THE KARNATAKA CENTRAL GOVERNMENT PENSIONERS' ASSOCIATION®

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KARNATAKA

C G P A

PENSIONERS' DIGEST

MAY 2025

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Email: cgpakarn@gmail.com
Address: Swarna, #120/1, 2nd Main,
Gayatri Devi Park Extn, Vyalikaval,
BENGALURU–560003 Ph: 080-23468438

KARNATAKA CGPA

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

President: Girish Kanagotagi Tel: 9980021280
Vice-Pres: Venugopalachar S.V. Tel: 9448943355
Secretary: Nagaratnam R Tel: 9632454725
Ex-Pres: Ramanatha Rao SS Tel: 9980204456
Treasurer: Murthy RSN Tel: 9731663662
Jt Secretary: Srikanth R.K. Tel: 9148817910

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FORTHCOMING HOLIDAYS

Central Government:	23-05-2024	Thursday	Buddha Purnima
	17-06-2024	Monday	Idu'l Zuha
Karnataka Govt :	17/06/25	Monday	Bakrid

AN APPEAL TO ALL READERS

The KCGPA hereby appeals to all its members to send protest mails to the Union Finance Minister, the Prime Minister, and addressed mainly to the Chief Justice of India with a simple text as given below.

To: supremecourt@nic.in
CC:connect@mygov.nic.in;
narendramodi1234@gmail.com
fmo@nic.in; appointment.fm@gov.in
cgpakarn@gmail.com
To
The Hon'ble Chief Justice of India
Copy to 1. Prime Minister of India
2. Union Finance Minister.

Sir, The Parliament has passed "Finance Bill 2025" on 25 March 2025 and Gazette Notification was issued on 29 March 2025. Through this Act, pension rules were also amended retrospectively from 1 June, 1972 with an intention to nullify all the judgements delivered in favour of employees and pensioners by various judicial forums, which have upheld Art 14 and a ruling that pensioners can not be differentiated on the basis of the date of their retirement and that the same class of persons should not be divided into different classes.

Through this act, the executive has illegally taken over the right to distinguish the pensioners on the basis of date of their retirement. In effect, this Act has not only chosen to ignore the welfare of older pensioners but has also taken away the right of the judiciary to intervene in the decisions of the executive.

I and my pensioner friends request your kindness to take up this issue urgently and treat this letter as a writ petition. Kindly declare the Act as unconstitutional and restore our faith in the rule of law and justice.

Yours faithfully,
Name:
Address:

The Pensioners are Shocked

The Lok Sabha passed legislation on March 25, 2025, validating the Central Civil Services (Pension) Rules and principles for pension expenditure from the Consolidated Fund of India as part of the Finance Bill, 2025. This legislation retroactively confirms the government's authority to establish distinctions among pensioners, particularly based on the date of retirement, with effect from June 1, 1972. While the government justifies this move on administrative and financial grounds, it has triggered concerns among pensioners regarding equity and financial security.

Key Implications and Concerns:

1. **Fiscal and Economic Considerations**

- Reserve Bank of India (RBI) Study: Reverting to the Old Pension Scheme (OPS) could impose a fiscal burden 4.5 times higher than the National Pension System (NPS), making it unsustainable in the long term.
- Economic Advisory Council (EAC) Report: The OPS could divert resources from development projects, harm economic growth, and increase inequality by benefiting a limited group of pensioners at the cost of broader public welfare.

2. Impact on Older Pensioners:

- Disparities in Benefits: The validation of distinctions based on retirement date could lead to unequal pension entitlements, disadvantaging those who retired earlier.
- Additional Pension for Senior Pensioners: The Government claims that enhanced pension benefits have

been given to those aged 80 and above, ranging from 20% to 100% of the basic pension, as a relief measure.

3. Potential Legal and Political Challenges:

- Legal Challenges: Pensioners' associations may contest the legislation in court, citing Article 14 (Right to Equality). Previous Supreme Court rulings have affirmed that pension is a right, not a privilege, and arbitrary distinctions could be challenged.
- Political Fallout: Opposition parties might use this issue to mobilize support ahead of elections. Any large-scale protests by pensioners could put pressure on the government.

4. Expected Resistance and Protests:

- Pensioners' Associations: Many national level, state level and department-wise organizations including Bharat Pensioners Samaj (BPS) and Confederation of Central Government Employees and Workers are demanding a rollback of the law.
- Defense Pensioners and OROP Concerns: Since the new law could contradict the One Rank, One Pension (OROP) principle, granted to Defence pensioners, and fearing further resistance from retired defense personnel, the Act has cleverly kept them out of the new Act.
- Impact on Bureaucratic Morale: Current government employees may lose confidence in pension security. The state Government may also start freezing the basic pension from the date of retirement.

5. Government's Possible Response:

- Justification on Fiscal Grounds: The government may argue that the move aligns with Pay Commission recommendations and is necessary for financial stability.

- Compensatory Measures: Additional pension benefits for older pensioners or a phased implementation could be proposed to reduce backlash.

- Potential Revisions: If protests escalate, the government may be forced to modify the policy or introduce mitigating measures.

Conclusion:

While the government's intent is to validate pension rules and control fiscal liabilities, the legislation has raised significant concerns among pensioners and policy experts. If protests and legal battles gain momentum, the government may face pressure to amend or reconsider its approach. The coming months will be crucial in determining whether the policy withstands opposition or undergoes modifications.

Validation of CCS (Pension) Rules

Parliament's Amendment: The Finance Act, 2025, validates the Central Civil Services (Pension) Rules from 1st June 1972, including CCS (Pension) Rules, 1972 & 2021, and CCS (Extraordinary Pension) Rules, 2023, and all related instructions.

Background: The CCS Pension Rules came into effect on 1st June 1972. In 1979, the Government liberalized the pension formula but applied it only to those in service as on 31-03-1979. Aggrieved, D.S. Nakara, Satyendra Singh, and Common Cause (an NGO) filed a writ petition in the Supreme Court. The landmark Nakara Judgment (1982) held that pensioners cannot be discriminated against based on arbitrary cut-off dates and that pension is not a grace or bounty but deferred wages.

Post-Nakara Developments: The 4th CPC terms were amended to include pre-1979 pensioners. Later CPCs (5th to 7th) made further changes. The 6th CPC (from 1-1-2006) removed the linkage of qualifying service to full pension—pensioners with 10 years of service became eligible for full pension (50% of last pay/average emoluments). However, this benefit was not extended to pre-2006 retirees, leading to litigation.

In SLP (Civil) No. 29124 of 2024 filed by the S-30 scale pensioners, the Supreme Court (20 March 2024) reaffirmed that classifying pensioners based on retirement date violates Article 14, referencing the Nakara case. The Government counsel requested for three months to calculate financial aspects of the order. But, just before the expiry of the 3-month period, the Union Finance Minister came with one fell swoop and got the Finance Bill approved. The Government counsel later pleaded that there was no question of contempt of court because of the new Pension Act!

Validation Law: The Finance Act 2025 gives the Government retrospective authority (from 1-6-1972) to:

- Create distinctions among pensioners, including based on retirement date;
- Apply CPC recommendations only from dates it chooses;
- Override any court judgment (including Nakara) on uniform pension rights.

Impact: This law allows the Government to deny pension improvements (pension, family pension, commutation) to pensioners retired before the implementation date of future CPCs. It already adversely affects pre-2006 retirees. Despite official claims to the contrary, pensioners fear discrimination.

Virtual Meeting: In a DoPPW meeting on 29-03-2025, officials claimed the validation only relates to 6th CPC issues, and no policy changes are planned. However, they did not assure parity with post-8th CPC pensioners, raising serious concerns about future discrimination. The Secretary, DoPPW assured that there would be an official clarification about parity but nothing of the sort has come out of the ministry.

On 4-4-2025, the CCCGPA-Karnataka organized a demonstration at Freedom Park, Bengaluru. About 500 pensioners from various associations participated.

Speakers, including K.B. Krishna Rao, S. Radhakrishna, Girish Kanagotagi, and others, strongly opposed the Act, saying it invalidates the protections given by the Supreme Court in the Nakara case. Girish Kanagotagi demanded a clear assurance from the Government against discrimination. A memorandum to the Prime Minister was adopted, condemning the Act as retrograde and violative of equality.

NCCPA Calls for Unity of All Pensioners

Here's a letter from Sh. K.R. Ragavendran, Secretary General, NCCPA, calling for a united action. The ideological difference mentioned by him can be read as CITU/CPI(M) versus All others.

The National Executive of the National Coordination Committee of Pensioners Associations (NCCPA) met on 19th April 2025 at New Delhi and unanimously decided to intensify the struggle against the Central Government's recent legislation passed on 25th March 2025. This bill threatens to remove pension parity for past pensioners based on retirement dates. Despite assurances from the Honourable Finance Minister and the Pension Secretary, the move has created serious concern among pensioners.

There are growing indications that the Government intends to reject the principle of pension parity upheld by the Supreme Court, and the plan appears to violate Article 14 of the Constitution, aiming to legally divide pensioners and weaken their rights. The strong response during the preliminary demonstration on 3rd April 2025 highlighted the need for a broader unity among pensioners. Accordingly, NCCPA proposes building a "Joint Forum of Civilian Pensioners' Organizations" at the national and state levels.

We invite your Association to attend an online meeting at 11 A.M. on 2nd May 2025 to discuss and shape the way forward. The meeting link will be shared shortly. We sincerely hope your Association recognizes the threat posed and joins this united effort, setting aside any ideological or organizational differences.

Nakara judgment revisited

The CAT, Principal Bench, New Delhi , in O.A. No. 2086/2018 ordered on 06-02-2024 that the Government should grant the same pay scale for those who had retired before 01-01-2006 and were getting less pension than those who retired in the same old scale after 1-1-2006. The Central Govt. SAG(S-29) Pensioners Association, New Delhi, represented by its president, Sh. R.S. Atroley and Sh. P.K. Khuller, had filed a case against the Union of India through Secretary to the Govt. of India, DoPPW and Secretary, Department of Expenditure, Ministry of Finance.

It was contended that "the pension was fixed in such an arbitrary, unjustified, and capricious manner that even the distinction between the one who has retired at the top of the scale and the one who has retired at the bottom of the scale has been wiped out /eroded in the case of several Applicants which amounts to treating unequals as equals. It was also prayed that there shall be complete parity of treatment for determination of pension between those who retired before 1-1-2016 and those who retired thereafter.

The CAT issued direction to the respondents to pass appropriate orders forthwith for re-fixation of the pension of the applicants, i.e. pre 1.1.2006 retirees/pensioners in the light of the order of this Tribunal in OA No.655/2010 and the subsequent directions and provisions of DoPT OM dated 30.07.2015 so that the disparity, which has been created post implementation of the Sixth Central Pay Commission, is set right.

Economics and National Crises.

How national economy can go wrong? It was the late 1600s in France, and King Louis XIV’s finance minister, Jean-Baptiste Colbert, was brainstorming ways to boost the economy. He came up with a brilliant idea - Why not make France the undisputed global leader in fine hats? And thus, the beaver fur trade takes off like wildfire. A beaver is a large animal of the rodent (rat) family, weighing about 30 Kg and living on land and in water.

French traders scoured North America for beavers, and soon, beaver hats became all the rage among European aristocrats. But, beavers were almost wiped out in many areas, and suddenly, France faced a bizarre problem: No beavers, no beaver hats, no booming economy. Also, the industry collapsed, France lost a key source of wealth. If your national policy depends on furry little creatures, not only may the beaver go extinct, but the national economy too.

National economy survives on manufacturing, trade, and commerce, and not on freebies and doles for some selected classes of people. The government's unconventional monetary policies contribute to this instability, making it difficult for businesses and citizens to maintain financial security. Some of the worst-hit nations presently, include (1) China after its real estate bubble, increasing local government debt, and trade tensions; (2) Argentina, facing hyperinflation exceeding 250%, foreign debt crisis, and political instability; (3) Egypt, dealing with a foreign exchange liquidity crisis, high public debt, and food security concerns; and, (4) Syria, which is still suffering from the effects of civil war, sanctions, and hyperinflation. But, too much regulation of trade and commerce may also affect a country. One recent example of economic turmoil caused by questionable national policies is India's economic slowdown in 2024. Goldman Sachs reported that India's economy faced a downturn due to strict credit regulations, cautious monetary policies, and fiscal tightening. These measures led to reduced liquidity and weaker growth momentum, causing a decline in earnings and market volatility. However, some policy changes, such as income tax relief and interest rate cuts, were later introduced to help the economy recover.

A Case for Restoring Traditional Inheritance Laws

Inheritance laws reflect not only economic rights but also the social and cultural fabric of a civilization. In India, traditional inheritance systems, particularly under the *Mitakshara* and *Dayabaga* systems, played a crucial role in maintaining the integrity of joint families and ensuring the continuity of ancestral wealth through male lineage. While well-intended, the modern shift towards equal inheritance for daughters has disrupted traditional family structures, leading to the fragmentation of joint families and the dilution of ancestral legacies.

<u>The Importance of Family Traditions in Inheritance:</u> For centuries, Hindu families followed an inheritance system rooted in the concept of the Hindu Undivided Family (HUF), where sons inherited the ancestral property as coparceners while daughters received gifts *(stridhan)* at marriage. This structure ensured a continuity of consolidated family wealth, ensuring that future generations had financial security. It also ensured stability of joint families that remained united rather than splintering due to multiple claims. Women played an integral role in marital homes, and their financial needs were met through dowry, maintenance, and inheritance from their husband's family.

The push towards equal inheritance rights, while promoting gender equality in theory, has disrupted these well-established norms. Of course, joint families are getting fragmented causing disruption of social order. Yet the sibling connections and filial love persisted. The 2005 amendment to the Hindu Succession Act granted daughters equal coparcenary rights, allowing them to demand a share in ancestral property.

This has led to increase in Legal Disputes. Many families have been torn apart by lawsuits filed by daughters decades after marriage, leading to bitterness and prolonged litigation. Sons and their families, who traditionally lived together, now find themselves in conflict with married daughters demanding equal shares, though they may be financially better off than the sons. Even the daughters who broke away from family long ago and eloped with someone against family prestige, file cases in court for a share in property. The equal rights law has also caused financial strain on small landowners in rural areas, where agricultural land is limited. The forced division of property has reduced the viability of family farms, pushing many into financial distress.

The Role of Marriage in Traditional Inheritance: A daughter, upon marriage, historically became a part of her husband's family. Her financial security was ensured by her husband's property and earnings, in addition to whatever gold and other things she received in cash and kind. The modern system, where she claims rights in both her natal and marital homes, disrupts the traditional economic balance, leading to double inheritance claims while a son has rights only in his paternal inheritance. This creates an inherent inequality in the name of gender justice. Cases of married daughters demanding property partitions decades after marriage have become common, leading to estrangement within families. Religious and Cultural Traditions, including ancestral rites *(Shraaddha)* and temple endowments, were traditionally managed by male heirs. With inheritance laws giving equal rights to daughters, many families face challenges in continuing these traditions, as married daughters have no such obligations.

The Need for Reform: A middle path, rather than an absolute imposition of equal inheritance, and a more balanced approach should be considered. It may allow some freedom

(1) to decide inheritance based on tradition rather than forced legal mandates.

(2) Instead of dividing ancestral property, daughters should receive financial security through other means, such as

structured financial settlements at marriage, including *Streedhan*.

(3) Every legal heir may get a share in proportion to his/her personal contribution to the family in cash and kind, advantages received, and one's living condition. A financially weak heir should be given a better share so that all may retain a harmonious relationship of a joint family, though living separately. Dialogue and resolution through family counselling must prevail over law.

(4) Laws should prevent forced partitions that weaken family wealth and lead to unnecessary disputes. We have reached a stark reality of many families living on less than two acres of agricultural lands while their sisters live in luxury in cities.

To conclude, the push for gender equality in inheritance, though a noble idea, can work in ideal conditions. But, it must be weighed against the need to preserve family structures, economic stability, efforts made by each legal heir to support the parents and other family members, and cultural traditions. While daughters deserve financial security, it should not come at the cost of family unity and the erosion of centuries-old traditions that have provided stability to Indian society. A return to a more balanced inheritance system that respects tradition while ensuring fairness is essential for long-term social harmony. The onus is on the lawmakers, who themselves are well-acquainted with the intricacies of family relationships and property sharing. Presently, laws have flaws and the judges look too progressive to the extent of brinkmanship.

"In any game of brinkmanship, it is possible that one side will collapse suddenly"

SCOVA

Minutes of the 34th Meeting of the Standing Committee of Voluntary Agencies (SCOVA), held on 11.03.2025 at Vigyan Bhawan (Annexe), under the Chairmanship of Hon'ble Minister of State (Personnel, Public Grievances and Pensions)

The 34th SCOVA meeting was held with the participation of Pensioners' Welfare Associations and representatives from various Ministries and Departments. Senior officials present included the Secretary (Pension), Controller General of Accounts, and representatives from the Ministries of Defence, Railways, Health and Family Welfare; Departments of Expenditure, Personnel and Training, Telecommunications, Posts, Financial Services, CPAO, and officials from J&K Bank and Indian Bank. The Secretary (Pension), Shri V.Srinivasan, IAS welcomed the Hon'ble Minister and all participants.

The Joint Secretary (Pension) gave a brief presentation highlighting recent initiatives and achievements of the Department of Pension & Pensioners' Welfare (DoPPW), its 100 Days Action Plan, future plans, including digital empowerment of pensioners, integration of Bhavishya with eHRMS and CGHS, and timely grievance redressal.

The agenda was discussed under four broad categories:

I. CGHS Issues: Pensioners' Associations raised concerns on adequate staffing at Wellness Centres (WCs); opening of new WCs at Pune, Bengaluru, Balasore, Nagpur, Chennai, Puducherry, and Jammu; establishment of a Polyclinic with a lab at Jammu; setting up diagnostic labs alongside empanelled labs; timely payment of vendor bills; empanelment of private hospitals at district headquarters; regular supply of life-saving medicines; extension of CGHS to employees from closed offices; speeding up reimbursement claims; and, upgrading infrastructure at existing WCs.

Discussion/Decisions: **1.R**ecruitment of manpower is actively under consideration through SSC. 2. Upgradation of WCs and infrastructure improvement will be prioritized based on resource availability. 3. Empanelment of private hospitals without setting up new WCs will be examined. 4. CGHS will assess the requirement for new WCs based on population data. 5. Continuous supply of life-saving drugs to be maintained.

[Action: Ministry of Health and Family Welfare/CGHS]

II. SPARSH Portal Related Issues including- Difficulties in post-migration to SPARSH, especially in old pension cases; problems in additional pension payment, commutation restoration, and DLCs for pensioners abroad; and, OROP-related concerns

<u>Discussion/Decisions</u>: 1. Physical and digital modes for DLC submissions are available; 2. Indian Embassies can facilitate DLC submission; 3. MoD to issue FAQs for pensioner awareness; 4. OROP issues to be separately taken up with Department of Expenditure.

[<u>Action:</u> MoD/Controller General of Defence Accounts]

III. Pension Policy: 1. Proposal to reduce commutation recovery from 15 to 12 years. <u>Decision:</u> To be included in the Terms of Reference (ToR) of the 8th Pay Commission.

2. Standard Operating Procedure (SOP) for Family Pension- SOP being formulated in consultation with stakeholders.

<u>Action</u>**:** DoPPW

(iv) Notional Increment for Pensioners: Necessary instructions issued by DoPT and the matter is closed.

(v). Other Issues

<u>(1) Increase in Grant-in-Aid (GIA) to PWAs:</u> GIA increased from Rs. 75,000/- to Rs. 5,00,000/- per annum, and Heads of expenditure being made flexible. [<u>Action:</u> DoPPW]

<u>(2) Physical Verification by J&K Bank:</u> Treasury has now delegated certification powers to banks. And, J&K Bank will follow procedures as existing in other states.

<u>(3) Integration of Indian Bank with Bhavishya:</u> Integration under active process and nearing completion.

<u>(4) Fixed Medical Allowance (FMA):</u> Proposal to increase FMA to Rs. 3000/- per month referred to 8th Pay Commission.

<u>(v) Sampann Portal Issues:</u> Department of Posts is examining migration to Sampann. And, clarification is provided on DLC to Department of Posts/Department of Telecommunications.

"We may all have come on different ships, but we are in the same boat now." ... Martin Luther King Jr.

CGHS

To the Notice of Beneficiaries CGHS operations are being migrated from NIC TO CDAC. There might be initial glitches in the operations in the new module. Hence All are earnestly requested to bear any inconvenience caused and cooperate with us in the functioning of wellness centres. It will be better if old prescriptions are brought for the ease of prescribing regular medicines.

- Additional Director, Bengaluru

Ailing Ayushman Bharat Scheme

The Pradhan Mantri Jan Arogya Yojana (PM-JAY), launched in 2018 under the Ayushman Bharat initiative, was envisioned as a monumental leap toward equitable healthcare access for India's economically vulnerable population. Offering up to ₹5 lakh per family annually for secondary and tertiary hospitalization, it has made it possible for millions to seek treatment in empanelled hospitals without worrying about the cost. By 2025, more than 6.66 crore claims were processed, underlining the scheme's reach and impact. Importantly, its coverage extends beyond just below-poverty-line families, offering the benefit to senior citizens over 70 years of age as well.

Yet, alongside its success, PM-JAY has faced serious challenges in the form of systemic abuse and fraud. Investigations by the National Anti-Fraud Unit (NAFU) unearthed around 2.7 lakh non-admissible claims, amounting to ₹562.4 crore. These fraudulent practices ranged from billing for unperformed procedures to misrepresenting diagnoses and manipulating admission records. In response, the government took decisive steps, de-empanelling 1,114 hospitals and suspending another 549. Technological interventions followed, including the deployment of AI-based monitoring systems and real-time claim verification processes, which now enable the authorities to withhold payments until claims are authenticated.

To further strengthen enforcement, the Enforcement Directorate (ED) launched raids across Delhi, Chandigarh, Punjab, and Himachal Pradesh. These raids targeted hospitals and individuals accused of defrauding the PM-JAY system. Incriminating documents, including evidence of fraudulent transactions worth ₹21 crore and 88 lakh in unaccounted cash, were seized. Hospitals such as Shree Banke Bihari Hospital, Fortis, and City Super Specialty Hospital came under scrutiny, with notable individuals including Dr. Vijender Minhas and Dr. Pradeep Makkar being investigated.

The state of Gujarat revealed another layer of the problem. Here, hospitals like Khyati Hospital in Ahmedabad were found to have conducted unwarranted angioplasties, tragically resulting in patient deaths. Others, such as Nihit Babycare Hospital in Rajkot, manipulated pathology reports to admit healthy children under PM-JAY. Penalties in these cases ranged from ₹1.22 crore to over ₹6 crore. Sunshine Global Hospital in Vadodara and Surat was penalized for faking Tumour Board approvals to falsely claim high-end surgical reimbursements.

In the wake of these actions, hundreds of cardiologists, particularly in Gujarat, began protesting the scheme's package rates, refusing to treat PM-JAY patients. Their argument is that the reimbursement offered under the scheme is far too low to sustain quality treatment. This brings us to a deeper issue, one that resembles the classic "chicken or the egg" causality dilemma. Did low reimbursement rates drive hospitals toward unethical practices to recover their costs, or did the widespread misuse force the government to cap rates and increase scrutiny? Whichever the origin, both trends now reinforce each other, creating a cycle of mistrust and inefficiency.

At its heart, this problem is not just about policy design, funding, or enforcement. It is fundamentally about values. The moral compass of the medical profession, once aligned firmly with care, compassion, and integrity, appears to have drifted in certain quarters. Not all doctors are to blame, but the growing influence of corporate interests and the commercialization of healthcare have eroded public trust. The old Sanskrit shloka—*"Vaidyarajo namastubhyam Yamaraja sahodara, Yamastu harati pranam, vaidyo pranam dhanani cha"*—which humorously yet sharply critiques greedy physicians by saying they snatch both life and wealth, unlike Lord Yama who only takes away life, has never felt more apt. It is a satire on unethical medical practice, not a condemnation of the profession itself, but its resonance today is telling.

To restore credibility and safeguard the future of PM-JAY, some critical steps must be taken without delay. Package rates should be revisited and adjusted in line with actual treatment costs so that hospitals can offer quality care without feeling shortchanged. The government must continue to refine and deploy efficient AI-driven tools that flag irregular claims, name and shame them. Legal enforcement must be uncompromising, and the media must expose the rogue hospitals without fear or favour. And finally, healthcare providers themselves must be sensitized. and trained in ethical medical conduct and the responsibilities that come with participating in a publicly funded welfare scheme.

PM-JAY remains one of India's most ambitious and much needed public health interventions. But its long-term success hinges not only on technology or bureaucracy but on a collective commitment to values among policymakers, administrators, hospitals, and the medical community. Beneficiaries, too, must be guided wisely. They should seek care from doctors known for their compassion and integrity, without getting dazzled by high-tech infrastructure or corporate sheen. A flamboyant hospital is not always a better one, and a doctor's worth lies not in their fees or titles but in their humanity. Many doctors come from affluent families and expensive institutions, but this should never become an excuse to recoup investments at the cost of the poor. The moral foundation of medicine must be reaffirmed—charity, after all, begins at home.

Alzheimer's disease.

Recent research highlights that even light physical activity can help slow cognitive decline in individuals at risk for Alzheimer's disease. The EXERT study, a large clinical trial, found that older adults with mild memory issues who engaged in low-intensity exercises, such as stretching or gentle walking, maintained better cognitive function over 12 months compared to those who did not exercise .

These findings suggest that incorporating light exercise into daily routines can be a practical strategy to support brain health and potentially delay the onset of Alzheimer's-related symptoms.

A recent article titled "Inside India's Healthcare Inequity: Experts Expose Cracks, Costs, and the Call for Coherence" (The Economic Times) delves into the multifaceted challenges confronting India's healthcare system. Despite advancements like the Ayushman Bharat scheme and the emergence of innovative care models in smaller cities, systemic issues persist, calling for urgent reforms.

It states that India's healthcare is increasingly reactive, focusing on treatment rather than prevention. This approach is driven by a fee-for-service system that incentivises illness management over wellness and preventive care.

It blames the Government for Underinvestment in Public Health, and avers that chronic underfunding hampers the development of robust public health infrastructure, leading to disparities in access and quality of care.

It also points out the Cost Disparities that exist between government-mandated rates under schemes like PM-JAY and the actual charges in private hospitals. For example, dialysis is priced at ₹1,500 under PM-JAY but costs ₹2,500–₹5,000 in private facilities; coronary angioplasty is reimbursed at ₹40,600 under the scheme but can cost between ₹66,000 to ₹2,15,000 in private hospitals.

It alleges that the healthcare system suffers from inconsistent policies and weak regulatory frameworks, leading to inefficiencies and unequal service delivery across regions.

In defence of big hospitals, it states that the increasing costs of land and medical technology further strain the system, making healthcare affordable for only the rich.

As Solutions, it recommends innovative Care Models. Many hospitals are coming up in small cities with modern, low-cost, high-volume healthcare delivery models that offer better and affordable solutions to the middle class. The Government must recognise good hospitals in such places, motivate them for service orientation, and offer incentives for action-oriented programmes for prevention of diseases and promoting good health. Collaborations between government and private entities are essential to expand reach, enhance quality, and make healthcare more affordable.

In summary, while India has made notable strides in expanding healthcare access, preventing endemic diseases and making cost of medicines affordable, systemic inequities and inefficiencies persist. Addressing these challenges requires comprehensive reforms, increased investment, and a concerted effort to transition from a reactive to a proactive healthcare model.

But, it is also time for introspection by those corporate hospitals that are misusing Government schemes, cheating patients, and defrauding insurance companies. Unless the trend is nipped in the bud, the country and the common man are bound to head towards anarchy.

The Fortis hospital at number 62, Richmond road, behind sacred heart Church Richmond Town Bengaluru has been removed from the list of empanelled hospitals on 12-12-2024 itself. But a notification from the AD, CGHS, Bengaluru is dated 25-03-2025! The notification clarifies that the claims of those who were admitted on or before 12-12-2024 will be reimbursed as per extant rules and rates till the date of their discharge from the hospital.

Compassion and Care

Compassion is the ability to recognize the suffering of others and take action to alleviate it. It combines awareness, empathy, and a willingness to help, going beyond sympathy by actively seeking ways to support those in distress. Unlike pity, which can create distance, compassion fosters connection and understanding.

In healthcare, compassion is vital, as it improves patient outcomes, enhances trust between caregivers and patients, and reduces stress for both. Studies show that compassionate care can lower pain perception, aid recovery, and even improve the overall well-being of healthcare professionals by reducing burnout.

Philosophers and spiritual traditions worldwide emphasize compassion as a key virtue, advocating for kindness and selflessness in human interactions. Today, it is increasingly recognized as an essential component of effective leadership, social harmony, and mental health.

The World Health Organization (WHO) released a report titled "Compassion and Primary Health Care" on 07-02-2025, emphasizing the integral role of compassion in enhancing primary health care (PHC) systems.

WHO defines compassion as awareness, empathy, and action, integrating clinical expertise with systemic support. It is seen as a transformative force in improving healthcare quality. It states that Compassionate care reduces patient stress, aids pain management, and positively affects immune and endocrine functions. Healthcare providers practicing compassion experience less burnout and better job satisfaction. It also outlines key strategies to embed compassion in PHC, though specific details are not provided. However, a WHO Academy's learning module provides a global course on strengthening PHC leadership with an emphasis on compassion to improve population health and achieve universal health coverage.

Compassion as a State Policy: No country has explicitly declared compassion as a formal state policy, though many nations emphasize values like social welfare, human rights, and kindness in their governance. There are many reasons for not doing so. Governance requires clear, enforceable policies. Laws must be specific, measurable, and actionable, whereas compassion is a broad moral principle. Most modern legal frameworks are based on justice, rights, and responsibilities rather than emotions or moral values. Despite this, many countries incorporate compassion indirectly through healthcare, refugee policies, poverty alleviation programmes, and restorative justice initiatives. The challenge is balancing compassion with practical governance, ensuring policies remain effective and sustainable.

The Indian government has implemented several compassion-driven welfare programs aimed at uplifting the poor and ensuring basic human dignity. These initiatives address essential needs like food, healthcare, housing, and financial security, reflecting a policy approach rooted in social compassion. Here are some major schemes:

1. Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) – Provides free food grains to 800 million people under the National Food Security Act.

2. Free Healthcare – The Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY) provides ₹5 lakh (₹500,000) free health insurance per family per year to poor and vulnerable households and super senior citizens. The Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) offers low-cost generic medicines through dedicated stores. The Mission Indradhanush ensures free vaccination for children and pregnant women.

3. Free Housing & Sanitation programme includes Pradhan Mantri Awas Yojana (PMAY) providing subsidized or free housing to low-income families. The Swachh Bharat Mission (SBM) – Built millions of free toilets to improve sanitation.

4. Free Cooking Gas (LPG) connections to poor households to protect them from air pollution caused by firewood and coal.

5. Financial Assistance & Social Security schemes include the PM Kisan Samman Nidhi (PM-KISAN) which gives Direct cash transfer of ₹6,000 per year to farmers. The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) providing 100 days of paid employment to rural households. The National Social Assistance Program (NSAP) providing pensions to the elderly, widows, and disabled citizens.

6. Free Education & Skill Development policy includes

Mid-Day Meal Scheme, Samagra Shiksha Abhiyan, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) offering free skill training to unemployed youth etc.

These programs demonstrate India's commitment to compassionate governance, ensuring basic human dignity and economic security for its most vulnerable citizens.

KCGPA Activities

The members of the Executive Committee got themselves exercised collectively over the most unexpected and shocking act of the Central Government which can (not that it will) freeze our basic pension without giving any benefit of the 8th CPC that could be extended to only those who would retire after the date of implementation of the recommendations of the 8th CPC. Though the Union Finance Minister, Smt Nirmala Sitharaman, tried in vain to explain that the Bill was intended only to validate the earlier rule on pension and to make all litigations in CAT and courts infructuous, the writing on the wall was very clear. That the Government may choose to differentiate between old and new pensioners at any time.

The president of KCGPA got involved in discussions with leaders of other pensioners' associations and federations to decide on ways and means to counter the Government's intentions. The EC members also participated in a big rally (500) in Bengaluru on 04-04-2025.

Shri T.V.Venugopala attended CGHS meeting of the Local Advisory Committee at Gangenahalli and reiterated the demands which do not seem to find any satisfactory solution soon. Shri RSN Murthy was busy as usual, attending the pension issues of individual pensioners.

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

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A Hearty Welcome to the New Members who enrolled during APRIL 2025.

M. No.	Name and address Mr./Mrs./Dr.	Age / D o B	Depar ment	Email/phone No.
1526	Parthasarathy C, No.51/1, KH Road, Double Road, (Opp BMTC) BENGALURU 560 027	02.03 1952	Min of Def	c.p.sarathy51 @gmail.com 9448926070 94818 16070

1527	Maruthi Ramana G, Prestige Falcon City 12013, Ground Floor, Building 1, Tower2, Konanakunte Cross, DoddaKallasandra post Bengaluru 560 062	11.11.1958	CMR (SAG) CGHS MOHFW	Ramana.gm2014 @gmail.com 94490 3 8688
1528	S S Chandramouli, No.949, 5th Cross, Vijaya Bank Layout, Bilekahalli, BENGALURU 560 076	13.11.1955	Engineer "E", Dept. of Science & Tech	Chandramouli. savanda @gmail.com 98447 96891

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.

OBITUARY: **Shri. HEGDE P.R**. (M.No.1433), Ex-CQAL, Bengaluru expired on 26 April 2025. We deeply regret the demise and pray for peace to his soul and strength to the bereaved family

The International Labour Day was observed on May 1st. We honour the dignity of work and the strength of those who build our world with their hands and hearts. Let us stand together for fair wages, safe workplaces, and justice for all workers.

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Vice-President:	VenugopalacharS.V	Tel.9448943355
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Jt. Secretary	Srikanth R K	Tel: 9148817910
Treasurer:	Murthy R S N	Tel. 9731663662

Executive Committee Members: S/Shri

G.M.Pillai / 9945805625; Krishna Prakash / 9731058891
D.Krishnappa / 9980188785 Dr.S.Chatterjee / 9342858587
A.Venkatesh Murthy / 9845027457

Office Manager: T.V.Venugopala, Tel:9591837011 Office Ph: 080-23468438 Email: cgpakarn@gmail.com

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