPs are exempt from paying income tax. It is not true. The IT department does not even spare income from lottery or any illegitimate means. Actually, the remuneration given to the MPs is not pay or salary because they are not employees. Never the less, the MPs are duty-bound to show such income in the column 'other income' along with all other income, say for example, rents, business, industry etc.

“Nothing is certain except death and taxes”.

This famous quote about taxes originated with Benjamin Franklin in 1789. Over 200 years later, it still rings true.

India become the sixth largest smart phone exporter in the world in 2022, up from 14th in 2014

Write Your Will Now.

A Will is a legal document that outlines how you want your assets to be distributed after you die, and who should manage your estate. It's also known as a testament. A lot of people fight with their brothers and sisters over the property which was not earned by them but by their parents and forefathers. It is good for the senior citizens to make a Will so that the children do not fight with each other later and spoil their relations. Here are a few points to note.

- (a) A Will may be hand written or typed, but typing is better because it is clear.
- (b) There is no particular form of writing a Will.
- (c) Should be written clearly on a durable paper.
- (d) Stamp paper is not essential.
- (e) The Will should be signed by the testator (the one who writes a Will) in presence of two independent witnesses. All should write their names and addresses below their signatures.
- (f) Registration of a Will is not mandatory but desirable to safeguard against loss and fraud. It also obviates the necessity of witnesses to appear in the court at the time of probate of the Will.
- (g) A registered Will has a strong legal recognition against an unregistered Will.
- (h) The old Will, if written, should be destroyed when a new Will is written. For Registration of the Will the testator and both the attesting witnesses have to appear, sign and attest the Will in presence of the Registrar. Each Individual should carry two copies of recent Photographs.

6. Clauses in a Will.

- (a) Name, age or date of birth, and address. Here state your name, father's name and address including your District.

- (b) Reasons and Intentions: Here state necessity or urgency if any for making the Will.
- (c) Sanity and own volition. State that you are making the Will voluntarily without any pressure or influence, and that you are in full control of your mental faculties.
- (d) Enumeration of Heirs and Properties. Give names and father's name of your spouse(s), children, dependent father, mother and unmarried daughter(s).
- (e) Bequest. Use clear and unambiguous language in allotting legacies to each Heir. Intention conveyed by the Will should be clearly defined. Uncertainty of intention renders the can be challenged.
- (f) Appointment of Executor(s). Be careful in nominating the Executors. Firstly, an executor should be extremely dependable, honest of good health and younger in age and secondly he should be Willing to take over the responsibility.
- (g) Execution and Attestation. A Will is to be signed by the testator or his nominated representative in the presence of the two attesting witnesses, who should sign in presence of each other and declare this fact in writing.
- (h) Registration of a Will. Register only single copy of the Will to avoid confusion. If the Will has not been registered and one of the witnesses expires, a fresh Will needs to be drawn. Also at the time of probate of the Will both the witnesses are required to be present in the court.

India has risen to become the world's sixth-largest smartphone exporter in 2022, up from the 23rd position in 2014

History of the Karnataka CGPA.

This story of the birth and evolution of the Karnataka Central Government Pensioners' Association is based on the memoirs of Shri S. Gurudas, former Secretary. He had very closely associated himself with the Association for a long time along with Shri SS Ramanatha Rao and Shri .C.V.Nagabhushan. The latter has also sent his memoirs in a separate letter.

In the initial days, most of the members were from the MEG Base Workshops and the MES. There were only 20 members in the 1999 AGM! The monthly meetings of the Management Committee were held on first Sunday of each month on Thimmaiah Road in a temple premises! (It was another interesting episode as narrated by Shri Ramanath Rao.)

Around 2000-2001, Shri Subramanyam, the Secretary became too sick to attend the office. Shri Shanmugam took over the duties of the Secretary and Shri Gurudas became the Joint-Secretary. The office as an establishment was in a disarray. It was simply following the working style of the AIFPA, Chennai which mostly consisted of Railway pensioners and the AICCPA, Delhi, with pensioners of P&T. The office records were kept at a few MC members' residences after the fiasco at Ulsoor office and some got lost as they were never returned by the keepers. A few of the available records were transferred to Shri Shanmugam's residence and a few more left with the then Secretary.

A lot of work was pending - Most of the then MC members were not interested in putting the office in order. The "Pensioners Digest" was only a 2-4 pages magazine, meant for reproducing the Govt. notifications published in the AIFPA & AICCPA journals. A half-hearted attempt had been initiated for registration of PD with the Registrar of Newspapers for India (RNI). The register of members was not maintained. The registration of the association was pending with the Registrar of Societies, Karnataka for several years. The financial situation of the association was alarming. There were no serious efforts to enroll new members. The association did not have an office to function in a systematic manner. Then came a huge donation of Rs.1 Lakh from Shri Krishna, a dormant but generous member of the association in 2004 for financing the purchase of an apartment for

housing the office. Shri Shanmugam negotiated the purchase. It was an old 2-storeyed building, housing eight apartments with a wide central court yard on the busy Thimmaiah Road. The inauguration was done on a simple scale after the inner walls were given a coat of colour wash. The association faced a severe shortage of money. So, the space was rented out to Shri Sundara Murthy, a graduate who also acted as Manager of the association. He was running a medical shop outside the building.

The monthly meetings started at the new office. The younger team among the pensioners were inducted in the MC. Shri Shanmugam who stayed nearby and Shri Gurudas started attending the office at least once a week. Shri Appannaiah was the President, Shri Balakrishnan, the Vice-President and Shri Chandrasekaran, the Treasurer. Shri Gurudas became the Secretary in 2005. Shri Ramanatha Rao, Shri Shanmugam, Shri Raman, Shri Nagabhushan, Shri V. Nagaraj and Shri KS Menon joined and replaced the elders. Shri SS Ramanatha Rao who had joined the association in 2001, took over the editorship of the PD. After the death of Shri Appannaiah, Shri Balakrishnan took over the Presidentship and Shri Ramanatha Rao became the VP. But there was a need for an efficient president. Shri Gurudas and Shri Ramanatha Rao identified Shri MN Doreswamy, a pensioner from the I&AD Dept. as very knowledgeable with regard to the Societies Act and accounting. In the AGM held in 2006, Shri Doreswamy was elected the President, Ramanatha Rao, the VP and Gurudas as Secretary.

There was a lot to do in order to put the association on rails.

The next task was to arrange all documents in separate files systematically. Earlier, all papers had been dumped without proper filing. The new team took up the challenge and began in right earnest. Shri Gurudas made the documents accessible easily for reference with note sheets. Shri Ramanath Rao made good use of his experience in Intelligence Bureau in making correspondences. Together they started a new journey in digitisation of documents, registers and correspondences. For this, Shri Gurudas joined a 3-month basic training course at the Manipal Institute of Computer Training at Koramangala. Shri Ramanatha Rao also built a directory of all the members with their date of birth, year of joining, membership number, subscription to PD, phone No and email ID. He used his children's laptop to

build the data bank.

Now, a complete overhaul of the office records was needed. The post office needed a complete list of regular members to allow the association for bulk posting of the Pensioners' Digest without pre-payment and at a nominal rate of 25 paise per copy. But there were two types of membership with only a few as life/permanent members who had paid a one-time fee of Rs.100/-. Annual membership fee was Rs.25. Subscription was for one year, three years and five years. Preparing a membership register became a challenge. Meanwhile, the life membership fee was increased to Rs.250 and a register of members was prepared and submitted to the Post Master General.

The previous MCs had not been interacting with other sister organisations in Bengaluru, thereby missing the rare chance of working with them on listing our suggestions to the Sixth Pay Commission. The MC established contact with the KP&TP & IA&AD Associations and joined the newly formed CCCGPA. We got the experience of working in tandem with different associations and got to know the various issues bothering pensioners of other departments and ministries of the CG. This helped us making suggestions to the various committees & commissions set out by the CG. Since our members hailed from different ministries and departments, we had to familiarize ourselves with the various orders and circulars of all ministries & departments. Presently the CCCGPA has a number of Bengaluru/Karnataka based sister associations whose problems are unique to each of them and whose cases are taken up jointly with the DoP&PW. Former secretary, Dr.MR Hegde was also the vice-president of CCCGPA but resigned from both the posts last year due to ill health. Presently Shri S.V.Venugopalachar, Vice-President of our association is the VP of the CCCGPA also.

In due course, the the Department of Pension and Pensioners' Welfare (DoPPW) recognised our service to the pensioners community and announced an annual grant-in-aid of Rs.75.000. It has been a great help for otherwise a cash-strapped establishment. It could partly finance the office rent. The KP&TPA came to our help in submitting application forms and filing documents with various authorities. Also, the introduction of CPENGRAMS has come in handy for us to get the individual problems of pensioners resolved to some extent. (Though the idea behind its introduction is noble, there are some bottle necks that leave the petitioners dissatisfied without the expected resolution. However, there is some improvement

lately because the individual cases cannot be closed by the officials without logical conclusion.)

The Memorandum of Association of KCGPA which was framed decades ago was outdated and required a lot of modifications/amendments in keeping with the times. The next task was to comply with the repeated demands from the Registrar of Societies to register the Association and submit AGM reports and other documents every year. But the existence of the office in question was very questionable at that time, as its location, the office and the Ministry under which it worked got changed frequently. The meeting with the officials used to give a harrowing time for us due to their indifference towards their job. After Memorandum of Association was modified suitably, Shri Doreswamy succeeded in getting the association registered.

Till 2009, the AGMs were being held with hardly 20-30 members present. They were held in a dingy room of the dilapidated building of the AGCC Junior College for women on Thimmaiah Road with some simple food for lunch. Shri Doreswamy organised it at a restaurant near our office and later at Kamat Yatri Nivas in Seshadripuram for many years. Attendance also improved- upto 200 at times. The association was still poor and could not afford the cost of holding AGMs with good lunch but it was partly financed by Shri Doreswamy himself. Later, Arun Babu also met with 50% of expenses for two years. Shri Doreswamy also prevailed upon the members to contribute a part of the arrears they got whenever there was an increase in DA/DR. He also set up a separate building fund and kept the money in FDs. The office-bearers are extremely sensitive about over-spending and are diligently adding to the FDs each year.

Also, only a half-hearted attempt had been made to register the PD with the Registrar of Newspapers for India, New Delhi. Though the work about registration of the society with the Registrar of Societies, Karnataka was accomplished, the other task with Delhi remained elusive in spite of the efforts made by Shri Ramanatha Rao and Shri Gurudas, who visited the RNI Office in Delhi. Though the PD was finally registered, the new office-bearers were completely at a loss in keeping the registration alive as per the changed rules. Shri Gurudas as publisher had given his own home address and there was a communication gap between the association, Shri Gurudas and the RNI office in Delhi. The RNI was totally unresponsive to our serious attempts to renew the registration. Annual return in the old format and fees

were sent regularly by post but nothing happened. The PD remained as registered but renewal of registration and payment of annual fees remained pending.

(Here, the President / editor adds that only recently all became well after the present president visited the RNI office in New Delhi and, he along with Shri S.V. Venugopal Achar, Vice-President kept pursuing the matter with the officers concerned. The problem was that the RNI had introduced online renewal of registration and payment of renewal fees. The Association was blissfully unaware of it because of the communication gap.)

Those days the PD was cyclostyled on A4 sheets. with ink patches spread all over the sheet and the print hardly visible at places. Shri Ramanatha Rao, with his typing skill and some knowledge with computer managed to improve the PD. He used to collect information from publications of other sister organisations, newspapers and bulletins and build some interesting news for the members. Now, it was time for a change over from Gestener machine to regular printing. The RNI was insisting upon a regular printed magazine. Thus, in 2011, a DTP press was identified at Shivajinagar with the help of Shri Satyanarayana who was getting the PD printed and personally handing over to the postal authorities. Thus, the PD got transformed into a booklet form as it exists today since September 2012. Presently, Shri Girish Kanagotagi has really put in lot of efforts to make it a very valuable and useful document to the members.

Shri S.Gurudas, on whose inputs this story has been built, has remained active with KCGPA for a long time while being associated with many other organisations also. These association such as Koramangala 8th Block Welfare Association, CIVIC, Swabhimana, Janagraha, Save Koramangala Initiative were dealing with civic issues. The FMR (India) dealt with Mentally Retarded Elders, and VOICES dealt with issues of the physically disabled. Another organisation was Citizen Election Watch (renamed as ADR – Association for Democratic Rights). He was also on Local Advisory Committee of WC7 of CGHS for two terms.

While the above history is mainly taken from his article and simplified, Shri Gurudas has also the following to say in his own words.

Memoirs from the Stalwarts.

"My Gratitude: It would not have been possible for me to have a successful venture in the KCGPA however hard I would have worked, but for the assistance, guidance and help from members like S/Sri MN Doreswamy, Ramanatha Rao, KS Menon, T Shanmugam, V Appannaiah, Balakrishnan, V Gopal, CV



By S.Gurudas

Nagabhushan, Ashok Kololgi, Shashikant Kargudri, V Nagaraj, MR Panthulu, CK Raman, S Radhakrishnan, Lakshminarayanan, Sridhara Murthy, KR Pillai and others. I seek excuse of others whose names have been omitted because of loss of memory. I am especially grateful to Sri Doreswamy who took lead in all the activities of our association. But for his goodness & influential nature, we neither would have been housed in the present location nor being in the position to help pensioners as of today. He offered to attend the office even in the absence of others as he was very serious in building our association into a strong entity. He would run to the lawyer's office, the Post Office, the banks and to the CAs office whenever needed. He bore a tall fatherly figure and I personally miss his loss. He was a Strickler to rules and would frown upon wrong doing. He would be thrifty with the office expences but liberal to spend from his pocket.

Condolences: I condole the death of many of KCGPA's old stalwarts like Sri Appannaiah, Sri MN Doreswamy as Presidents, Sri Balakrishnan & Sri S Kargudri as Vice-Presidents, Sri Subrahmanyam & Ashok Kololgi as Secretaries, Sri V Nagaraj as Jt. Secretary, Sri Panthulu as Treasurer and Sri Lakshminarayanan as MC member.

Regret: I too have a regret as to how some of the normal traditions are not followed by our association. Normally, whenever a change of guard - as the common term goes, i.e. when changes take place at the top-most levels of the organisation, **only** trained/knowledgeable persons knowing about the working details of the organisation are positioned. In the case of our association both the President and

the Secretary who were very fresh were given charge of the association in 2019. With the onset of the Covid, they had a harrowing period of working. As Sri Ashok Kololgi the previous Secretary was no more, I was inundated with phone calls on many occasions. This should be avoided in future. A team of committed members should carry on the activities of the association and enthuse freshers to carry the torch of service further. I know this is the bane in all service associations, but some solution should come forth from our association members only. A smooth taking/handing over of the responsibilities, along with lists of documents, makes it easy for running the association for the new team. My good wishes and help are at call for the KCGPA! Long live KCGPA!”

[The President adds: Shri Gurudas had indeed worked very hard to put the association in order. He has also gratefully recalled the work done by many others who helped him in his accomplishments. However, change is the only constant in this dynamic world. Such a change comes only with new persons because the old ones are inured to the existing circumstances. Such a change happened suddenly taking everyone by surprise when I was forced to take over from Shri Ramanatha Rao as president. I would have been happy if Shri Gurudas had proposed another name for the post. He didn't. Shri Ashok Kololgi also resigned as secretary and Dr. M.R.Hegde was made the secretary. Both of us were complete strangers to Shri Gurudas.

However new to the organisation, Dr. Hegde knew what to do with any association and made sincere efforts to run the office efficiently by removing the lacunae that existed since long. He worked hard in spite of serious health issues that gave him frequent headaches and bouts of fainting. Late Shri Kololgi, the then secretary had forgotten all the passwords for key operations and communication with Central Government agencies and their payment platforms. Shri Murthy used his contacts in Delhi and restored connectivity with great effort. Some documents were also lost when Shri Kololgi died most unexpectedly. Shri RSN Murthy, treasurer had a harrowing time in rebuilding the accounts on Government systems of PFMS, Anudan etc. Late Shri Krishnappa, former office manager rebuilt all the files with proper classification of documents. In spite of Covid and lock-down, Shri TV Venugopal, our

present office manager was however accessible to the members all the time. Shri Murthy was in his usual form. The Association is today financially strong thanks to the efforts made by the present office-bearers and members who have been making donations and contributions voluntarily. The renewal of registration with RNI had not been done since long. After great struggle this task has been accomplished recently. The previous office-bearers had ignored the notices issued by the Income Tax Department for not filing tax returns. That was also sorted out. And the PD has become the flag ship of the association, spreading its wings across the country. I thank each and every member for standing with the Association and helping it grow.

I must thank S/Shri Venugopal Achar, R.Nagathnam, Srikanth, RSN Murthy, Krishna Prakash, Krishnappa, GM Pillai, Venkatesh Murthy and Dr. Chatterjee who have stood with me all these days and also worked hard for the success of the Golden Jubilee function. Shri Nagarathnam as secretary deserved special gratitude for this excellent work. These comments are only to show that the Association was not built in a day or by one person. Evolution is a continuing process, and each member counts, in whatever capacity.

No institution can possibly survive if it needs geniuses or supermen to manage it. It must be organized in such a way as to be able to get along under a leadership composed of average human beings.

Chester A. Arthur



Pensioners Are Awake

Cometh the hour, Cometh the man. A civilian worker from Defence was not asleep. He was awake. He had retired. He collected a handful of retirees and met at home. They exchanged information on "pension matters That was in 1974. The gentleman was C.L.Rao. The group grew. The Members started collecting circulars and notifications issued by the government on "pension". When it further grew, they cyclostyled these materials and circulated them.



**Ramanatha
Rao SS**

The group formed into an organisation and registered as "Karnataka Central Government Pensioners Association", in August 1983. As an Association, it was for a time in Mr.C.L.Rao's house. It was moved to a sub -house on Kamaraj Road in about 1995, after purchasing it. It was not comfortable. EC meetings were held, including twice in Sri Ramanatha Rao's house.

As Providence has it, a Samaritan member Sri.Tirumalai offered basement of his premises in Vyalikaval, on rent agreeable. Kamaraj Road premises was sold, with the help of Arun Babu, a member. We are continuing here on a rent.

Back in office, the files and needed materials were in great disarray. Both Sri S Gurudas & Sri Ramanatha Rao dedicated themselves, moved from place to place and brought it to a shape. Besides attending SCOVA meetings; once they visited the RNI office in New Delhi for registration of the monthly journal of the Association. RNI was a hard nut to crack. If you hit back, they hit back. If you write they don't reply. Sri Ramanatha Rao, therefore, wrote to the Head of the Intelligence Bureau and got the "Accreditation", in 2003. Sri K S Menon looked after the Membership portfolio and did well. A Membership Directory was built up.

Great contribution meanwhile had been done by Sarva Sri Shankar Rao, Subramaniam, Shanmugham, Lakshminarayanan, Thimmappaiah, Krishnappa, Ashok Kololgi, S S Kargudri - who are all now no more with us. Humble Homage to them.

The Association has taken lofty strides in its activities. Journal "Pensioners Digest" "is widely circulated even outside the State - courtesy Bharat Pensioners Samaj,

New Delhi and about 40 other pensioners' associations in India. The BPS awarded a Trophy & Cash award of ₹ 5,000/- in 2014, appreciating the in-depth input, wide coverage & "outstanding performance".(In later years the Karnataka P & T P A, Bangalore & The Railway Pensioners Association, Mysore were also given these Awards) Membership of the Association has crossed over 3000. More importantly, the grievances of many pensioners have been sorted out and solved. A lady in KGF lost her husband 17 years ago & her husband's Pension papers were lost in Delhi. Approached by her son, Sri Ramanatha Rao took up the case and handled with Departments in Delhi, Mangalore, Shimoga & Bangalore. Finally, the lady received the Family Pension in December 2018.

The present staff and the leadership in the association have continued the stream. The KCGPA has been in good touch with the CCCGPA. The CC has done very good work in coordinating the activities of the Pensioners Associations in Karnataka, & more particularly extending the CGHS facilities to the beneficiaries. CGHS Centre has come up in Mysore & coming up in other places. They are doing well. In this bright background, the KCGPA is now on strong broad foothold to move up & up, further & further.

Not many are aware that the Pension Act 1871 is still in existence, as a British legacy. This needs amendment in some form, or supersession. About five years back, six Secretaries of the Government of India met and found out any Amendment to this Act would result in amendments to 100s of circulars with the government. No further action has come forth.

PENSION IS A RIGHT, FIGHT FOR IT.

[About the author: Sri Ramanatha Rao had worked with a few more organisations including:

1. SAHAYOGA, as an Executive Director. This would get Grants from Delhi to work on Water conservation, channelizing, usage and awareness among people.
2. ENVIRONMENT PROTECTION INSTITUTE, as Associate Member: This would advocate Rain harvesting, Crop cultivation and Agricultural growth according to environment.
3. MADHYA PRADESH PENSIONERS ASSOCIATION (Karnataka Branch), as Vice President. About 80 pensioners of MP Government had their pension problems and they were resolved through two Nodal officers in Bhopal (MP).

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SHIFTING OF KCGPA OFFICE FROM SHIVAJINAGAR TO VYALIKAVAL :

Today we have our association office functioning from Gayatri park extension Vyalikaval, which is convenient to all members. This was possible mainly because of great effort by our past president Late Shri Doreswamy. We are definitely comfortable at this location as compared to our previous location at Shivajinagar which was not at all good from the point of approach, surrounding and convenience.



By
C V Nagabhushan

I joined KCGPA when we were at Shivajinagar during 2010 and soon became EC member. As an EC member, I recall that the situation was so bad that even conducting EC meeting was difficult. The Flat where we were functioning was a part of a building which was almost dilapidated and was needing major renovation. Our Office bearers at that time thought that we should move out to a better place in order to expand our activities by increasing membership and so it was decided to renovate and dispose of this flat. Myself and late Shri Nagaraj were entrusted to organize renovation work which we accomplished facing a lot of hurdles and risk.

Further when it was decided to move out after selling our flat, we had enough problems as one resident in the building who was a rowdy element had illegally occupied our flat without our knowledge. We were forced to go to third party intervention including police help. Meanwhile we shifted to our present location and continued to take action to get back our flat by using all means. Finally, we could succeed to sell our flat at Shivajinagar to add up to our revenue and where we are now is A CHANGE FOR BETTER. This was possible mainly due to good effort by our past Presidents/Vice President/Secretary late Shri Doreswamy, Shri Ramanatharao ,Shri Sridharamurty and Shri Gurudas.

My Journey.

I have been a member for about 15 years introduced by Mr. S. GURUDOSS who was my colleague since 1965. He is a veteran and has done yeomen service to the Association as a Secretary and a member, which has been recognised by many.



M A Ranganath

I have had a very good experience with members and the AGMs. The PD both as Soft Copy and Hard Copy has wealth of Information and a good guide to all the Pensioners. The President, Secretary and Treasurer have helped many in solving their problems through interaction with the concerned agencies, who have benefitted immensely. Honouring of Seniors of +75 years is nice.

I am a retired Defence and Central Civil Servant who worked in many places in India during my tenure and took voluntary retirement after 20 years (1965 to 1988). I was a Defence DRDO Scientist & retired as a Joint Director from the Department of Electronics, Govt of India (present MEITY). Presently, enjoying the full benefits of the Pension including CGHS facility. Subsequently, I worked in many Private Industries being an Electronics Engineer and a Quality Professional (retired as a General Manager). I am a Life Member of 3/4 Professional Bodies in the Field of Electronics and Quality. I practice as a Freelance Consultant, conducting Training in Allied Topics related to my field of Specialisation. I have a keen interest in knowing and learning New Topics which have a bearing on the “WORLD TO BE DURING THE NEXT DECADE”. I have conducted many Webinars and Training Programmes.

For the Occasion of the Silver Jubilee Celebrations of the Association, I would like to share some of my Experience, Expertise & Thoughts which are beneficial to all: -

Since, Childhood days I have been practising the Principle of Early to Rise &

Early to Bed. I have interest in Culinary Skills, Photography, Athletics and Sports including Yoga. Even now, I practise Yoga daily with Walking and playing Shuttle Badminton & Table Tennis to keep myself Fit & Active. I have interests in Travel and Spiritual Activities. I have many Family Members, Colleagues - who have lived till their age of 80s, 90, & Centenary and it is good to learn from them. Even though one retires from different posts – you should never retire from Life till we exist.

In Japan - Nobody, retires. Japanese Culture imbibes Lot of Good Habits and Practices since childhood helping maintain good surroundings and Work Ethics throughout their livelihood. We should lead and Live a Life that Helps Others, through Share & Care for Self and Others. We should be Active, but not Busy by engaging ourselves in various Activities for the Family, Community & Society. It would be Nice that we keep in touch with many of School/ College mates including colleagues who have worked with us and it is easy nowadays due to Social Media Apps.

I WISH THE ASSOCIATION ALL SUCCESS IN ALL ITS ENDEAVOURS.



Travelogues:

My tryst with Mizoram in 1976 – 78.

In 1976, Mizoram was a Union Territory with Aizawal (Population 30000) as Headquarters. On transfer from Assam, I reported to our Assistant Director (Shri Ajit Kumar Doval, who is presently the National Security Advisor) on 14 May 1976. On his orders, I went to Lunglei, Head Quarters of South Mizoram on 27 May. The entire state had Heavy rains 24x7 for two weeks. On orders of posting to Vaseitlang, started my journey



**Girish
Kanagotagi**

on 18 June along with a Wireless officer and an Engine officer. They were to accompany me to Vaseitlang where our bashas (huts) had been blown away by the storm and rains. I was ordered to get the bashas rebuilt and they were to set up the W.T station. Thus began my first odyssey (a long and adventurous journey). We skipped the lunch because of a heavy breakfast offered by our colleagues as a sendoff party in the morning. The first 35 KMs were by a dynamite-laden truck of the Border Roads Task Force (a unit of Border Roads Organisation), then by a so-called taxi (an old run-down jeep beyond servicing) to reach Tuichong. It used to break down every now and then. No head light working. It was dark and foggy. The road ahead was not visible. There were sharp turns with parts of the road missing. We had to take turns to run ahead of the jeep with a torch to show the driver the way. Yet, the jeep would have gone down the gorge at one curve. We had to take off the luggage, lift the jeep to allow the back wheels to pass. Reached Tuichong at 9:30 in the night. Spent the night on the attic of a shop, where we could get nothing more than tea and Parle Glucose biscuits for dinner.

Next morning, my colleague, Mr. N.K. Sharma said we should conserve our energy for the final lap of the journey and use boat rides wherever possible. So, on 19/06/76, took a boat ride to Demagiri by the river Karnaphuli, which was in spate. It was also raining very heavily. All our luggage was drenched. We halted at Demagiri for two days, got our luggage dried up under the sun and set out by boat on 21/6/76. This journey was upstream, slow and boring. Sun and rain were the only entertainment and lunch at a village on the other side of the Indian border was good. Reached Barapansuri after two days of boating. Spent another day putting up our bedding for drying. Could not help seeing all our provision liquifying and Nescaffe powder solidifying.

The serious job of trekking began on 24/06/76. I had the first experience of the roadless march. The villagers had not seen any road transport because there were no roads, only narrow footpaths made after cutting the elephant grass and bamboo. In some places, there was no scope for making such paths and river beds were shown as path in the Survey of India maps. But the rivers were full. We had to walk as close to the streams as possible and negotiate steep climbs. The banks had also washed away, exposing roots of bamboos. We had to hold on to the slippery roots and climb to get on to the path. The 6 feet tall elephant grass was home for leeches. The leeches got on to us at one place, sucked our blood on the way and got down at the next place, just like the tea vendors on trains.

The villagers provided porters to carry our luggage and show the way till the next Village. Opening the umbrella to ward off rains became more exhausting than getting drenched in the rains. We used bamboo sticks for support and walked. But even the stick proved heavy and I had to throw it away. Had I been left alone, I would have spread my trek for 4-5 days. But I was totally new to the eco-system and thought it better to accompany my colleagues who had visited the region earlier. After making night halt at Gulshanbasura (24/6/76), we reached Voseitlang. On 25th evening after walking 87 Kms in two days and passing through several small Hamlets namely, Ugalsuri, Silsuri, Tungasura, Chhotapansuri, Songrasuri, Gulshanbasura, and Jarulsuri. It was my once-in-a-lifetime experience.

Some points of interest - the local people used all kinds of fish and other creatures, made a chutney and fermented it for using it as a substitute for fat and masala. They called it Shidol. We could locate a hamlet miles away by the disagreeable and strong smell of 'shidol'. The Chakmas lived mostly in Bangla Desh. So, there was a regular interaction across the border. There was a large Exodus of Chakmas from Bangladesh later due to atrocities of Muslims. They were rehabilitated by Indian Government in Tripura and Arunachal Pradesh. The rest formed a resistance army called Shanti Bahini to fight against the Muslims. The leaders were disappointed when Morarji Desai, the then Prime Minister refused to support their cause, just like Smt Indira Gandhi had done to Mukti Bahini.

We were getting Times of India once a month - all the issues together. Because, those days a constable used to come from Demagiri with our monthly pay and

newspapers. But, no one came for three months. I sent a wireless message to our Assistant Director stating, "Cigarettes packed in March have already arrived in Vaseitlang but not our pay since January". Action was taken immediately and a person came with our pay within the next four days. The fact was that the TA rate for foot journey was only ten paise per KM. He would get only Rs. 27 for walking 135 km+135 Km. I heard a story about a local Chakma constable who vanished with the pay packet. He went to Bangla Desh and married a girl there. He exhausted the money in six months, came back and reported for duty! No guilt feeling, no remorse, but only innocence. The money he had taken was cut from his pay in instalments.

A Day after I reached Vaseitlang, the local school teacher paid a visit and said in his own Hindi, "Sir, I always cut the head of every saheb. Please call me when you want" he meant hair, not head. Almost all the houses were built on 'machan', a platform raised and held by stilts. The local custom was that if a cow belonging to a person takes shelter under the machan of another house and gives birth to a calf, the owner of the other house would own the calf. But the owner of the cow should maintain it as long as the mother cow suckles it and then hand over the calf to the new owner.

I still carry vivid memory of my two years in Mizoram, a beautiful place to visit. Now, there are motorable roads throughout the state and concrete buildings have come up in small towns. The radio set gave Chinese broadcast only but occasionally, I could also get Gulbarga and Mysore radio stations on my radio. But not Dharwad my home town. Letter writing was the main pastime but the post office was 52 Kms away. Used to get replies from my father after a month! I loved the music played by the Mizos, Pangs, Pawis, and Kukis etc. I also loved the plays and dances of the Chakma troupes who used to come from Bangla Desh. At 26-27 years, I was Young and fit. I used to think of visiting Mizoram and Assam till five years ago but could not due to various reasons. Now, at 74, I can only obey my knees buckling and the back refusing to buckle.

A Journey Through Iran's Heart and Soul.

My tryst with Mizoram in 1976 – 78.

Travelogues have always been an important way for people to understand foreign lands, and while many notable travellers like Megasthenes, Fahien, Ibn Batuta, and Marco Polo have left behind vivid accounts, it has been hard to find Indian travelogues that document such experiences abroad. One exception is Rabindranath Tagore, whose travelogue *Paroshye* ("In Persia") has always fascinated me. Inspired by Tagore's keen observations of Iran, I visited this intriguing country three times over the last fourteen years and spent around ten weeks in all.

My experiences were a mix of personal connections, historical appreciation, and immersion into the daily lives of Iranians.

I first visited Iran in 2010 with my family, staying for two weeks, and then again in 2014 for a month. My most recent visit was in the summer of 2024, where I spent an entire month, from June 17th to July 16th, primarily in Shiraz. Each visit offered a different perspective on the country and allowed me to deepen my understanding of Iranian society. The following is taken out of my about the second visit in 2014 and third visit in 2024.

Arrival in Tehran and Meeting Seema: My second visit in 2014 started on November 4th, when I landed at Emam Khomeini Airport in Tehran. The airport, surrounded by rocky terrain, gives you the feeling of having arrived in the middle of nowhere, only to have the vast city of Tehran appear unexpectedly from this stark landscape. Awaiting me was Seema, an Iranian friend and collaborator in scientific research, who had spent five years in India and made the country her second home. She picked me up after arriving from Shiraz via Mehrabad Domestic Airport, and this began our shared adventures.



Dr. Chaterjee
Retired Scientist
Indian Institute Of
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Bengaluru

On my first day, we took a trip to the majestic Al Burz mountains. From the Sedigheh street near Enghelab Avenue, we boarded the metro, changed at Emam Khomeini station, and finally arrived at Tajrish. The journey took around an hour, and from there we took a minibus to Darband, Seema's mother's birthplace. Darband, which means “closed door” in Persian, refers to the way the towering Al Burz mountains block the passage. As we walked up the mountain, the snow from the previous night added a crisp, serene quality to the landscape. We ate a hearty lunch of kebabs, soup, and salad at a traditional restaurant, warming ourselves by the "bukhari" (stove) while sitting on a "takht" (wooden bed). I was even offered a "kaliyan" (hookah) but declined as the tobacco can be quite strong.

Tehran Streets and Daily Encounters: Tehran, a sprawling city with over 8 million people, always feels alive. While Western tourists often describe the traffic as chaotic, I found it to be an organized chaos, especially when compared to India. Interestingly, while in Tehran, we met a young woman named Safideh, who had studied in Bangalore and Pune. Our conversation was full of nostalgia for India—she even greeted me in Kannada with “Namaskara!” and joked about missing masala dosa and pani puri. Despite being miles away, it felt as if I hadn't left India when talking to her.

We also spent time in Tehran's bustling streets, especially around Enghelab Street, home to many bookshops and cafes frequented by Tehran University students. The metro stations and pedestrian escalators impressed me with their modern infrastructure, a stark contrast to the rocky wilderness that surrounds the city.

One thing that immediately strikes any visitor to Iran is the presence of women everywhere—in public spaces, universities, driving taxis—even at midnight. Iranian women have fought hard to gain visibility and continue to be prominent in all spheres of life. They are not homebound and face challenges, but their strength and determination were palpable everywhere I went.

Shiraz: Gardens, Poetry, and Dinner with Friends: My third visit in 2024 brought me back to Shiraz, a city I have always loved for its poetic and historical significance. Known as the birthplace of famous poets like Hafez and Sadi, Shiraz is steeped in a rich literary culture. Shirazis take great pride in their parks and gardens, which offer

beautiful public spaces for social gatherings. I spent several evenings in the gardens, where people brought food, played music, and enjoyed each other's company until late into the night.

During my stay in Shiraz, I had dinner with my old friend Dr. Shakibafard and his family at the Chamraan Hotel, which boasts breathtaking views of the entire city. From the 23rd floor, the city of Shiraz, with its population of about 1.5 million, sprawled below us, surrounded by greenery and gardens that have persisted despite the pressures of modernization. Shirazis, I learned, are fiercely protective of their parks.

The blend of tradition and modernity is visible in Shiraz's daily life. One morning, Seema and I visited Kholde Barin Park, which offers a dedicated area for exercising, including table tennis tables and other fitness equipment. Shiraz is quieter than Tehran, but the parks, like Kholde Barin, are always full of people engaged in community activities. As we walked back from the park, we stopped at a naan shop where people patiently queued for fresh bread. Iranians deeply value such simple traditions, like buying fresh naan daily, a practice that fosters interaction and a sense of community.

The Spirit of Iran: People and Hospitality: Throughout my visits, the hospitality of the Iranian people was one of the most heartwarming aspects. Whether it was the taxi driver who brought us a special packet of pulao during the Ashura festival or Seema's family, who treated me like one of their own, I always felt embraced by the warmth of Iranian society. The people's generosity and openness are qualities that Tagore also noted in "Paroshye" when he wrote, "When they embraced me as their own, they had not committed any mistake."

I interacted with Hindu and Sikh families who have been living in Iran for generations, and their stories reflected the enduring bond between India and Iran. As Tagore observed in 1932, "There is no Panktibheda (discrimination) in this land," and I too found this to be true. Whether in a bustling city like Tehran or a quieter place like Shiraz, the Iranian spirit of hospitality and community was always present, reminding me that cultural boundaries are but minor obstacles in the face of human connection.

Journey to Bangladesh

I retired from the Indian Institute of Science in July 2023 after spending over 43 years there including as a Ph.D. student and faculty member. I used to give free tuition to poor children in spare time. Upon retirement, I continued



**Dr. Vani
V Chatterjee**

with it and also decided to popularize science and do some traveling also. That is when my husband, Dr. Sabyasachi Chatterjee and I decided to visit Bangladesh.

My interest in visiting Bangladesh arose naturally, bolstered by my husband's enthusiasm for travel and his Bengali roots. His ancestors were involved in India's revolutionary freedom struggle and were from the village of Batikamari in what is now Gopalganj district, once part of Faridpur.

In October 2023, we began our journey to Bangladesh, starting in Chattogram. We were welcomed by our travel agent Badruzzaman and driver Shubhdeep Roy, who ensured our comfort throughout the trip, including arranging a wheelchair due to my mobility issues. Our first visit was to the Preetilata Waddedar museum, a deeply emotional experience, akin to visiting historic sites like the Residency in Lucknow. More about Preetilata later.

After Chattogram, we travelled to Rangamati, a tribal area requiring special permits. We arrived on Mahalaya Amavasya, marking the beginning of Durga Puja. The celebration was a vibrant, inclusive event where we received bhog from the Kali temple, a warm gesture that left a lasting impression.

Cox's Bazar was our next stop, where we admired the world's longest natural sea beach and visited Ganaswasthya Kendra, a health center founded by Dr. Zafrullah Chowdhury. This center offers affordable healthcare to the poor, emphasizing nutrition, self-help, and women's empowerment. The dedication to health services, especially for Rohingya refugees, was impressive,

highlighting the profound challenges faced by these displaced people.

In Dhaka, we stayed with Shireen Huq, Dr. Zafrullah's wife and founder of Nari Pakkho, a women's organization. We visited the People's Health Centre and experienced the vibrant cultural life of the city, including a musical evening with Rabindra Sangeet and meeting the Telugu community who have lived in Bangladesh for 200 years.

Our visit coincided with Durga Puja, a major festival in the city, though the crowds prevented us from fully participating. We also toured the Mukti Juddho museum, where I was particularly moved by exhibits on the freedom struggle and the legacy of Preetilata Waddedar.

Our journey continued to Savar, home to another Ganaswasthya Kendra and a medical college. We visited the low-cost, eco-friendly guesthouse and later traced the ancestral home of astrophysicist Meghnad Saha, a significant figure in stellar astrophysics.

Finally, we traveled to the outskirts of the Sundarbans, staying in a cottage by the river, and visited the homes of poet Michael Madhusudan Dutta and Rabindranath Tagore before crossing the border back into India. Our memorable trip concluded in early November when we returned to Bengaluru.



The War Crises and Indian Preparedness.

“In a war, the winner is the loser and the loser is dead.” Any war leaves death and destruction, not only in the countries that were involved in the war but it also affects the entire world. Because, all countries on this earth are dependent upon each other in one way or the other. Let us see how the ongoing wars between Russia and Ukraine and between Israel and Hamas have impacted the earthling.

1. Humanitarian Crises: Russia-Ukraine War has already displaced millions of people, creating one of the largest refugee crises in Europe since World War II. If the conflict escalates further, neighbouring countries may see even more strain on their resources as they accommodate refugees.

If the war between Israel and its neighbouring countries escalates, especially involving Gaza, Lebanon and Iran, there could be significant displacement of people within the region. Palestinian populations in Gaza and the West Bank, as well as Israeli civilians, could flee, causing a mass migration to neighbouring countries like Jordan, Egypt, or Lebanon, exacerbating existing refugee problems in the Middle East.

2. Food Security: Ukraine is a major exporter of grains, especially to Africa and the Middle East. The continuation or escalation of the war disrupts agricultural production and trade, causing food shortages and driving up prices, which could lead to famine or severe food insecurity, particularly in low-income nations.

In the Middle East, further instability in the region could disrupt not only oil but also agricultural production, leading to a ripple effect in global food markets. Countries dependent on imports from the region could experience higher prices and shortages, worsening global hunger and poverty.

3. Human Rights Violations: Both wars are marked by significant civilian casualties, often resulting from bombings and missile strikes in urban areas. An escalation could see even more civilian deaths, displacement, and human rights abuses, especially in conflict zones like Gaza and Eastern Ukraine.

4. **Infrastructure Damages:** Continuous warfare in these regions will lead to the destruction of essential infrastructure like hospitals, schools, and homes, further deepening the humanitarian crisis. This will make rebuilding efforts more difficult post-conflict and could prolong the suffering of displaced populations.

What India Should Do If the Crises Escalate?

1. **India can leverage its strong relations with both Russia and the West, as well as its neutral stance on the Israel-Palestine conflict, to act as a mediator.** India's position in the Non-Aligned Movement (NAM) and its historic policy of strategic autonomy allow it to play a diplomatic role in encouraging ceasefires or peace talks. India has good relations with Israel and has developed cordial relationship with many Arab nations, and it could use its diplomatic channels to foster dialogue between conflicting parties.
2. **Diversify Energy Supply Chains:** As both the Russia-Ukraine war and Middle East conflicts threaten global energy security, India should accelerate her efforts to reduce its dependence on oil and diversify its energy sources. This could mean enhancing ties with alternative energy suppliers, investing in renewable energy, and increasing domestic production to reduce reliance on any one region. Meanwhile, engaging more with energy exporters like the U.S. and the Gulf Cooperation Council (GCC) countries could secure India's energy needs in case of prolonged crises.
3. **Enhance Food Security:** India should bolster its food reserves and agricultural output, especially in light of potential global disruptions in grain and food supplies due to the Russia-Ukraine war. This could include entering into agreements with other grain-exporting nations or boosting its own agricultural production. She could also play the role of the Vishwa Guru by leading global humanitarian efforts in regions facing food crises due to these wars, providing aid through agencies like the World Food Programme.
4. **Increase Defense Preparedness:** In case the global security situation worsens, India should enhance its defence preparedness, ensuring that its borders are secure, particularly considering its own regional challenges

with neighbours like China and Pakistan. Simultaneously, India should continue its defence modernization efforts and improve strategic partnerships with allies to remain strong.

5. **Expand Humanitarian Aid:** India has a history of providing humanitarian aid during crises. Should the conflicts worsen, India could send medical, food, and logistical aid to affected regions. This could help bolster India's image as a global leader in humanitarian efforts, particularly as it seeks a more prominent role on the world stage.
6. **Protect its Diaspora:** India has large expatriate populations in both conflict zones, especially in the Middle East. The government should be prepared to evacuate Indian citizens if needed and provide support to those displaced or affected by the war.
7. **Engage in Multilateral Forums:** India, as a non-permanent member of the United Nations Security Council (UNSC) and a prominent voice in the G20, can push for global dialogue on these conflicts and advocate for peacekeeping and diplomatic solutions. Using its role in forums like BRICS, India could engage Russia diplomatically to push for peaceful resolutions while also collaborating with Western powers to ensure a balanced approach.

If the conflicts in Ukraine and Israel continue to escalate, the global ramifications will be felt across economics, security, humanitarian fronts, and geopolitics. India, as a major global player, will need to act decisively by enhancing its diplomatic, economic, and security strategies. By fostering peace through dialogue, securing its own interests in energy and trade, and offering humanitarian assistance, India can navigate these crises while also promoting global stability.

The Future of Human Health

Dr. Soumya Swaminathan, former Chief Scientist at World Health Organisation, in her recent speech, highlighted the importance of global cooperation in managing health crises like the COVID-19 pandemic. She emphasized that international collaboration, data-sharing, and trust in public institutions are key to tackling such global challenges. While the pandemic exposed both strengths and weaknesses in global governance, it also showed the necessity of inclusivity in decision-making, with all countries—especially low-income ones—contributing to the fight. Dr. Swaminathan stressed that science must drive future responses, with transparency and humility at its core. Lastly, she underscored the growing need for a holistic approach that addresses the interconnectedness of human, animal, and environmental health to prevent future pandemics.

In another article, from The Journal of Asian Studies published by the Cambridge University Press, David Arnold writes that The Covid -19 of early 2020 in India has reminded commentators of the long sequence of pandemics that impacted the Sub-continent over the previous two hundred years—cholera from 1817-23, bubonic plague from 1896, and influenza in 1918. The last one, called Spanish flu had killed about 10-15 million people in India alone. It is not out of place to recall the horrible situation we experienced.

Climate Change, Urbanisation, Anti-microbial Resistance And High Population Density will be the main causes of Pandemic, Endemic And Epidemics In India In The Coming Years.

India through Epidemics and Pandemics

India's COVID-19 experience is framed by two competing narratives. The "historical" narrative draws parallels to colonial pandemics like the 1896 plague and 1918 influenza (called the Spanish flu), highlighting repeated patterns of disease outbreaks, mass migrations, and socio-political disruptions. In contrast, the "insurgent" narrative questions these historical comparisons, emphasizing the unique conditions of postcolonial India. While colonial epidemics sparked global blame and sanitary interventions, such as the 1897 Epidemic Diseases Act, their relevance to COVID-19 is debated. The author cautions against oversimplifying history, noting that even devastating pandemics like the 1918 influenza didn't necessarily lead to lasting social or political change.

COVID-19 reveals a stark divide between urban and rural spaces, with many migrant workers feeling alienated from cities, as seen during mass exoduses reminiscent of colonial pandemics. Governments, then and now, focussed on containing disease in cities, using surveillance tools similar to how authorities of the past herded people into plague camps. Modern media amplifies the plight of the poor, making their struggles visible and real-time, but the pandemic also deepens social divisions rather than uniting communities. Historical parallels, such as India's role in global health solutions like Haffkine's plague serum, echo through India's battle against COVID-19, framed in martial rhetoric by the Indian leaders.

The COVID-19 pandemic in India highlights questions of sovereignty over the body, with the central government and states exercising different approaches to manage the crisis, while alternative therapies, including traditional remedies, gained popularity. Despite India's early lockdown and relatively low initial death toll compared to past pandemics, the virus's spread and economic impact remained uncertain. Historically, pandemics like the 1918 influenza spurred public health innovations, but India's struggle with poverty, malnutrition, and healthcare challenges complicated the situation. The media did not show its responsibility when some Muslim organisations were falsely held responsible for the initial spread of the disease.

In the 1890s, colonial India saw rumours and violence due to the British

government's harsh pandemic measures, which led to a backlash across communities. While adverse comments against the present government occurred on some or the other lapses and the economic impact, the government was able to deflect criticism. The British could not do so during their regime when the whole world blamed them.

Historians often view pandemics as pivotal moments of change, but COVID-19's long-term impact remains uncertain. While past pandemics, like the 1918 influenza, caused massive loss of life, they did not significantly reform India's healthcare or political systems.

[Courtesy: Journal of Asian Studies published by the Cambridge University Press]

The global opinion on India's handling of the COVID-19 crisis was mixed, with both praise and criticism. Here are some key points from the global perspective:

1. India's decision to impose one of the world's strictest lockdowns early in the pandemic (March 2020) received praise for potentially averting an even larger crisis. The lockdown was seen as a decisive action to slow the virus's spread, particularly in a densely populated country. However, it was also criticised for its sudden order to move people at short notice from cities that had its own sad human story. But Indian Government was far ahead of all other countries during the first wave. It had to slow down during the second wave for the fear of adversity.
2. During the second wave in 2021, India's healthcare system faced severe strain, with hospitals overwhelmed, oxygen shortages, and high mortality rates. The images of overwhelmed hospitals, crematoriums, and shortages of essential supplies were widely covered by global media and drew criticism for under-preparedness and mismanagement.
3. Vaccine Production and Distribution: India played a major role in global vaccine production and distribution through its pharmaceutical industry, especially with the Serum Institute of India, one of the largest vaccine manufacturers. The country was instrumental in producing vaccines not just for its own population but also for export to other nations under the "Vaccine Maitri" initiative. Many countries in Africa and South Asia appreciated India's contribution of vaccines under the Vaccine Maitri program. But the opposition leaders played spoil-sport and even called

upon the people not to get Modi or BJP vaccine.

4. **Technological Solutions:** The Indian government's use of technology, such as the "Aarogya Setu" contact tracing app, showcased innovative ways to manage the crisis. The country also used drones, mobile testing labs, and aggressive testing and tracing measures in urban areas.

However, the World Health Organisation (WHO) commended India's efforts in mass vaccinations and technology use but highlighted areas where improvement was needed, such as healthcare infrastructure. The western media was largely biased against India.

The Future: One of the most significant global health threats is Antimicrobial Resistance (AMR). Overuse of antibiotics during COVID-19 has worsened this problem, especially in India, which already had high levels of antibiotic resistance. It also faces a growing burden of non-communicable diseases like diabetes, heart disease, and respiratory illnesses, partly exacerbated by lifestyle changes during the pandemic. Experts also believe that the pandemic had triggered a sharp rise in mental health issues, including anxiety, depression, and stress, both globally and in India.

The real fear is that the future pandemics driven by zoonotic diseases (diseases transmitted from animals to humans) remain a concern, especially in countries like India with high population density and close interaction with wildlife and livestock, while it remains vulnerable to diseases like malaria, dengue, and chikungunya, particularly during monsoon seasons. Climate change could exacerbate the spread of these diseases. Air Pollution is another major concern, especially in cities. The pollution causes chronic respiratory diseases and increases vulnerability to infections like COVID-19. The Government needs to take note of all the contingencies and remain well-prepared to face any situation.

Another area of prime concern is Cancer. In 2020, India reported 1.39 million cancer cases, which increased to 1.42 million in 2021 and 1.46 million in 2022. Studies estimate that the number of cases will increase by 12.8% by 2025, to around 1.57 million. Hence, here is a separate article on cancer.

Cancer Awareness & Indian Scenario

She has worked in the department of Medical oncology at ESIPGIMSR Rajajinagar from October 2017 till June 2023 & is now working as Nodal officer for Chemotherapy Unit since June 23 at ESIC hospital Peenya.



by
Dr. R. Sandhya
MD Radiation
Oncology

Cancer is a large group of diseases that can start in almost any organ or tissue of the body when abnormal cells grow uncontrollably, go beyond their usual boundaries to invade adjoining parts of the body and/or spread to other organs. The latter process is called metastasizing and is a major cause of death from cancer.

Cancer is a global disease and is spreading rapidly. Healthcare systems across the world are facing stiff challenges to tackle this issue. This appears formidable when India's 1.3 billion population, which is considered to, spread across 29 states and 7 union territories with varying degree of population genetics, environment, lifestyle, etc. lead to a heterogeneous distribution of disease burden.

GLOBOCAN (Global Cancer Observatory) predicted that cancer cases in India would increase to 2.08 million, accounting for a rise of 57.5% in 2040 from 2020. Globally, half of the cancer burden was seen in the 65+ age group, while it is one-third of cancer in India. However, half of the estimated cancer burden is in the 40-64 yr age group in India. The estimated number of cancer cases and crude incidence rate in India for the year 2022 was 14,61,427 (100.4 per 100,000), with a greater number of female cases 7,49,251 (105.4 per 100,000) estimated compared to that in males 7,12,176 (95.6 per 100,000). The estimated Age adjusted rate for all sites of cancer in India would be 107.0 per 100,000. The leading five sites with the highest cancer burden in both sexes were organs of the digestive system (2,88,054), breast (2,21,757), genital system (2,18,319), oral cavity and pharynx (1,98,438) and respiratory system (1,43,062). The cumulative risk to develop cancer in his/her lifetime between 0 and 74 yr was one in every nine persons for all sites of cancer in both sexes, one in 67 for lung cancers in males and one in 29 for breast cancer in females. The estimated top five leading sites of cancer; among males these were lung (10.6%), mouth (8.4%), prostate (6.1%), tongue (5.9%) and stomach (4.8%). The estimated top five leading sites of cancer among females included breast (28.8%), cervix (10.6%), ovary (6.2%), Uterus (3.7%) and lung (3.7%). Liver cancer (3.9%) was among the leading ten cancers in males and not in females, whereas thyroid (3.6%) and gallbladder (2.7%) cancers were in top ten among females but not in

males. Cancer cases considered together for all sites are expected to increase by 27.7 per cent from 2015 to 2025.

SYMPTOMS

Signs and symptoms caused by cancer will vary depending on what part of the body is affected. Some general signs and symptoms associated with, but not specific to, cancer, include:

- Fatigue
- Lump or area of thickening that can be felt under the skin
- Weight changes, including unintended loss or gain
- Skin changes, such as yellowing, darkening or redness of the skin, sores that won't heal, or changes to existing moles
- Changes in bowel or bladder habits
- Persistent cough or trouble breathing
- Difficulty swallowing
- Hoarseness
- Persistent indigestion or discomfort after eating
- Persistent, unexplained muscle, bones or joint pain
- Persistent, unexplained fevers or night sweats
- Unexplained bleeding or bruising

RISK FACTORS & PREVENTION:

Modifying or avoiding the following key risk factors can help prevent cancer: 1. avoid tobacco use, including cigarettes and smokeless tobacco; 2. maintain a healthy weight; 3. eat a healthy diet with plenty of fruit and vegetables; 4. exercise regularly; 5. limit alcohol use; 6. practice safe sex; 7. get vaccinated against hepatitis B and human papillomavirus (HPV); 8. reduce exposure to ultraviolet radiation; 9. prevent unnecessary ionizing radiation exposure (e.g. minimize occupational exposure, ensure safe and appropriate medical use of radiation in diagnosis and treatment); 10. avoid urban air pollution and indoor smoke from household use of solid fuels; 11. get regular medical care.

some chronic infections and family history are also risk factors for cancer.

Tobacco-related/lifestyle/ageing-related cancer incidence rate has increased over time for the tongue, mouth, colon, rectum, liver, lung, breast, corpus uteri, ovary, thyroid, prostate, gallbladder, pancreas, kidney, urinary bladder, brain, and lymph system.

Alcohol use (30.1%) was the leading attributable risk factor for pharyngeal cancer. Tobacco use and air pollution (43% each) were the attributable risk factors for lung cancer, whereas dietary factors (43.2%) were attributable to colorectal cancer.

Between 30% and 50% of cancer deaths could be prevented by modifying or avoiding key risk factors and implementing existing evidence-based prevention strategies. The cancer burden can also be reduced through early detection of cancer and management of patients who develop cancer. Prevention also offers the most cost-effective long-term strategy for the control of cancer.

TREATMENT:

Cancer is more likely to respond to effective treatment when identified early, resulting in a greater probability of surviving as well as less morbidity and less expensive treatment.

1. Treatment options include surgery, cancer medicines (Chemotherapy/Immunotherapy) and/or radiotherapy, administered alone or in combination. A multidisciplinary team of cancer professionals recommends the best possible treatment plan based on tumour type, cancer stage, clinical and other factors.
2. Palliative care, which focuses on improving the quality of life of patients and their families, is an essential component of cancer care. Survivorship care includes a detailed plan for monitoring cancer recurrence and detection of new cancers, assessing and managing long-term effects associated with cancer and/or its treatment, and services to ensure that cancer survivor needs are met. reasons being

CONCLUSION:

Lack of awareness contributes to the late reporting of cancer cases to the healthcare facility. Any delay is dangerous.

Activities of KCGPA

Training on Digital Literacy & Cyber Crime: The training was conducted for the second batch of pensioners on 23,24 and 25 September 2024 with Shri Louis from the TCS as the resource person. Shri Suryaprakash from CCCGPA supervised. The venue was the same Income Tax building on Queens Road. The KCGPA has thus given training to 12 of its members. It is most heartening to witness Shri K.S.Menon and Shri Gurudas volunteering and participating in the training programme so enthusiastically. They both had their 86th birth day in May last.

The entire EC team was busy in mutual consultation, meetings and running around for making preparations for the Golden Jubilee function, the 48th AGM, procuring mementoes for the members who attended the AGM, special mementoes for the veteran members, shawls, flowers, banner etc and arranging the hall, lunch etc. They were also found collecting their own friends for making all the arrangements in the reception, meeting hall and dining hall. We are grateful to all.

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CORRIGENDUM for August 2024 issue; The donation of Rs.1000 from Shri Naik J.R., is transferred from general donation to Golden Jubilee fund.

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12	VASUDEVA RAO P	1222	3339	1000
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16	SALAR HK	1446	3345	1000
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18	SURYA PRAKASH V	1447	3347	1000
19	SUMANTH KUMAR	1397	3348	1000
20	RAGHUNATHASA SA	1459	3349	1000
21	ASWATHANARAYANA M	1025	3350	1000
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23	NOOR AHMED	1066	3352	1000
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Sl No.	Name	M.No.	Receipt No.	Amount Rs.
25	SUBRAMANI C	0680	3354	1000
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27	SREENIVASAN K	1052	3356	6500
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33	MURALIDHARA P	0938	3364	2600
34	GURURAJ KR	1506	3365	2000
35	NAIK JR	0867	3277	1000
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*One of Many online meetings held by the DoPPW in its constant
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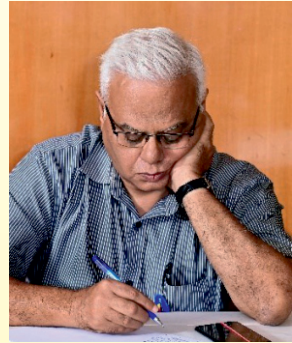
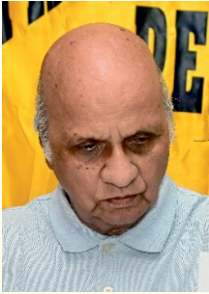
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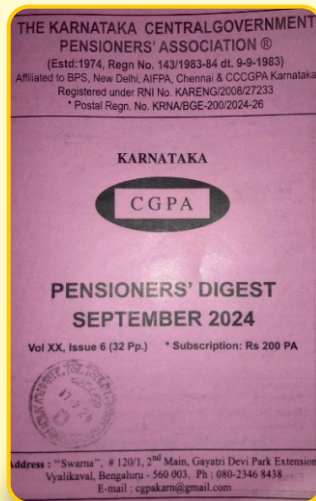
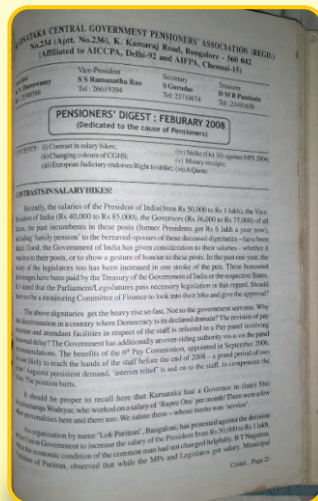
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The Pensioners' Digest was only about 3-6 Pages in good old days.



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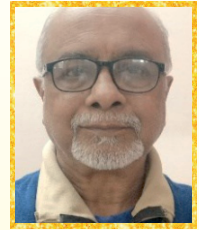
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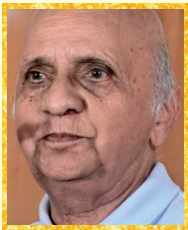
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RK Srikanth
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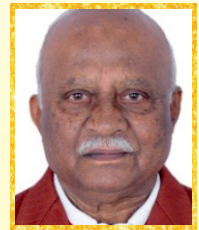
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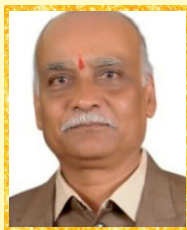
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 2023-28ನೇ ಸಾಲಿನ ಸಂಘದ ಆಡಳಿತ ಮಂಡಳಿ ಸದಸ್ಯರುಗಳು



ಸಂಘದಲ್ಲಿ ಚಾಲ್ತಿಯಲ್ಲಿರುವ ಠೇವಣಿಗಳು ಮತ್ತು ಬಡ್ಡಿದರ			ಸಂಘದಲ್ಲಿ ಲಭ್ಯವಿರುವ ಸಾಲ ಸೌಲಭ್ಯಗಳು			
1	ಉಳಿತಾಯ ಠೇವಣಿ	Savings Bank A/C ಶೇಕಡಾ 3.25%	1	ವೈಯಕ್ತಿಕ ಸಾಲ	1,00,000 12%	
2	ಆವಕತ ಠೇವಣಿ	Recurring Deposit ಶೇಕಡಾ 8%	2	ಮನೆ ರಿವೇರಿ ಸಾಲ	2,00,000 12%	
3	ಪಿಗ್ಮಿ ಠೇವಣಿ	Pigmy Deposit 2% / 4%	3	ವ್ಯಾಪಾರಾಧಿವೃದ್ಧಿ ಸಾಲ	1,00,000 12%	
4	ಅಕ್ಷಯ ವಿಕಾಸ ಪತ್ರ	Akshaya Vikas Patra ಶೇ100% / 112ಪಿಂಗಳು	4	ಮದುವೆ ಸಾಲ	2,00,000 11%	
5	ಸಿ.ಕೆ.ಆರ್ ಠೇವಣಿ	C.K.R Deposit ಶೇ 75% / 90ಪಿಂಗಳು	5	ವೈದ್ಯಕೀಯ ಸಾಲ	1,00,000 11%	
6	ಫಾಯಂ ಠೇವಣಿ / Fixed Deposit		6	ಲಾಭಕರ ಶಿಕ್ಷಣ ಸಾಲ	1,00,000 11%	
ಅವಧಿ ತಿಂಗಳುಗಳಲ್ಲಿ		ಸಾಮಾನ್ಯರಿಗೆ	ಓರಿಯ ನಾಗರಿಕರಿಗೆ	7	ಚಿನ್ನಾಭರಣ ಸಾಲ ಪ್ರತಿ ಗ್ರಾಂಗೆ ರೂ.4,000/-	10,00,000 9%
04 ರಿಂದ 06 ತಿಂಗಳು	4.50	5.00	8	ಕಟ್ಟಡ ನಿರ್ಮಾಣ ಸಾಲ	50,00,000 11.50%	
07 ರಿಂದ 12 ತಿಂಗಳು	5.50	6.00	9	ಕಟ್ಟಡ ಆಧಾರದ ಮೇಲೆ ಖರೀದಿ ಸಾಲ	50,00,000 12.50%	
13 ರಿಂದ 24 ತಿಂಗಳು	6.00	6.50	10	ವಿಶೇಷ ಸ್ವಲ್ಪ ಸಾಲ	5,00,000 12%	

OBITURY

Shri. RAMCHANDRA HS

(M.No.315) , expired on 07 AUG 2023.

Shri. VLN Rao

Min.of Defence, DGQA(L) expired on 29-09-2024

It is also reported belatedly that

Shri V.Nagaraj

(M#857) DGQA(V) passed away on 08-04-2023 itself.

We deeply regret their demise and pray for peace to their souls and strength to the bereaved family to bear the loss. Om Shanti..

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