THE KARNATAKA CENTRAL GOVERNMENT PENSIONERS' ASSOCIATION®

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KARNATAKA

CGPA

PENSIONERS' DIGEST

APRIL 2025

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KARNATAKA

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THE KARNATAKA
CENTRAL GOVERNMENT
PENSIONERS' ASSOCIATION (REGD.)

(Estd:1974; Regn.No.143/1983-84 dt. 9th Aug.1983)
Associate of CCCGPA-K Bengaluru, BPS New Delhi & AIFPA, Chennai. RNI Regn No: KRENG/2008/27233

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What is inside

FORTHCOMING HOLIDAYS
Central Government & Karnataka
Govt:10.04.202s Thursday Mahaveera Jayanthi
14.04.2025 Monday Dr B.R. Ambedkar Javanthi

Know About Pay Commissions

The First Central Pay Commission of 1946-47 recommended that the age of retirement in future should be uniformly 58 years for all services and the scale of pension should be 1/80 of the remunerations for each year of service, with a ceiling of Rs. 8,000 per year for 35 years of service, which the Government of India while accepting the recommendation raised to Rs. 8,100 per year which would earn a monthly pension of Rs. 675 at the maximum. The Second Central Pay Commission of 1957-58 retained the age of superannuation to be 58 years for all classes of public servants but did not recommend any increase in the supplementary retirement benefits and suggested that if in future any improvement was to be made, it was the considered view of the Commission that these benefits should be on a contributory basis. The Administrative Reforms Commission ('ARC' for short) set up by the Government of India in 1956 took note of the fact that the cost of living has shot up. Correspondingly the possibility of savings has gone down and consequently the drop in wages on retirement is, in reality, much steeper than what the quantum of pension would indicate. Accordingly, the ARC recommended that the quantum of pension admissible may be raised to 3/6 of the remunerations of the last three years of service and the ceiling should be raised from Rs. 675 p.m. to Rs. 1000 p.m.

In the last issue of the Pensioners' Digest (March 2025), we gave a detailed report on pension systems prevailing in different countries and concluded that our system is still better than in most other countries. But now, there are fears that the recommendations of the 8th CPC may not be made applicable to the existing pensioners.

Never stop fighting until you arrive at your destined place - that is, the unique you. Have an aim in life, continuously acquire knowledge, work hard, and have perseverance to realise the great life.

A P J Abdul Kalam

8th CPC- Broader Issues Involved.

The pay scales and allowances for central government employees were fixed based on the 7th Central Pay Commission (CPC) and implemented in 2016. Though it is time for the constitution of the 8th CPC and the implementation of the new salary structure from 01-01-2026, the Government does not seem serious about the urgency. Till recently, the Parliament was told repeatedly that there was no proposal to constitute the 8th CPC. It did not even say that there was no proposal "presently". The answer was a flat 'No'. Such a gesture creates doubts on whether it is serious over its announcement on 16-01-2025 that it would constitute the 8th CPC. <u>The Karnataka Central Government Pensioners' Association demands an immediate constitution of the 8th Pay Commission with a clear mandate to give its report within six months.</u>

The recommendations of the 6th CPC were progressive and aimed to bring the salaries at par with the private sector. However, there is no point in looking at the private sector in the present volatile situation. There is also no need to bring in the issue of pension as it has already been streamlined. What remains is to fix the pay matrix and review various allowances to be determined based on position, responsibilities, duties, nature of the job, risks involved, place of posting, frequency of transfers, promotion prospects, etc.

Secondly, the attempt by the 7th CPC to look into the issue of OROP while drawing the pay matrix was flawed since it did not take into consideration the failures of the Government in giving timely promotions during different periods. Those who joined service in the 1960s and 70s had the hardest times as their living conditions were not only intolerable as compared to the present situation but they were made to wait for 14-15 years to get their first promotion There was also a moratorium on recruitment for three years resulting in delayed promotions of existing staff. . Consequently, they could get only 2-3 promotions and retire at much less pay as compared to those who joined later and got their first promotion in 5-6 years.

The Karnataka CGPA demands that pension should be determined not only on the years of service in the last post held but also on the total years of service.

Our Suggestions:

1. Provision for urgent review in case of emergent situations. If DA/DR could be frozen on account of an emergency, some other emergency may occur demanding instant pay revision.

2. Enhanced Promotion Opportunities: Addressing stagnation by providing clearer and more frequent promotion pathways can boost employee morale and productivity. ACP or MACP are simply the apologies for the real reform.

3. Performance-Based Incentives: Introducing incentives linked to performance could motivate employees to excel in their roles, fostering a culture of meritocracy. (Performance should be based on efficiency, skill and diligence shown in official duties and not on loyalty to the bosses as happens in present days.)

4. Revised Cost of Living Index: The index should be based on cost of items of daily needs and automatically linked with DA/DR on monthly basis.

5. Fill up all vacancies in all posts: As of March 2023, about 24% of civilian posts in the central government were vacant, leading to increased workloads for existing staff. The CPC must address this anomaly and issue guidelines to the Government.
6. Keep pay scales at least 10% higher than what is given to state Govt employees. This is needed due to all India transfer liability and difficulties in serving away from one's home town and home state, especially in hard areas and forward posts. .

Constraints Facing the Government:

While demanding for the moon, we should also have a clear understanding on whether the Government can provide a ladder at all. Following are the constraints before the Government.

1. Fiscal Responsibility: Enhancing pay scales and allowances would increase the financial burden on the exchequer. Ensuring fiscal prudence while meeting employee expectations is a delicate and tough exercise.

2. Economic Conditions: The government's capacity to enhance employee compensation is influenced by the broader economic environment, including GDP growth, revenue collection, and other fiscal parameters.
3. Policy Commitments: The introduction of schemes like the Unified Pension Scheme (UPS), keeping substantial amounts aside every year for every employee is also a challenge.
4. Populist Measures and vote-bank politics: Populist measures such as cash handouts, free bus travel, free power and water supply and debt waivers etc are a strain on public finances, potentially limiting resources available for employee compensation.

Thus, there is room for improving the pay scales and allowances of central government employees to ensure competitiveness and employee satisfaction. And, such measures must be balanced against fiscal constraints and broader economic considerations.

Why Some Still Advocate for More Frequent Pay Reviews?

Some may argue that there is adequate adjustment of take-home pay with inflation because of increased DA/DR and other allowances. Yet, there is a need for structural revisions beyond DA adjustments. A revision of basic pay every five years could help keep central government salaries competitive with private sector wages and also boost the morale of the employees. The pensioners would also have more satisfaction and pride in having served the Government of India. Pay revision once every five years is essential because it can Compensate for Delayed CPC Implementation and avoid Stagnation in Career Growth. It can also balance fiscal feasibility and employee expectations.

8th Pay Commission Update:

In a reply to a query from Javed Khan, MP in the Rajya Sabha, Minister of State (Finance) Pankaj Chaudhary said (18-03-2025) that the government will not merge 50 per cent DA and DR with basic pay and pensions of the employees and retirees. On March 17, without giving any definite timelines, the finance ministry told the Rajya Sabha that the reference terms etc of the 8th Pay Commission would be decided soon.

It may be noted that while the 8th Pay Commission has been announced by the Centre, it remains to be formally set up. The KCGPA demands that the Government must announce the names of persons appointed in the Pay Commission, its terms of reference, and the last date when the Commission must give its report. It should also give us a commitment on what date it will publish the final notification fixing pay scales and all allowances, facilities, and additional benefits under special circumstances.

Additional Pension will remain at 80 years.

In response to a question in the Lok Sabha, the government said that there was a proposal to change the limit to 65 years, but it was not approved.

The centre has reiterated that there are no plans to reduce the minimum age eligibility for additional pension to retirees and that it will remain at 80 years. In response to a question asked in the Lok Sabha, the government said that there was a proposal to extend this facility from the age of 65 years but it was not approved. Several pensioners associations had requested for commencing additional DR from the age of 65 years and it was also recommended by the Parliamentary Standing Committee.

Do not save what is left after spending; instead,
spend what is left after saving. – Warren Buffett.

Commutation Issue Keeps Simmering.

We have been insisting that the issue is not about the sanctity of the contract, as the Supreme Court has coloured the entire issue, but of the unreasonable terms of the contract in the changed circumstances. Now, there is a ray of hope if the experts' committee to be appointed by the Government of Rajasthan looks into the root of the issue and confirms that there is a ground for reducing the period of recovery of commuted value. Here is what the Hon’ble Chief Justice Mr. Manindra Mohan Shrivastava and Hon’ble Justice Mr. Bhuwan Goyal ordered on 05/03/2025..

HIGH COURT OF JUDICATURE FOR RAJASTHAN BENCH AT JAIPUR (1) D. B. Civil Writ Petition No. 17484/2024 Rajasthan Sevanivrat Police Kalyan Sansthan Petitioner Versus 1. 2. 3. 4. State of Rajasthan Connected With other cases

Order Dated: 05/03/2025:

1. With the agreement of both parties, we have decided to resolve these writ petitions at this stage.

2. The main issue in these petitions concerns the time frame for restoring full pension under Rule 29 of the Rajasthan Civil Services (Commutation of Pension) Rules, 1996 ("Rules of 1996"). According to these rules, full pension is restored after 14 years for those who opted for pension commutation. The petitioners argue that this long restoration period causes financial loss and should be revised in light of the Fifth Pay Commission's recommendations and the Supreme Court's decision in "Common Cause" (1987) 1 SCC 142.

3. The Advocate General has submitted that this matter falls under policy decisions and highlighted a similar case—Shila Devi & Ors Vs. State of Punjab & Ors. (CWP No. 9426/2023 & related cases, decided on 27.11.2024)—where the Punjab and Haryana High Court dismissed a similar challenge.

4. The petitioners' lawyer has requested that the petitions be disposed of at this stage, allowing the State to consider their representations. They have also sought permission to file a fresh petition if their concerns remain unresolved.

5. The Advocate General has assured that if the petitioners submit representations, the State will review them.

6. Given the financial aspects involved, the State may form a Committee of Experts to examine the concerns raised by the pensioners. This committee will submit recommendations, and the State will take a decision based on its findings.
7. Since the petitioners are retired employees, the committee should submit its report within six months. They have the right to file a fresh petition if their issues remain unresolved.

Gratuity is Paid under NPS and also UPS.

To an unstarred question No. 1382 in the Rajya Sabha by Shri Javed Ali Khan, the Minister of State for Finance, Shri Pankaj Chaudhary gave the following answer on 11-03-2025.

Question: Will the Minister of Finance be pleased to state:
(a) whether, as per the Gazette Notification of the Ministry dated 24th January 2025, under the Unified Pension Scheme (UPS), in cases of voluntary retirement after a minimum of 25 years of qualifying service, the assured payout will be commenced from the date on which the employee would have superannuated if he had continued in service;
(b) if so, the details thereof and rationale thereof.
(c) whether Gratuity as in the case of the Old Pension Scheme and New Pension Scheme is admissible under UPS;
(d) if so, the details thereof; and,
(e) if not, the reasons therefor?

ANSWER:
(a) to (e) Unified Pension Scheme (UPS) has been introduced, vide notification No. FX-1/3/2024-PR dated 24.01.2025, as an option under the National Pension System (NPS) for the employees of the Central Government who are covered under the NPS. UPS, being a fund-based Pension System, relies on the regular and timely accumulation and investment of applicable contributions (from both the employee and employer) for assured

payouts to the employees.

Accordingly, keeping in view the growth of the fund over the actual length of the service, a date for commencement of assured payouts in case of Voluntary Retirement will be from the date such employee would have superannuated if the service period had continued to superannuation.

UPS being an option under NPS, gratuity is payable in terms of Central Civil Services (Payment of Gratuity under National Pension System) Rules, 2021, notified by the Department of Pensions and Pensioners' Welfare.

Parliament must Decide on Commutation

Shri T.S.VISWANATHAN, a “Sanchar Shree” awardee has sent a letter to all the p 44: pensioners associations registered with Dept of pensioners and Pensioners’ Welfare urging upon them to give a joint memorandum to the Prime Minister and Finance Minister with a request to amend Rule-10A read with Rule-6 of the Central Civil Services (Commutation of Pension) Rules, which concerns recovery of the commuted amount. Calling it rightly as an arbitrary act of neglect, the letter reminds us that the rules were not amended for nearly 44 years since 1981 and demands that the recovery period should be 12 years under the changed circumstances. The gist of the letter is given below.

The Vth Central Pay Commission and the Second National Judicial Pay Commission (SNJPC), led by a former Supreme Court justice in 2017, analyzed the injustice of recovering commuted pension beyond 12 years. Both recommended restoration of full pension in 12 years. In 2020, SNJPC again called for a fresh review of the period.

A 1986 Supreme Court ruling in *Common Cause vs. Union of India* stated that the pension commutation should follow a "years of purchase plus two years" method, making 10.194 years the fair restoration period. Even considering commutation as a loan with 8% interest, recovery completes in 10.85 years. However, the government enforces an arbitrary 15-year period, extracting an extra 4.15 years of payments from pensioners, violating the principles of a welfare state.

The SNJPC reaffirmed that 12 years is more than adequate for full recovery, and the Department of Pension & Pensioners' Welfare agreed in writing. Many pensioners are forced into court battles, where most courts have stayed the recovery beyond 10.85 years. Though there are inconsistencies in fixing the period of recovery, almost all courts and CATs have agreed to reduce the recovery period.

Mortality data shows that a majority of pensioners survive beyond 72 years, meaning additional recovery beyond 10.85 years could cover risks without burdening the Government. Many, especially Group D employees, could not understand the government rules and challenged its policies.

Extending recovery beyond 12 years is unjust, arbitrary, and against the principles of a welfare state. The government must restore commutation within 12 years, as recommended by expert committees and legal precedents, to prevent undue financial hardship on pensioners.

[The KCGPA adds- The Government gives interest-free advances on several occasions to its employees as a welfare measure. Is it fair to treat pensioners as use-and-throw items? It is unjust for any welfare state to treat commuted value as a bank loan. It is also not correct for any court to tell a hapless pensioner that he had signed a contract and he should abide by it, however unjust the contract is.]

It is also pertinent to note in this context that the Government of Karnataka is taking punitive measures against non-banking financial institutes which put so much pressure on the defaulters that the defaulters commit suicide. Will the court hold the loan contracts just or unjust?]

The Bomb Shell on Pensioners?

The legislation regarding the Validation of the CCS (Pension) Rules and Principles for expenditure on Pension liabilities from the Consolidated Fund of India was passed in Lok Sabha on 25.03.2025 as part of the Finance Bill, 2025.

The validation legislation validates the principle that without prejudice to the Pension Rules, the Central Government has the authority to establish distinctions among pensioners as a general principle and that a distinction may be made or maintained amongst the Pensioners, which may emanate from the accepted recommendations of the Central Pay Commissions, and in particular the distinction may be made on the basis of the date of retirement. The legislation has been made effective from 1.6.1972 thereby validating all Rules made under Article 309 of the Constitution for CCS (Pension) Rules, 1972, CCS (Pension) Rules, 2021, CCS (Extraordinary Pension) Rules, 2023 including all instructions issued thereunder as amended from time to time.

The recent legislation passed in the Lok Sabha on March 25, 2025, validates the Central Government's authority to make distinctions among pensioners, particularly based on their date of retirement, effective retrospectively from June 1, 1972. This move has sparked criticisms and apprehensions, especially concerning its impact on older pensioners. The move of the Government is against the spirit of the landmark judgment of the Supreme Court that the Government cannot divide the Pensioners of the same class to artificial cut-off dates which is violative of Article 14 of the Constitution of India. This amendment will deny any benefit to the past pensioners to treat them at par with future pensioners. The Government made it a part of Finance Bill 2025 and got it passed despite protests from the Opposition. We condemn this act. There is an ardent need to stand firm in the face of this new onslaught by the Union Government and protest vehemently.

The finance minister stated (25-03-2025) by way of clarifying her Bill as below:

1.All central government pensioners who had retired before January 1, 2016 are receiving pension at par with employees who retired after January 1, 2016.

2.That the government is committed to pension parity for retired government employees.

3.That the validation rules, which are part of the Finance Bill cleared by the Lok Sabha, ensure that there is no discrimination among the retired central government employees over the payment of pensions.

4.The validation rules also do not affect Defece Pensioners in any way as they are covered by separate rules."

Our questions-

A. Dear Madam, will you commit yourself by stating without mincing words that the Pensioners who retired before 1-1-2026 will also be getting the benefit of a hike in basic pension and DR which will be given to those who retire after 1-1-2026, according to the new pay Matrix?

B. On point No.3, Don’t you have remorse for denying pension benefits to the pre-2006 retirees, just because the 6th CPC recommended so?

C. You say the validation does not affect defence personnel etc. Why? The same CPC will determine the pay and perks of the defence employees and pensioners also. The 7th CPC tried to make a semblance of OROP for civilian employees. We know you will not touch defence pensioners because you may not be able to handle another round of OROP agitation.

D. When the Government is seriously engaged in simplifying all the acts and rules, your "validation bill" appears to be aimed at keeping the readers confused. Please get it rewritten in simple English.

E. More importantly, you could have simply validated the 6th CPC recommendations only without usurping the right to make distinctions among pensioners based on date of retirement or the date of implementation of the CPC's recommendations. Now, where is the guarantee that the 8th CPC reforms would be implemented from 01-01-2026? Where is the guarantee for the existing pensioners that they would be treated at par with new retirees?

Government's move to validate distinctions among pensioners based on retirement dates could contradict the principle of **"One Rank, One Pension" (OROP)**—a policy that seeks to ensure uniform pensions for retirees of the same rank and service length, irrespective of when they retired. That is why, the Government has assured to keep the OROP unaffected by the new Act.

Possible fallout:

1. Legal Challenges: Many pensioners' associations and unions may challenge the constitutional validity of this move in court, arguing that it violates the fundamental right to equality (Article 14 of the Constitution). The Supreme Court ruled in 1982 that pension is not a bounty but a right and that arbitrary distinctions could not be made between existing pensioners and future pensioners.

2. Political Backlash: With elections in the coming years, opposition parties may use this as an opportunity to rally support against the government. Any large-scale protests by retired bureaucrats, teachers, or PSU employees could influence the voters.

3. Protests from Civil Servants and Pensioners' Associations: The civil pensioners will also come out on streets and expose the double-speak of the present government. The government has already faced strong resistance from defence veterans on OROP issues, and similar opposition may arise among civil pensioners. The Defence veterans will actively participate and support the agitation. Even the employees will participate in the agitation as their future might also be affected when they retire.

4. Impact on Bureaucratic Morale: Current government employees, seeing the uncertainty in pension policies, might demand better safeguards. Reduced morale among bureaucrats could also impact governance efficiency.

Can the Government Manage the Fallout?

The government may try to justify this move by citing fiscal constraints and recommendations of past Pay Commissions that differentiated pensions based on retirement dates and pass the blame on the previous government. It may also plead in court that such distinction exists for bank pensioners already.

It might offer compensatory increases to senior pensioners, similar to the additional pension benefits given to those above 80 years old.

A phased or conditional implementation could be proposed to reduce immediate backlash. Or, it may delay the constitution of the 8^{th} CPC, and adopt several procrastination steps till 2029 and announce a bonanza for the employees and pensioners. The next parliamentary elections are due in 2029.

However, if widespread protests emerge, the government might be forced to amend the legislation or at least introduce mitigating measures to placate affected pensioners.

To sum up, the protest's success will depend on how pensioners react. If protests gain momentum, legal battles and political pressure could force the government to either dilute or repeal the changes. Given the emotional and financial stakes involved, this issue will likely be a major flashpoint in the coming months.

All Members of Standing Committee, National Council (JCM are scheduled to attend the 63rd Meeting of the Standing Committee of National Council (JCM) to be held on 23.04.2025 (Wednesday) under the Chairpersonship of Secretary (P) at 11.00 A.M. at Civil Services Officers' Institute (CSOI), KG Marg, New Delhi.

The Fire-fighting Exercise

The Secretary, DoPPW, Shri V. Srinivas, IAS called a video conference of pensioners' associations on 29-03-2025 and tried to allay the fears of pensioners over Part IV of the Finance Bill 2025 and Pension Rules. About 90 representatives from different associations participated including two from Karnataka CGPA. The Secretary repeatedly said that the Bill was aimed to "validate" what the 6th CPC had stated and that the Bill was necessary in the light of a large number of litigations etc. He added that the pensioners got their benefits from the 7th CPC and that their pension would not be affected by the proposed 8th CPC also. Shri Shiva Gopal Mishra, Secretary (Staff side) of the JCM thanked him for the assurance and attempted to silence other participants who were eager to get further clarification on the Bill. However, Shri Srinivas was patiently trying to placate the participants with his replies to various questions. Shri Girish Kanagotagi, President of Karnataka CGPA demanded a categorical assurance from the

Government that the existing pensioners would also get pension enhancement according to the pay matrix to be recommended by the 8th CPC. No such assurance came forth, thus confirming the genuine apprehension that the Government will have the right to create two groups among pensioners as pre and post-CPC and would be free to deny the benefits of 8th CPC to the pre-CPC retirees.

There was no other purpose behind introducing the Bill than holding back any benefits of the 8th CPC if the situation arose and undoing the Supreme Court judgment given in the 1982- Nakara case. The SC had declared that all Pensioners belonged to one class and they could not be divided into further classes based on the dates of their retirement. (That's how Sh. Nakara got his pension enhanced at par with new retirees).

Despite this judgment, the Government made a distinction while approving the recommendations of the 6th CPC and deprived a large number of pensioners from getting certain benefits that were granted at later dates. For example, those who had retired with less than 33 years of service continued to get less pension as per the old formula. MACP was allowed only for those who retired after 01-09-2008. There are several other cases pending resolution before various courts and CATs. For example, in the case filed by the Forum of Retired IPS Officers, It is quite evident that the Bill passed by the Lok Sabha on 25-03-2025 was simply aimed at preventing the judiciary from passing any more judgments in favour of Pensioners.

The Bill, when turned into an Act, proves a death knell for the old civil pensioners.

One may recall that the pensioners from the armed forces staged a prolonged protest and succeeded in getting the One-Rank-One-Pension (OROP) policy. The policy ensured the same pension for the same rank with the same service in that tank. The veterans also succeeded in getting their pensions revised every four years. The recent Bill has prudently safeguarded OROP benefits for the veterans of the armed forces while honing its axe only against the civil pensioners. It will retain its right to make a distinction among pensioners with a cut-off date, though it may or may not exercise that right. But, all doors of the judiciary will be closed forever for the old pensioners. The fear is genuine and looming large over the pensioners - past, present and future ones. The offending part of the Bill must be stopped from enactment at any cost. The pensioners do not have the teeth to bite the Government but the employees retain the fangs to immobilise it. After all, they will also retire one day and face the same piquant fate. It is a wake-up call for them. Several Pensioners' associations have now realised the real intention of the government. Only a combined, concerted, and sustained effort can stop the Bill from enactment.

Our appeal to the parliamentarians. You fixed and revised your pay, pension, allowances and perks recently. Please extend the same courtesy to the executive also. Do not pass the Bill unless the offending part of the Bill is deleted.

Meanwhile, the Bharat Pensioners Samaj (BPS) has appealed to delete Finance Bill 2025 (Part IV) & Pension Rules. The gist of the appeal is given below.

• The bill validates Central Civil Services (Pension) Rules and other principles governing pension expenditure from the Consolidated Fund of India.

• Shri V.Srinivas, Secretary, DoPPW and Shri Shiva Gopal Mishra are appreciated for their efforts to assuage pensioners' concerns through active engagement and timely support. But the pensioners see the bill’s validation as a discriminatory move before the 8th Central Pay Commission (CPC). It contradicts the Supreme Court’s Nakara Judgment, which upheld pension equality as an inviolable right. The amendment is not just a policy shift but a distressing rollback of elderly rights. It opposes the unchecked power of the Central Government in determining pension policies based on retirement dates. The amendment blocks legal recourse, leaving pensioners vulnerable to discrimination, insecurity, and disenfranchisement. The Pensioners are not expendable figures, but individuals who have contributed to nation-building. The government must protect their dignity and rights.

It should reconsider the regressive step and uphold the principles of equality and justice, ensuring pensioners' dignity.

The NCCPA woke up immediately after the meeting and understood the real but possible adverse impact that might befall because of the dictatorial classes in the Bill. It issued a circular and hoped that the Government would issue an official clarification and assure the existing pensioners about parity of their pension post-8th CPC.

In fact, there should have been 8 pay Commissions instead of 7 so far. Pay revision was to have been done every ten years, starting from 1946 when the recommendations of the 1st Pay Commission were implemented. Successive pay revisions were made in 1957, 1973, 1986, 1997, 2006 and 2016. pay commission is usually set up every 10 years to regularly review and make recommendations on the work and pay structures for all civil and military divisions of the Government of India.

Global fund to combat pandemics

Remember Covid-19 and all the havoc it created across the globe? The Pandemic Fund is a global financing mechanism established to strengthen pandemic prevention, preparedness, and response (PPPR) capacities, particularly in low- and middle-income countries. It aims to address critical gaps in health systems by providing dedicated resources and enhancing coordination among international partners.

Funding Contributions: As of March 2025, the Pandemic Fund has secured over $2.1 billion in financial commitments from various contributors, including countries and philanthropic organizations. Notable pledges include:

- United States: $700 million
- European Commission: Over $465 million
- Germany: Over $175 million
- India: An initial $10 million, with an additional pledge of $12 million, totaling $22 million.
- China has contributed to the Pandemic Fund, pledging $50 million to support global efforts in pandemic prevention, preparedness, and response. In addition to its contribution to the Pandemic Fund, China has

actively participated in various international health initiatives. Notably, China pledged $100 million to the Gavi COVAX Advance Market Commitment (AMC), a financing mechanism aimed at providing COVID-19 vaccines to low- and middle-income countries. Furthermore, China announced an additional $3 billion in international aid over the next three years to support COVID-19 response and economic and social recovery in developing countries.

As of March 2025, the Pandemic Fund has not publicly disclosed any financial contributions from Russia, Ukraine, Iran, Egypt, or Israel. While these countries have been involved in various international health initiatives, there is no specific information indicating their direct financial commitments to the Pandemic Fund. However, it does not mean that they have not contributed to the fund. At the same time, the Global Fund has helped them.

• Iran: In April 2020, the World Bank approved a $90 million loan to Iran to support its efforts in combating the COVID-19 pandemic.

• Ukraine: In October 2024, the World Bank's executive board approved the creation of a financial intermediary fund to support Ukraine, with anticipated contributions from countries like the United States, Japan, and Canada. This initiative aligns with the Group of Seven (G7) pledge to provide Ukraine up to $50 billion in additional funding by year-end as it continues to resist Russia's invasion.

Note: The absence of publicly disclosed contributions from most countries to the Pandemic Fund does not necessarily indicate a lack of support for global health initiatives. They may be contributing through other channels or mechanisms not publicly reported at this time. These contributions underscore a global commitment to enhancing health security and ensuring a coordinated response to future pandemics.

The collective efforts of these contributors are pivotal in building a robust global health architecture capable of effectively addressing future pandemic threats.

CGHS

Demand for more CGHS units in Bengaluru:

Dr. C.N.Manjunath, the famous cardiologist and MP/BJP from Bengaluru(Rural) Constituency wrote a letter to the Minister for Health & Family Welfare on 10-01-2025 explaining the burgeoning number of Central Government pensioners in the city that has made the existing CGHS facilities inadequate. He has stated that there are 1,71,089 beneficiaries with 66,770 card holders who find difficulty in travelling great distances to the nearest CGHS facility and that the existing number (10) of WCs should be increased to 15, at par with Chennai and Hyderabad.

The readers may recall that we had made a similar demand two years ago by publishing a comparative chart of several cities to show how Bengaluru is discriminated against. Actually, Bengaluru needs four more full-fledged dispensaries and labs also in addition to wellness centres.

Demand for Reimbursement of Cost of Robotic Surgery

The National Co-ordination Committee of Pensioners Associations (NCCPA) has requested the Honourable Minister for Health and Family Welfare to order the CGHS Directorate to reimburse the cost of robotic surgeries.

In a letter (15 March 2025) from Shri K.Ragavendran, Secretary General of NCCPA to Shri Jagat Prakash Nadda, Union Minister, Ministry of Health and Family Welfare, GOI, New Delhi, it is emphasised that it would be unjust to deny the benefits of scientific innovations to any section of society. He has stated that the CGHS has allowed the empanelled hospitals to provide cashless treatment but it does not pay for robotic surgery. He has called it unjust and unreasonable as other medical innovations in the field of medicines, pathological tests etc are allowed for reimbursement.

[Note: The KCGPA requests the CGHS Directorate and the Ministry of Health to look into the matter, work out the cost of each robotic surgical procedure, discuss with the stakeholders and fix rates.]

Ayushman Bharat Derailed by Corporate Hospitals.

First, the GST fraudsters are said to have evaded GST to the tune of Rs 3,33,000 crore till FY 2022-23 and Rs.2,00,000 crore in 2023-24. There is no dearth of educated criminals in the country who help tax evasion in their role as CAs and financial advisors. Now, the criminals have invaded the Ayushman Bharat Scheme, a noble scheme aimed at providing health insurance coverage to the poor. But it is getting sabotaged by the insurers and hospitals. The Union Government has rejected 3.56 lakh fraudulent health insurance claims under Ayushman Bharat, de-impanelled 1,114 hospitals, and imposed penalties on erring institutions to prevent financial misuse. The frauds and false claims have come to light because of some strong digital platforms being used by the Government to prevent misuse of the scheme and to detect frauds.

The Key Measures to Prevent Fraud:

1. Zero-Tolerance Policy & Monitoring: Multiple layers of surveillance and enforcement to detect and prevent irregularities.
2. National Anti-Fraud Unit (NAFU): A dedicated body for fraud prevention, detection, and deterrence. It monitors transactions and claims to identify anomalies.
3. Transaction Management System (TMS): It uses built-in fraud detection tools to flag irregularities like:
   - Upcoding (charging for costlier treatments by changing the CGHS code).
   - OPD to IPD conversion (false hospital admissions).
   - Ghost billing (billing for non-existent patients or treatments).
   - Duplicate images/documents (reusing patient records).
   - Forgery & impersonation (fake identities in claims).
4. Aadhaar e-KYC Authentication: It is mandatory at enrolment and during hospital visits to prevent duplicate registrations.
5. Use of AI & Real-Time Monitoring: It helps in AI integration for tracking hospital claims. Also, random audits and surprise inspections are conducted to verify authenticity.

6. Three-Tier Grievance Redressal System: It operates at district, state, and national levels. The beneficiaries can raise complaints via:

▪ Centralised Grievance Redressal Management System (CGRMS).

▪ Call centres, emails, and official letters.

To sum up, the Government is using advanced technology, strict audits, and a strong grievance system to safeguard Ayushman Bharat from fraudulent claims. These measures ensure that genuine beneficiaries receive rightful healthcare benefits while preventing financial misuse. What is now needed is zero tolerance for fraud. Since these fraudsters are doctors, caseworkers, and insurers, they should be meted out harsh punishment to leave a deterrent effect on the people.

There are only 13 CGHS-empanelled hospitals in Bengaluru but 23 eye hospitals. What could be the reason? Is the rate list for procedures in general hospitals not as attractive as it is for eye hospitals?

Computer for Beginners

Here is a step-by-step guide for beginners on how to create, format, and save a Word document.

1. Open Microsoft Word

- Click the **Start Menu** (Windows icon at the bottom left of the screen).
- Type **"Word"** in the search bar and click **Microsoft Word** from the list.
- If you are using a Mac, open **Finder**, go to **Applications**, and click **Microsoft Word**.

2. Create a New Document

- When Word opens, click **Blank Document** to start a new file.

3. Set the Paper Size

- Click **Layout** (or **Page Layout**) on the top menu bar.
- Click **Size** (in the "Page Setup" section).
- Select the desired paper size:
  - A4 (8.27" x 11.69") – Standard size.
  - Letter (8.5" x 11") – Standard size for U.S. documents.
  - Legal (8.5" x 14") – Standard size for legal documents.
  - Click on More Paper Sizes if you need a custom size.

4. Set the Margins

- Click **Layout** → **Margins**.
- Choose a preset margin:
  - **Normal (1" all around)** – Default margin.
  - **Narrow (0.5" all around)** – For more content per page.
  - **Moderate (1" left and right, 0.75" top and bottom)** – Balanced.
  - **Wide (2" left and right)** – For documents that need extra space.
  - Click **Custom Margins** to enter specific values.

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5. Start Typing

- Click inside the document and start typing.
- Use the toolbar at the top to change font size, style, and color.

Saving a Word Document

1. Save for the First Time

- Click **File** (top-left corner).
- Select **Save As**.
- Choose where to save the file:
  - **This PC** (to save it on your computer).
  - **OneDrive** (to save it online).
  - **Browse** (to select a specific folder).

2. Name Your Document

- In the **File name** box, type a name (e.g., "Letter to PM").
- Ensure **Save as type** is set to **Word Document (.docx)**.

3. Choose the Save Location

- Select a folder like **Documents** or **Desktop** for easy access.

4. Click Save   Click the **Save** button.

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5. Save While Editing

- Press **Ctrl + S** (Windows) or **Cmd + S** (Mac) frequently to save changes. Alternatively, go to **File** → **Save**.

Now your document is properly formatted and saved.

KCGPA Activities

1. The Executive Committee members of the KCGPA visited an old-age home and day-care Centre, “Maneyangala” run by the Hiteshi Maneyangala Mahila Trust on 24-03-2025. The team led by the Secretary, Shri Nagarathnam enquired after the welfare of the inmates, engaged them in a hearty chit-chat and donated ragi and plantains. The KCGPA wishes to extend its concern for other old-age homes also provided our esteemed members support it financially.
2. Smt Padmasini is a family pensioner and the wife of late Shri Nand Kumar who was a Defence pensioner. He died during Covid 19 pandemic without giving his life certificate. Hence, his monthly pension had been stopped for eight months in 2022. His wife tried in vain for nearly two years to get her husband’s dues. We took up her case on 8th November 2024 and Shri R S N Murthy contacted the CPPC SBI Bangalore and secured a no objection certificate from it. On the basis of this certificate he took up her case on CPENGRAMS platform on 17th December and again on 25th December when there was a camp organized. Thanks to his persistence, Smt Padmasini got arrears recently amounting to Rs 3.29 lakhs.
3. Shri T.V.Venugopala, our nominee for the Local Advisory Committee for WC No. 09, Ganganagar attended a LAC meeting on 17-03-25 along with others. The meeting reported to the AD, CGHS about the inadequacy of doctors and space in the WC, crowding, lack of other facilities etc. It was also noted that the problems compounded after the opening of the Sahakarnagar

Extn. Counter because the same staff is deployed to manage both the places in whatever way they could.

Thanks to our Donors and subscribers

We heartily thank each of the members who have made donations and subscriptions to the PD during March 2025. We expect a continued generosity from all.

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Please call our office manager or send him a message and confirm your remittance, giving your name and break-up of your contribution towards donation, membership fee and subscription to Pensioners' Digest. Please donate liberally and help us help you better.

A Warm Welcome to the New Members

M. No.	Name and address	Age/ DoB	Department	Email/ Phone No.
1525	Hariprasanna Y, No.15, 1st Cross, 1st Main, Dubasi Palya, BENGALURU 560 059	10.06. 1961	Department of Posts.	yalamuriprasanna@gmail.com 99722 57077

OBITUARY

Shri B.N. Garudachar, IPS, one of our esteemed members (No. 1051) passed away on 27-03-2025 at the age of 96 years. Our last salute to him, his leadership, knowledge, and experience. He fearlessly and honestly carried out his duties and retired as DG&IGP of Karnataka, setting several career milestones. He was a polyglot, who could easily communicate in Kannada, Marathi, Tamil, Telugu, Urdu, and English. May his soul attain eternal peace in Heaven. Our condolences to his son, Sh.Uday Garudachar, MLA , his brother and sisters, and all the family members. Om Shanti.

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