

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

(Estd:1974, Regn No. 143/1983-84 dt. 9-9-1983)

**KARNATAKA**



**PENSIONERS' DIGEST  
SEPTEMBER 2025**

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**KARNATAKA**



**THE KARNATAKA  
CENTRAL GOVERNMENT  
PENSIONERS' ASSOCIATION (REGD.)**

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& AIFPA, Chennai. RNI Regn No: KRENG/2008/27233

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**PENSIONERS' DIGEST**

Vol.XXI, Issue 6(28 Pp)      **SEPTEMBER 2025**      Subscription: Rs 200/PA

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Dr. C.N.Manjunath, Hon'ble M.P. and renowned cardiologist will be the Chief Guest at the 49<sup>th</sup> AGM of Karnataka CGPA on September 13, 2025.

**Holidays:** *Central Government :*

*Dussehra (Mahanavami) 01-10-2025 Wednesday*

*Mahatma Gandhi's Birthday 02-10-2025 Thursday*

*In addition to the above, State Government has added,*

*Maharshi Valmiki Jayanti 07-10-2025, Tuesday*

## **All About Validation Rule**

### **A Writ Needed.**

The NCCPA has assumed the lead and has formed a Forum for filing a writ petition in the Supreme Court and has contacted lawyers. The petition is getting ready but we have to collect money to pay the fees. The NCCPA has requested its affiliates for donations.

We, on your behalf, are planning to raise "LEGAL FUND" and contribute to the efforts being made by the leaders in Delhi.

We appeal to all our members to contribute generously and immediately. We expect that the Supreme Court invalidates the Validation Act and calls it a mockery of Article 14 of the Constitution of India.

**PLEASE MAKE ONLINE TRANSFER TO OUR CANARA BANK  
ACCOUNT AND INFORM US THAT AN AMOUNT OF  
Rs..... SENT BY YOU IS MEANT FOR LEGAL FUND.**

### **A Letter to Nirmala Amma.**

*The following is the letter sent by us to Smt Nirmala Sitharaman, Union Minister of Finance on July 14, 2025.*

Dear Madam, I salute your courage to swim against the current. But please understand that the current follows the rules of nature, especially the law of gravity. Here is my pick on your

Act against the Constitution of India and an attempt at causing a blatant discrimination against the senior citizens and a waiver of ethics.

My question: Parity in Pension for ex-servicemen, Judges and MPs but not to Government Pensioners? Isn't your Validation Act actually a violation of Article 14 of the Indian Constitution? Isn't it a mockery of judiciary?

**Let us start from the beginning.** Pension is a deferred part of the compensation earned through years of loyal government service. It is neither an ex gratia grant nor a matter of generosity; it is a matter of right, rooted in service law, constitutional principle of equality, and dignity after retirement. The Supreme Court of India has repeatedly recognized in landmark judgments that pensioners constitute a homogeneous class and that arbitrary distinctions between them based on the date of retirement violate Article 14 of the Constitution of India, which guarantees equality before law and equal protection of the laws. Yet, while the pension parity of Supreme Court Judges and Members of Parliament (MPs) is routinely maintained through laws and amendments, the ordinary civil pensioners have been subjected to discrimination through the Validation Act of 2025, which retrospectively denies parity in pension, violating both judicial precedents and constitutional guarantees.

**1. Parity in Pension for Supreme Court Judges: A Constitutionally Protected Principle:** The pension of Supreme Court Judges is governed by:- The Supreme Court Judges (Salaries and Conditions of Service) Act, 1958- The High Court and Supreme Court Judges (Salaries and Conditions of Service) Amendment Act, 2017- Rules framed under Article 125 of the Constitution of India.

Key Legal Provision: Section 17B of the 1958 Act ensures that pension is linked to the last drawn salary and revised whenever pay scales are revised for serving judges. The parity is preserved through legislative amendments whenever pay commissions revise the emoluments.

Constitutional Basis:- Article 125(2): Parliament determines the salaries, allowances, and pensions of Supreme Court Judges.

Article 14: Ensures equality among all individuals similarly situated; judges who retired earlier cannot be treated unequally merely on the basis of the date of retirement.

Judicial Affirmation: The Supreme Court itself recognizes parity in pensions for judges as necessary to uphold the dignity of the institution. Their pensions are notionally refixed whenever the pay of the serving judges' is revised. This ensures equality between past and present retirees.

## **2. Parity and Incremental Pension for Members of Parliament (MPs):**

The pension of MPs is governed by the Salary, Allowances and Pension of Members of Parliament Act, 1954 and Amendments enacted from time to time (latest significant amendments in 2010 and 2018).

Key Provisions:- MPs are entitled to a basic pension after 5 years of service. For each additional year of service beyond 5 years, an incremental amount is added to the pension. Parity is maintained whenever the Parliament revises the pensions of sitting and former MPs. There is no discrimination based on the date of retirement. For example, under the 2018 Amendment, the pension of MPs was revised, and the incremental increase per additional year of service was maintained uniformly for all, regardless of when they retired.

**3. OROP for Defence Service Pensioners:** Parity in pension of old and new pensioners has been maintained and you have made it loud and clear that they will not be affected by the Validation Act.

**4. Discriminatory Treatment of Civil Pensioners under the Validation Act, 2025:** In stark contrast, the Central Government enacted the Validation of the Central Civil Services (Pension) Rules and Principles for Expenditure on Pension Liabilities from

the Consolidated Fund of India Act, 2025. This law seeks to validate past discriminatory orders that denied parity in pension to pre-2006 retirees, despite the clear rulings of courts and tribunals in favor of such parity.

Effect of the Validation Act:- It overrides favorable court rulings for parity. Denies parity to pensioners solely on the ground of retirement date. Protects Executive orders from judicial scrutiny through retrospective validation. Frustrates pending litigation by declaring discriminatory executive action.

Violation of Article 14: This retroactive validation violates the doctrine of equality as laid down in Article 14. It creates a distinction among identically placed pensioners based solely on their date of retirement, which has been consistently struck down by courts. Relevant Judgments:

(1). D.S. Nakara vs. Union of India (1983) 1 SCC 3052. R.L. Marwah vs. Union of India (1992) Supp

(2) SCC 6053. All India Judges Association vs. Union of India (1992) 1 SCC 119

**5. The Constitutional and Moral Fallacy:** The Validation Act exposes the State's double standards:- Judges and MPs receive parity, recognizing the dignity of their service.- Ordinary pensioners, despite similar long service to the Republic, are denied parity through a retrospective law crafted solely to defeat judicially established rights. This not only offends Article 14 but also erodes faith in the rule of law and violates principles of natural justice. The courts have clearly said pensions are a right, not charity. The date of retirement cannot lawfully determine whether a pensioner deserves parity.

**6. Abuse of Legislative Power:** The Validation Act was introduced without adequate debate or consultation, aimed solely at protecting the Executive from the consequences of unlawful action. It usurps judicial functions, nullifies judgments by legislative fiat, and undermines the doctrine of separation of powers. Such retrospective legislation undermines the

independence of judiciary and violates settled legal principles. It strikes at the heart of constitutional governance.

**Conclusion: Equality Must Prevail:** If parity is necessary to uphold the dignity of retired judges, ex-servicemen and MPs, the same principle must apply to every pensioner who served the nation. Pension cannot be governed by privilege; it must be governed by principle. The Validation Act, 2025, in its present form, is a blatant violation of Article 14, defies established judicial precedents, and must be challenged both in courts and public discourse. Equality cannot be selective. The law cannot privilege judges and MPs while denying the same justice to ordinary pensioners.

The question remains stark and unanswered: If judges, ex-servicemen and MPs deserve parity, why not those who served the same Republic with equal dedication, under the same Constitution?

**Footnotes and References:**

1. Article 14, Constitution of India – Equality before law and equal protection of the laws. 2. Article 125(2), Constitution of India – Parliament's authority to fix service conditions of Supreme Court Judges. 3. Supreme Court Judges (Salaries and Conditions of Service) Act, 1958, as amended. 4. Salary, Allowances and Pension of Members of Parliament Act, 1954, as amended. 5. Validation of the Central Civil Services (Pension) Rules and Principles for Expenditure on Pension Liabilities from the Consolidated Fund of India Act, 2021. 6. D.S. Nakara vs. Union of India (1983) 1 SCC 305 – Landmark case on pension parity. 7. R.L. Marwah vs. Union of India (1992) Supp (2) SCC 605 – Reinforced Nakara's principles. 8. All India Judges Association vs. Union of India (1992) 1 SCC 119 – Ensured fairness in judges' pensions and service conditions.

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*Hitler's dictatorship rested on the constitutional foundation of a single law, the Enabling Law. ... Alan Bullock*

## **Another Letter**

No. KCGPA/Pension/25/ dated August 28, 2025

To

Smt Nirmala Sitharaman,  
Hon'ble Union Minister of Finance  
15, Safdarjung Road, New Delhi-110011  
Tel: 23793791, 23793792  
+919848544469  
Mail: nsitharaman@nic.in

Subject: Representation against making distinctions among pensioners and for maintaining parity in pension for all – past, present and future

### **Facts**

1. The Central Civil Services (Pension) Rules, 1972 governed pensionary rights of Central Government employees until replaced by the CCS (Pension) Rules, 2021.
2. Neither the 1972 Rules nor the 2021 Rules contained any provision expressly authorizing the Central Government to classify or “distinguish among pensioners” on the basis of date of retirement or the date of implementation of Pay Commission recommendations.
3. The practice of differentiation arose only through executive instructions and office memoranda, which granted revised pensionary benefits prospectively from specified dates linked to acceptance of Pay Commission reports.
4. This practice was challenged before the Hon'ble Supreme Court. In D.S. Nakara v. Union of India (1982) 2 SCC 141, the Court held that pensioners constitute a single class and that arbitrary cut-off dates for extending benefits violate



## Article 14 of the Constitution.

5. In later cases, certain distinctions were permitted on narrow grounds. However, the central principle laid down in *Nakara* — that pensioners are one homogeneous class — has never been overruled.

6. In Part IV of the Finance Act, 2025, Parliament retrospectively validated the Government's power, with effect from 1 June 1972, to “distinguish among pensioners” based on date of retirement or date of effect of pay commission recommendations. This is the first time such a phrase was introduced in law.

### **Issues:**

1. Whether pensioners, who have rendered the same length and nature of service under the same employer, can be treated unequally merely because of the date of their retirement.

2. Whether retrospective legislative validation of a power to “distinguish among pensioners” is consistent with Article 14 and the doctrine of vested rights.

3. Whether fiscal considerations alone can justify hostile discrimination among similarly placed pensioners.

### **Grounds:**

1. Violation of Article 14: Pension is a measure of socio-economic justice. Arbitrary distinctions based solely on dates of retirement lack any rational nexus with the purpose of pension and offend equality before law.

2. Doctrine of Vested Rights: Pension is a deferred portion

of wages earned for past service. Once crystallized under service conditions, it cannot be retrospectively curtailed or diluted by subsequent legislative declarations.

3. Binding Precedent in Nakara: The Hon'ble Supreme Court in D.S. Nakara unequivocally held that all pensioners form a homogeneous class. The classification struck down in Nakara is directly analogous to the present practice of date-based distinctions.

4. Financial Burden Not Justification: The State cannot rely on financial constraints to justify discrimination. If funds permit enhancement for one set of pensioners, denial to another set similarly placed is impermissible.

5. Legitimate Expectation & Rule of Law: For over four decades, pensioners were governed by rules that contained no empowering clause to distinguish among them. The sudden retrospective introduction of such a power in 2025 defeats legitimate expectations and undermines the rule of law.

6. International Norms: International labour standards and comparative jurisprudence emphasize equality and non-discrimination in social security. Indian constitutional interpretation has often drawn upon such principles to give expansive meaning to equality rights.

**Prayer:** In view of the above, it is most respectfully prayed that:

1. The principle of parity in pensions be reaffirmed, ensuring that all pensioners — past, present, and future — are treated as one class for the purpose of pension fixation and revision.

2. The retrospective validation under the Finance Act, 2025 that empowers the Government to “distinguish among pensioners” be reconsidered, modified, or read down to conform to Article 14 of the Constitution.

3. Any executive or legislative measure that introduces arbitrary date-based classifications in pensions be declared contrary to the spirit of the Constitution and the principle laid down in D.S. Nakara.

4. The Government be directed to ensure uniform application of pension revisions across all pensioners of the same rank and length of service, regardless of their date of retirement.

Respectfully Submitted for and on behalf of all Pensioners,  
Girish Kanagotagi,  
President, Karnataka Central Government  
Pensioners' Association, Bengaluru

Shri Kapil Sibal, Advocate, Supreme Court and his team has prepared a draft petition for consideration of the National Forum of Pensioners' Association. All the associations are engaged in examining the petition.

## **No Return to Old Pension Scheme**

To an unstarred question No.3454 dated 11 August 2025, from Shri Amra Ram on (a) whether the Government intends to implement old Pension Scheme, if so, the time by which the Government proposes to implement this scheme and if not, the reasons therefor;

(b) whether the Government proposes to return the corpus of New Pension Scheme to the States which have implemented

old pension scheme, if so, the details thereof and if not, the reasons therefor; and

(c) the number of States which have implemented old pension scheme along with the amount of pension fund deposited with the Government by these States and the time by which the fund is likely to be returned to the States?

**Answer by :** Shri Pankaj Chaudhary, Minister Of State For Finance.

(a) There is no proposal under consideration of the Government of India for restoration of Old Pension Scheme (OPS) in respect of Central Government employees. The Government had moved away from OPS due to its unsustainable fiscal liability on the Government exchequer.

(b) & (c) The State Governments which have informed the Government/Pension Fund Regulatory and Development Authority (PFRDA) about reversion from National Pension System (NPS) to OPS and the details of pension fund under NPS as on 31.07.2025 are as below:

Chhattisgarh – Rs. 22,499.80; Himachal Pradesh – Rs. 11,111.93; Jharkhand – Rs. 14,368.67; Punjab – Rs. 31,960.43; and, Rajasthan – Rs. 50,884.11

There is no provision under the Pension Fund Regulatory and Development Authority (PFRDA) Act, 2013, read along with PFRDA (Exits and Withdrawals under the National Pension System) Regulations, 2015, and other relevant Regulations, vide which the accumulated corpus of the subscribers towards National Pension System can be refunded and deposited back to the State Government.

**To a starred question No 308** earlier by Shri Sudama Prasad & Shri Utkarsh Verma Madhur on the same issue, Smt. Nirmala Sitharaman, Finance Minister, replied that the Government has no proposal under consideration to restore the Old Pension Scheme (OPS) for Central Government employees

covered under the National Pension System (NPS). OPS was discontinued due to its unsustainable fiscal burden on the exchequer. NPS is a defined-contribution scheme introduced from 1 January 2004 (excluding armed forces). To improve pensionary benefits under NPS, a Committee chaired by the then Finance Secretary was constituted. Based on stakeholder inputs, the Unified Pension Scheme (UPS) was introduced under NPS to offer defined benefits post-retirement. She further clarified that UPS was introduced by a Government notification on 24 January 2025, not merely via a press release. Under UPS, an assured retirement payout of 50% of the average basic pay during the last 12 months before retirement is provided, subject to a minimum of 25 years of qualifying service. If service is shorter, a proportionate payout is enabled. To another question, she replied that the definition of 'family' is structured to ensure assured payouts while maintaining fiscal sustainability. Moreover, UPS opt-in employees are eligible for benefits under the CCS (Pension) Rules, 2021, or the CCS (Extraordinary Pension) Rules, 2023, in the event of death in service or discharge due to invalidation or disablement.

If there is no struggle, there is no progress. Human progress is neither automatic nor inevitable... Every step toward the goal of justice requires sacrifice, suffering, and struggle; the tireless exertions and passionate concern of dedicated individuals.

..... Martin Luther King, Jr.

## On Eighth CPC

To an unstarred question No. 2642 (August 12, 2025) in Rajya Sabha from Shri Javed Ali Khan, Shri Pankaj Chaudhary, MoS/ Finance replied as below on the reason for the delay of 7 months:

Inputs for the terms of reference of the Eighth CPC had been sought from the Ministry of Defence, Ministry of Home Affairs, Department of Personnel & Training, and all the States

vide communications dated 17.01.2025 and 17.02.2025. The inputs sought are still being received. The official notification will be issued in due course, and the Chairperson and Members of the 8th CPC will be appointed thereafter.

## **On Entries in the PPO**

The Ministry Of Defence (Office of the JS & CAO) has vide No. A/51734/MISC/CAO/PensionCell issued, following procedure for updation /correction of pensioner's details and addition of eligible dependent family member in PPO

1. The CAO Pension & Grievance Cell has been receiving numerous queries regarding the procedure for updation/correction of pensioner's details and addition of eligible dependent family members in PPO. For the convenience of pensioners and ready reference, the existing procedures/rules are outlined below:

### (i) Updation of personal details:

Pensioners can update their personal details such as mobile number, email address, and date of birth by logging into the SPARSH Portal.

For correction of date of birth, supporting documents such as Date of Birth certificate/Matriculation certificate/Affidavit from an Executive Magistrate must be uploaded.

### (ii) Addition of eligible dependent family member:

For adding an unmarried/divorced/widowed daughter or disabled child as a dependent family member, an application along with the following documents must be submitted to CAO/Pension Cell:

- a) Family details showing status of all children of the pensioner with date of birth, marital status, and income status.
- b) Family details form duly verified and signed by a Gazetted Officer.

- c) Divorce decree (for a divorced daughter) or Death Certificate of husband (for a widowed daughter).
- d) PwBD (Persons with Benchmark Disability) certificate along with a certificate of inability to earn livelihood.
- e) Income certificate issued by the Revenue Department/Civil Authority.
- f) Affidavit regarding marital status issued by an Executive Magistrate in case of a divorced/widowed daughter.
- g) Copies of PAN card and Aadhaar card of the pensioner, claimant, and other dependent family members.

2. Pensioners are advised to ensure that the uploaded documents are clear, legible, and in the required format to facilitate a smooth updation process. (Signed by Dr. Henuka Rai)  
SAO, CAO/Pension Cell.

For government employees, two main pension options exist: the **Unified Pension Scheme (UPS)** and the **National Pension System (NPS)**.

UPS promises certainty — a **guaranteed pension equal to 50% of your last drawn basic pay**, with a minimum of ₹10,000 per month after 10 years of service. It is inflation-protected, comes with family pension benefits, and even provides an **extra lump sum at retirement without cutting into the pension**. In short, it removes market risk and offers predictable retirement security.

The NPS, on the other hand, is **market-linked and contribution-based**. Returns depend on how your corpus grows through investments in equity and bonds. It gives flexibility to choose fund managers and asset allocation, and it is portable across jobs and sectors — but the pension amount is uncertain, depending on market performance and annuity rates.

Simply put, *choose UPS for guaranteed peace of mind, NPS for growth potential and flexibility, but take risk.*

## Employees' Pension Scheme- Need for All Facts

How much a retiree gets from EPFO after 30 years of service as lump sum and as pension?

There is a lot of debate on the claim that the employees and workers covered under the Employees Provident Fund Scheme are getting too less amount as pension. But, no one explains the complete retirement package. We have taken it from open sources. The readers are free to reach their own conclusions.

After 30 years of service, a retiree's lump-sum and pension from the EPFO depend on their salary. Pension calculations are subject to a maximum pensionable salary, while the lump sum (Provident Fund) amount is based on the actual salary and interest accrued.

Assumptions for calculations: The following calculations assume a fixed Basic Pay (plus Dearness Allowance) throughout the 30-year career. The standard salary capping rules are applied, meaning contributions to the pension fund are based on a maximum of ₹15,000 per month.

### Scenario 1: Salary below or equal to ₹15,000

For an employee with a Basic Pay of ₹15,000 for 30 years, here's an estimate of the lump sum and pension.

Lump sum (EPF amount)

- Monthly contributions: Employee's share:  $₹15,000 \times 12\% = ₹1,800$  and Employer's share:  $₹15,000 \times 3.67\% = ₹550.50$  (the rest of the employer's 12% goes to the pension fund)
- Total corpus at retirement: Over 30 years, the EPF balance (employee + employer shares + compounding interest) would



accumulate to approximately ₹22.6 lakh (assuming an average interest rate of 8.15% per annum).

Monthly pension (EPS amount):

- Pension calculation formula: (Pensionable Salary x Pensionable Service) / 70.
- Bonus years: An employee who has completed 20 years of service receives a 2-year bonus, making the Pensionable Service 22 years.
- Calculation for 30 years service:  $(₹15,000 \times 32) / 70 = ₹6,857$  per month.

### Scenario 2: Salary above ₹15,000

For an employee with a Basic Pay of ₹50,000 throughout their career, here's how the higher salary affects their benefits.

Lump sum (EPF amount): Monthly contributions:

- Employee's share:  $₹50,000 \times 12\% = ₹6,000$  (all goes to the EPF).
- Employer's share to EPF:  $(₹50,000 \times 12\%) - ₹1,250$  (max EPS contribution) = ₹4,750.
- Total monthly EPF contribution:  $₹6,000 + ₹4,750 = ₹10,750$ .
- Total corpus at retirement:
- Over 30 years, this would accumulate to approximately ₹73.8 lakh (assuming an average interest rate of 8.15% per annum).

Monthly pension (EPS amount): The pensionable salary is capped at ₹15,000 per month for contributions made after September 1, 2014.

- Calculation:  $(₹15,000 \times 32) / 70 = ₹6,857$  per month.
- Higher pension option: The Supreme Court in 2022 allowed certain employees who were contributing above the wage ceiling

to opt for a higher pension based on their actual salary. The deadline to apply was in 2023, and eligibility depends on specific criteria.

Key points for retirees:

- **Mandatory contribution:** Both you and your employer contribute 12% of your basic salary (plus Dearness Allowance, if applicable).
- **Contribution split:** The employee's entire 12% goes to the Employees' Provident Fund (EPF), which is the lump sum portion. Out of the employer's 12% contribution, 8.33% goes to the pension fund (EPS), with the rest (3.67%) going to the EPF.
- **Pensionable service:** For pension calculation, any service period of six months or more is rounded up to the nearest full year. A minimum of 10 years of service is required to be eligible for a monthly pension.
- **Calculation factors:** The final amounts depend on your contribution history, salary, and the prevailing interest rates. You can use online calculators provided by the EPFO or financial websites to get a more personalized estimate.

Employees' Pension Scheme (EPS), 1995 under EPFO covers a very wide set of establishments, including government-owned/public sector industries as well as private ones, but not Central/State government civil servants (they have their own pension schemes). Non-executive staff of Central & State PSUs (steel plants, BHEL, BEL, Coal India, etc., who were not covered under the old Defined Benefit pensions). Contract and casual workers in PSUs and government departments (who are treated as private employees for PF purposes). Workers in cooperative societies, mills, transport undertakings, and other semi-government establishments where EPFO rules apply.

In short, each industry has its own pay structure, rules and regulations for working hours, leave etc. Some have separate

perks also. Also, the private industries have a wide scope for manipulation. Many employers avoid getting registered under EPF scheme by showing less number of workers. Many collect employees' contributions but do not remit the amount to the scheme. Many employees in the EPFO too are not beyond manipulation. Thus, the EPFO is in a complete mess. There is a need for rationalisation of the scheme itself, based on the lessons learnt from the Unified Pension Scheme. But, the private employers should cooperate and join hands with the authorities in the best interest of the employees. The employees should be made aware of the nuances of the scheme, their rights, obligations and duties, especially when they switch jobs.

## **False Propaganda in Social Media**

### **How to Recognize and Respond?**

In the past few years, social media has become a powerful tool for both good and bad. It connects people, spreads knowledge, and gives everyone a voice. But it is also being misused to spread false propaganda, fake stories, and even deepfake videos. These are not just harmless jokes; they can cheat people of money, damage reputations, and mislead society.

1. **How False Propaganda Works?** False propaganda is usually spread in the following ways:

Fake News Articles: Websites that look like newspapers or TV channels publish sensational headlines to attract clicks. For example, some sites copied the design of BBC or CNN and ran fake investment stories with celebrity photos.

Deepfake Videos: Using artificial intelligence, fraudsters create videos where a famous person seems to speak words they never said. Recently, deepfake clips of Amitabh Bachchan, Virat Kohli, and even Sadhguru were circulated to promote fraudulent schemes.

Fabricated Social Media Posts: Criminals open fake accounts in the name of public personalities. They post about miracle health products, instant loan apps, or cryptocurrency profits. Many innocent people trust these names and lose money.

Forwarded Messages: WhatsApp groups and Facebook pages are filled with messages that begin with “Share this with everyone immediately.” Often these are half-truths or complete lies, designed to create fear or anger.

## 2. Real-Life Examples include

Investment Scams: Fake videos have shown respected business leaders like Mukesh Ambani and Narayana Murthy “recommending” an app that can double your money. Thousands of people were cheated.

Health Lies: Deepfakes of famous doctors, such as Dr. Naresh Trehan, were used to push fake treatments. Patients who believed these messages delayed proper care.

Political Manipulation: During elections, videos are spread showing leaders saying insulting or communal things. Many of these are altered clips meant to divide society.

Entertainment Hoaxes: Faces of popular actors like Rashmika Mandanna and Alia Bhatt were misused in inappropriate videos. These were widely shared before they could be reported and taken down.

3. Why Platforms Don’t Always Stop It? Many people ask, ‘if we can see that these videos are fake, why doesn’t Facebook or YouTube remove them immediately?’ The truth is, these platforms receive millions of uploads every day. Their systems often label the content as “false” instead of removing it. Some posts hide behind the excuse of being “parody” or “satire.” By the time action is taken, the false content may have already reached lakhs of people. The damage is done.

**What Should a Reader Do?** Every reader has the power to fight false propaganda. Here are some simple steps:

1. Pause Before Sharing: If a post makes you angry or excited, don't forward it immediately. Stop and think—could this be fake?
2. Check the Source: Is the website or account verified? Trusted news sites and official pages are safer than unknown blogs.
3. Search Elsewhere: Type the headline or claim into Google or YouTube. If it is true, many reliable sources will report it. If only one unknown site carries it, be suspicious.
4. Look for Signs of Editing: Lip movements that don't match, strange accents, blurred backgrounds—these are common in deepfake videos.
5. Report and Warn: Use the “report” button on Facebook, Instagram, or YouTube. Also, inform friends and family that it is false.
6. Follow Official Clarifications: Many celebrities, doctors, and leaders issue statements on their official handles. Trust these over random forwards.
7. Educate Others: Especially senior citizens or school children, who are more likely to trust WhatsApp forwards, need guidance on spotting fakes.

*Note: False propaganda in social media is like poison in drinking water. It spreads quickly, mixes with truth, and harms those who consume it without question. But we are not helpless. With awareness, careful thinking, and responsible sharing, the readers can protect themselves and others. In short, don't believe everything you see. Don't share until you are sure. Truth is the best protection against propaganda.*

*I know now why confusion in government is not only tolerated but encouraged. A confused people can make no clear demands.*

*.... John Steinbeck*

## CGHS & Health Matters

### Procedure for Applying for a CGHS Card

1. Visit the official CGHS portal at [cghs.mohfw.gov.in](http://cghs.mohfw.gov.in).
2. Navigate to “Apply for CGHS Card” available at the top of the homepage and follow the on-screen instructions to complete the online application.
3. After submission, the application and uploaded documents (should be cleared) will be verified. (The uploaded documents should be clear, detailed, and viewable).
  - \* If any discrepancies are found, the application will be rejected at the DA (Dealing Assistant) module level.
  - \* The status of the application can be checked by revisiting the “Apply for CGHS Card” section on the portal, and log in with your registered mobile no.
4. Once your application is approved, a payment link will be generated, and you will also receive an SMS notification. This link will be available when you log in again under the ‘Apply for CGHS Card’ section.
5. After making the payment through this link, the CGHS card can be downloaded directly from the portal.

*Note: In case you didn't receive any SMS for payment or rejection of application, kindly check your status by revisiting the “Apply for CGHS Card” section on the portal, and log in with your registered mobile no.*

#### **Important Note:**

Do not make payment separately through the Bharatkosh portal before applying for the CGHS card, as it will not be considered valid for issuance.

***Live as if you were to die tomorrow. Learn as if you were to live forever .... Mahatma Gandhi***

## ZAC Meeting of CGHS Bengaluru

The monthly Zonal Advisory Committee meeting was held on 30 July 2025 with Dr. Vijayalakshmi Mohan, AD CGHS Bengaluru in chair. Officials, representatives of pensioners, empanelled hospitals and JanAushadhi suppliers participated. The highlights of the discussion are given below.

**1. Facilities at CGHS Office:** A request was made for a fan for people waiting outside. The office will check and provide if possible. Drinking water is available; security can be approached for help.

**2. Ayurveda Dispensary (Domlur):** Shortage of pharmacists; services are affected.

Request to provide an Ayurveda doctor at least once a week—under consideration.

**3. Space for Wellness Centres (WCs):** New buildings needed at Jayanagar and Gangenahalli. BSNL building near Gangenahalli identified but BSNL is reluctant to give a smaller space required.

**4. New Wellness Centres in Karnataka:** Hubballi: Renovation in progress, may open in about a month after staff sanction. Mangaluru, Udupi, Shivamogga: BSNL buildings identified, awaiting further orders.

**5. Sahakaranagar WC:** At present open only on Tuesday & Friday. Feasibility of keeping it open on 3 days (Mon, Wed, Fri) to be examined.

**6. Hospital-related Issues:** No hospital refuses CGHS-supplied medicines; if any case arises, it should be reported.

\* Implants (case of Shri Jagadeeshwariah): Permission for all required implants has now been given.

\* Aster RV Hospital asked to upgrade private ward beds, allow specialist appointments, and clear pending claims (~₹25 lakh).

**7. Medicines:** General medicines are given for 3 months. Life-

saving chemo/cancer drugs are issued for each cycle and not in bulk for 3 months, in order to ensure efficacy.

**8. CGHS Cards:** Regarding complaints that the family pensioners cannot add children to their cards, It was clarified that some applications (April 2025) were delayed due to technical glitches in new CDAC software. They are now being cleared in order.

Any errors in new cards (validity, gender, spelling) will be corrected whenever reported.

**9. JanAushadi:** Demand for adequate stocks will be made and supply ensured.

The meeting focused on improving facilities in WCs, speeding up card issue, ensuring proper medicine supply, resolving hospital problems, and starting new centres in Karnataka.

## **KCGPA Activities**

### **Minutes of EC Meeting held on 19-08-2025**

The Executive Committee of the Association met on August 19, 2025 at its office premises with the main agenda of reviewing the preparations for the 49<sup>th</sup> Annual General Body Meeting to be held on September 13, 2025 at Hotel Samrat Residency, Seshadripuram, Bengaluru. It is just to remind our members again about the date and venue of the AGM.

The meeting with a full quorum reviewed the preparations made so far and the remaining tasks to be completed in the coming days. The President announced that Dr. C. M. Manjunath, the renowned cardiologist and Member of Parliament, has kindly agreed to grace the inaugural function of the AGM.

The Secretary read the minutes of the previous meeting. There was little need to discuss the 8<sup>th</sup> CPC, Validation Act or period for repayment of commutation amount as all the developments over



the issues were reaching the readers of the Pensioners' Digest. However, he said there was a lot of misinformation on social media and cautioned them to ignore such posts and give correct information.

The meeting expressed its dissatisfaction over the Government's attitude towards the pensioners, as exhibited in its passage of Validation Act. It approved the plan of the leaders in Delhi to file a PIL in Supreme Court and appoint Mr. Kapil Sibal as the advocate. The meeting also decided to contribute some money towards the struggle fund, through CCCGPA.

The meeting expressed its disappointment at the delay in adjudication of several cases in the Supreme Court related to the pension issues. It showed concern that several pensioners may not get justice in their lifetimes.

The meeting noted with satisfaction the progress in listing the veteran members who should be felicitated at the AGM. It was informed that each such member is being called over the phone to confirm their presence for felicitation.

*Please make generous donations without which the Association can not sustain itself. Please send your contributions to  
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Canara Bank, Sadasivanagar Branch, Bengaluru;*

## **Thanks to our Donors and subscribers**

The following payments were received during August 2025. We are grateful to the members for their contributions and support. We thank them and expect continued generosity from all.

Name (Smt/Shri/Dr.)	M.No	Recpt No.	Donation	MF	PD Subscription Rs.	Year
Girish C Kanagotgi	1351	3575			400	03/2027
Krishna Prakash	1094	3571	500		400	03/2027
Krishnappa D.	1386	3570			1000	03/2030
Mahadevappa K. (New Member)	1541	3577		500	800	03/2029
Manju M. (New Member)	1540	3574		500	600	03/2028
Muraleedharan	1346	3568			400	03/2027
Pillai G.M.	0912	3569			200	03/2028
Purushothama (New Member)	1539	3573		500	600	03/2028
Ravi D. (New Member)	1538	3572		500	800	03/2029
Renukanath K.N. (New Member)	1537	3567		500	600	03/2028
Rizwana Sharief (w/o Shariff R.A. M.No.1119)	-----	3576	3000			
Venkatesha Murthy C.A.	1428	3578			600	03/2028
Yugal Kishor Singh, Non member, Bihar.	-----	3566	500			

### Welcome to the New Members who joined us in August 2025.

M. No.	Name and address	Age/ DoB	Department	Email/phone No.
1537	Renukanath KN, No.85, 'INCHARA', 1 <sup>st</sup> Main, CQAL Layout, Attur, Yelahanka, Bengaluru 560 064	01.09 .1955	CQAL, Min of Def	<a href="mailto:Girijags05@gmail.com">Girijags05@gmail.com</a> 97423 51483
1538	Ravi D, No.04, Durgadevi Enclave, GF 002, Nagarbhavi 2 <sup>nd</sup> Stage, 4 <sup>th</sup> Block, Near SBI Malagala, Bengaluru 560 091	21.12 .1963	CQAR, Min of Def	<a href="mailto:drawiblr@yahoo.co.in">drawiblr@yahoo.co.in</a> 83100 47394
1539	Purushothama, No.344/7, 57 <sup>th</sup> 'D' Cross, 3 <sup>rd</sup> Block, Rajajinagar, Bengaluru 560 010	18.03 .1965	CQAR, Min of Def	<a href="mailto:Purush344@gmail.com">Purush344@gmail.com</a> 95354 45301
1540	Manju M, No.14/6, Juganahalli, 2 <sup>nd</sup> Block, Rajajinagar, Bengaluru 560 010	28.04 .1963	ESIC	<a href="mailto:Manjum281963@gmail.com">Manjum281963@gmail.com</a> 77609 84447

1541	Mahadevappa K, No.29, Sri Ranga, Sai Lotus, Sai Nisarga Layout, Channasandra, Rajarajeswari Nagar, Bengaluru 560 098	12.04 .1942	EE, Min of Water Resources	<a href="mailto:Mahaadevappa.k@gmail.com">Mahaadevappa.k@gmail.com</a> 94484 11543
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*1. 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.*

*2. Please donate liberally and help us help you better.*

*3. Please send your feedback on Pensioners' Digest. Give some good suggestions to improve it further.*

### OFFICE-BEARERS

President:	Girish Kanagotagi	Tel: 9980021280
Vice-President:	Venugopalachar S.V	Tel. 9448943355
Secretary:	Nagaratnam R	Tel: 9632454725
Jt. Secretary	Srikanth R K	Tel: 9148817910
Treasurer:	Murthy R S N	Tel. 9731663662
<u>Executive Committee Members: S/Shri</u>		
G.M.Pillai / 9945805625; Krishna Prakash / 9731058891		
D.Krishnappa / 9980188785 Dr.S.Chatterjee / 9342858587		
C.A..Venkatesha Murthy / 9845027457		
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Ph: 080-23468438 Email: <a href="mailto:cgpakarn@gmail.com">cgpakarn@gmail.com</a>		

*It's the action, not the fruit of the action, that's important. You have to do the right thing. It may not be in your power, may not be in your time, that there'll be any fruit. But that doesn't mean you stop doing the right thing. You may never know what results come from your action. But if you do nothing, there will be no result.*

*... Mahatma Gandhi*

**THE KARNATAKA  
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