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**KARNATAKA POSTS AND TELECOMMUNICATIONS
PENSIONERS' ASSOCIATION (R)**

(KSR Act 1960, REG. No. 1069/98-99)

(FORMERLY RMS PENSIONERS' ASSOCIATION)

Registered as "A Wholly Charitable Trust" U/S 12A of I.T. Act 1961

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**Celebration of Pensioners' Day, Demonstration against
"Validation of Pension Rules" & Terms of reference of 8th C P C and
Successful Completion of Digital Life Certificate Campaign 2025**

Pensioners' Day was observed by the Coordination Committee of Central Government Pensioners Associations Karnataka (CCCGPA-K) and its affiliate Pensioners Associations on 17th December, 2025 at Udaya Bhanu Kala Sangha, R K Layout, Bengaluru 560019.



Dr H S Prasanna, Additional Director, CGHS Bengaluru (3rd from left) was the Chief Guest in Pensioners' Day Celebrations. Dr Ravindra Y Asangi, Chief Medical Officer, CPIO (HQ), Nodal Officer, Empanelled HCOs (2nd from left) was the Guest of Honour. Others on the dais: from left Sri S Radhakrishna, GS, Sri K B Krishna Rao, President, Sri P.Gangadhara Rao, Vice- President CCCGPA-K, and Sri G.Babu, President KP&TPA



Dr. H.S. Prasanna AD, CGHS,
Chief Guest Addressing the Pensioners



Dr. H.S. Prasanna, AD, CGHS, Bg.
the Chief Guest being honoured



Dr. Ravindra, speaking on
CGHS issues: explaining through a PPT

17-12-2025

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Dr. Ravindra Y. Asangi,
CMO, CGHS being honoured



P. Gangadhara Rao,
Vice President, speaking



Sri Radhakrishna, GS,
CCCGPA, welcoming



A view of
Audience



B. Nagaraju, ECM KP&TPA
speaking on CGHS issues

Sri K.B.Krishna Rao, President CCCGPA, in his opening remarks spoke briefly about the significance of Pensioners Day and said that presence of Dr H S Prasanna, the new Additional Director, CGHS as the Chief Guest and Dr Ravindra Y Asangi, the Chief Medical Officer & Nodal Officer Empanelled Private Health Care , as the Guest of Honour in Pensioners Day celebrations has added more importance to the event as the Doctors will be answering issues raised by pensioners in the interactive session that would follow. Sri Rao said that CCCGPA-K has been having an extremely cordial relationship with the Additional Director and other Doctors who are receptive and considerate. He requested Sri Radhakrishna, G S, CCCGPA, to welcome the guests and others.

General Secretary explained the importance of Observance of 17th December as "National Pensioners' Day" referring to the famous Nakra Judgement delivered by the Honourable Supreme Court on 17-12-1982. Further, he said that on the occasion of this Pensioners' day an interactive session is being held with CGHS authorities to enlighten the beneficiaries with the latest changes that have been made to CGHS Rules regarding empanelment of Private HCOs and the revision of CGHS rates. Referring to the relationship with CGHS authorities he said it is very cordial and they are very helpful and try to solve most of the issues brought to their notice. He welcomed Dr. Prasanna and Dr. Ravindra to the Dias and requested them to address the pensioners. The G S requested the audience to seek clarifications, if any, only at the end.

Dr Prasanna, while referring to the co-ordination with the members of CCCGPA said that it is super cordial and CCGPA is extending full co-operation in settlement of many issues. Later he said that consequent on revision of CGHS package rates, many new hospitals and also those previously empanelled hospitals

that had opted out of CGHS, had shown interest and signing of MOA is under way and it may happen soon. In regard to revision of CGHS rates he recalled the efforts made by Dr. Vijayalakshmi Mohan former Additional Director and Dr Ravindra and others. Further, he said that once the process of signing of MoA is completed most of the issues of the CGHS beneficiaries may get resolved. He further said most of the issues brought to the notice of the CGHS by CCCGPA have been resolved. Later, he requested Dr Ravindra , Nodal Officer, CGHS to present the PoP prepared by them.

Dr. Ravindra, through a power point presentation explained topics like direct consultation with specialists at empanelled hospitals by the beneficiary aged 70 years and above, new CGHS rates, guidelines to claim medical reimbursement bills , systems to redress the grievances of the beneficiaries, procedure adopted by CGHS for empanelling a private hospital etc. Regarding CGHS rates he informed that now distinct classification is made to fix the rates between a NABH, non-NABH hospitals and super specialty hospitals and also rates are fixed considering the status of the city. Also, rates are not fixed merely by tender notification and many parameters are taken into account while fixing the rates. The revised list contains a clear definition of the tests. Also, he explained that many obsolete tests have been deleted and 405 new tests have been added to the list. He further explained that in the MoA, it has been clearly mentioned that each hospital should open a consumer helpline portal and should nominate at least two grievance settlement officers and their phone numbers should be furnished by the hospital. Dr. Ravindra also explained the rights of the beneficiaries besides the guideline for submitting the MRC. Dr Ravindra advised the beneficiaries to insist on issuance of a detailed bill for the extra amount collected by

the hospital and the beneficiaries should also indicate the amount collected from them by the hospitals in the feedback that they furnish after the treatment. He also advised all to submit the nomination form which will be made available to all. He said that to avoid fraudulent claims, a number of steps have been introduced like taking the geo-tagged photo of the beneficiary on his/her visit to the hospital & authentication by One Time Password (OTP) received on the registered mobile phone of the beneficiary etc. He requested the beneficiaries to be co-operative and comply with the instructions issued by CGHS to avoid fraudulent claims by the Hospitals. Dr. Ravindra while referring to treatment for patients above 70 years, informed that with a single reference one can consult with 5 Specialists in the same hospital and can also undergo investigations costing up to 3000 rupees without further referral from the wellness centre.

Dr. Ravindra informed the beneficiaries further that the rates now include some of the disposables also but not the cosmetics. Führer, he said under new MoA, hospitals cannot refuse any treatment giving the reason that a particular treatment at the hospital is out-sourced. He mentioned that some patients are in the habit of undergoing unnecessary blood tests very frequently like HB1 AC, Lipid Profile, Potassium level etc.

He informed the beneficiaries that while making dual claims, (From Health Insurance Companies and CGHS) the beneficiary should insist and get the final settlement copy from the Insurer and not from the hospitals so that claim can be settled much earlier by CGHS. Referring to the demand about opening of CGHS Wellness center at each District Head Quarter, he said there is a proposal to get one private hospital empanelled under CGHS at each district HQ depending upon the numbers of beneficiaries in that district. Empanelment of at least one hospital in each district will provide health care facilities to pensioners especially during a medical emergency.

Dr. Ravindra, ending his power point presentation, said that in case of emergency treatment at Private Hospitals the reimbursement will be made at non-NABH rates. Also, he said that CGHS has migrated to new software and application for new card is to be submitted only online whereas, renewal can be done offline.

General Secretary, Radhakrishna thanked the CGHS authorities for presenting very good informative PoP and requested the members to seek any clarification required.

One of the members requested to educate both the pensioner as well as HCOs and also to share the PoP with all as it contains a lot of useful information.

CGHS authorities while agreeing to share the PoP said that they are ready to address more such meets if a venue is provided by any association.

General Secretary brought to the notice of the CGHS authorities that Fortis Hospital is insisting on the beneficiaries to purchase the medicine required for dialysis from the medical store of the hospital and is not agreeing to prescribe the one issued by the Wellness Center. Secretary informed that the medicine costs about 4000/- and the patient has to shell out from his pocket and this has to be viewed seriously. R.V Aster Hospital is not allotting Special wards though the beneficiaries are entitled to it.

Sri Jagannatha Rao, Vice President, AIBSNLWA suggested that an interactive session with the hospital also may be conducted.

Sri M.Basavaraju, & Sri Vishwanath suggested to educate the HCOs by bringing to their notice the "Dos and Don'ts"

Sri Lakshman complained that there is no proper co-ordination in Koranmangala wellness center and the staff is asking the copies of documents repeatedly for settling the cases.

Dr Prasanna, AD CGHS, responded to the issues raised by the pensioners and said that some issues may be settled when the new MoA comes into effect.

Sri Mallikarjuna informed that for some administrative reason PPO was not issued to him and CGHS is not issuing CGHS card based on the information available with the pay slip submitted by him.

He was informed that CGHS card is issued only when final PPO is issued to him.

The interactive session ended after the Doctors answered the queries raised by the Pensioners.

Dr. H.S. Prasanna, AD, CGHS and Dr. Ravindra CMO, were felicitated by the President Krishna Rao, Vice-President Gangadhara Rao, Genl. Sec. S. Radhakrishna and G. Babu President KP & TPA. The Chief Guest and the Guest of honour were seen off by the Management Committee, CCCGPA.

(Photos: pages 1&2)

CO-ORDINATION COMMITTEE OF CENTRAL GOVERNMENT PENSIONERS ASSOCIATIONS KARNATAKA

Demonstration against "Validation of Pension Rules" and Terms of reference of 8th CPC and Proceedings of the Management Committee Meeting held on 17-12-2025

The Management Committee meeting of CCCGPA –K was held on 17-12-2025 at Udayabhanu Kala Sangha, Bengaluru -560019 under the Presidentship of Sri K.B.Krishna Rao. Meeting began at 10.30 hours and was attended by about 230 members from various affiliate associations.

General Secretary, Sri Radhakrishna, while welcoming the gathering announced that before taking up the agenda for discussion, demonstration against the "Validation of Pension Rules" and an interactive session with the CGHS Doctors will be held. He then requested all to assemble in front of the building for the demonstration.

All pensioners assembled in the compound of Udayabhanu Kalasangha building. General Secretary informed the gathering that the National Coordination Committee of Pensioners Associations (NCCPA) & the Forum of Civil Pensioners Associations (FCPA) have chalked out many agitational programmes against the "Validation of Pension Rules" passed as part IV of the Finance Act 2025

by the Parliament in the budget session on 26-3-2025, gazetted on 29-3-2025. He also informed that the FCPA has called for holding demonstrations during December 2025 and to conduct a signature campaign demanding amendments to the Terms of Reference of the 8th CPC to delete the word "unfunded" and to include "Revision of pension of Pre- 2026 pensioners". Briefing on these issues, the General Secretary informed that the Government has mentioned in the ToR that the expenditure being incurred on pension is unfunded and therefore the Pay Commission must keep this aspect in view while recommending revision of pension, which is retrograde and hence the Forum of Civil Pensioners' Associations has called upon the Pensioners Associations in the country to submit a memorandum to the Honourable P.M. on the demands. He said that CCCGPA has drafted a memorandum to be submitted to the P M and requested all to sign the same which will be forwarded to the Secretary General NCCPA for submission to the PMO. He requested the President to Speak on the issue.

President, Sri Krishna Rao informed the gathering that the NCCPA had called upon all Pensioners Associations to form a Forum of Civil Pensioners Associations at each state to carry out the agitational programmes and to strengthen to unity of pensioners. He further said that in Karnataka, CCCGPA Karnataka was established in 1998 which has unified the Associations in the State and as of now 32 Pensioners Associations in the State are its affiliates. Therefore, CCCGPA felt that there is no need to form another Forum of Association in the state and CCCGPA will participate in all the agitations planned by NCCPA/FCPA. He also gave a brief account of the agitational programmes planned so far by NCCPA/FCPA in which CCCGPA actively participated and sent reports with photographs to the Forum.

Explaining the Validation of Pension Rules passed by the Parliament, he said that the Government has assumed absolute powers to determine the date of implementation of the recommendation of the 8th CPC, and its applicability or otherwise to existing pensioners. More distressing is the fact that the Govt, through the Validation clause, has bestowed upon itself the authority to classify pensioners into different groups based on the dates of their retirement which is against the 'Nakra Judgment' passed by the Hon'ble Supreme Court on 17-12-1982 which is considered as the "Magna Carta" of Pensioners. The apprehension among the pensioners is that the report of the 8th CPC regarding revision of pension may NOT be made applicable to the

existing pensioners. Referring to the Terms of Reference of the 8th CPC, he said that there is no mention of revision of pension of pre-2026 pensioners in the TOR unlike the TOR of the previous CPCs, the 6th & 7th, which had prescribed that the Pay Commission must consider revision of pension of the past pensioners also.

Continuing, the president said in the last virtual meeting arranged by FCPA, it was decided that each pensioner shall address the Honorable PM. by writing an individual Post Card. However, some Associations felt that it is not feasible due to non-availability of Post-Cards in large numbers and hence the pensioners can send e-mail to the PMO. However, CCCGPA-K is conducting a mass signature campaign and a Memorandum to the PM signed by all pensioners will be submitted. Individual Pensioners Associations may also send similar memorandums signed by their members. Individual pensioners may also send emails if they so wish.

He further informed that the writ petition filed by 17 Pensioners Associations, including KP&TPA, AIBSNLPWA, CPBA & AUTONOMOUS BODY OF PENSIONERS ASSCIATIONS in the Honourable Supreme Court against the "Validation of Pension Rules" was admitted on 17-11-2025 and may come up for hearing in the month of January 2026.

The demonstration ended with shouting of slogans against the "Validation of Pension Rules" and the Terms of Reference of 8th CPC.

(Photos: Pages 15)

Donation to Association November-December 2025				
SI No.	Name Sri / Smt.	Membership No.	Amount Rs.	Receipt No.
1	Kamala Srinivasan	3662	10001	7013
2	K. Sivadas	1265	1000	7359
3	M. Krishnamurthy	2689	1000	7358
4	P. Ramachandra Rao	3241	1000	7311

CGHS Extension Counter at Hubballi

The CGHS extension counter was opened at Hubballi on 13-12-2025 in the New Chittaguppi Hospital Building, Sri Siddappa Kambli Road, behind HDMC, Hubballi.

The W C was inaugurated by Sri Pralhad Joshi, the Hon'ble Minister of Consumer Affairs, Food and Public Distribution, Govt of India, in the presence of Dr. Rudresh Ghali, Commissioner, HDMC, Hubballi, Sri Santosh Chavan, Dy. Mayor, Sri Pradeep Shettar, MLC, Sri Mahesh Tenginkai, MLA, Hubballi (Central), Smt. Jyoti Patil, Hon'ble Mayor, HDMC, Hubballi, Dr. Honnamma, Addl. Director (HQ), CGHS, New Delhi, and Sri Senthil Kumar, Corporator, Ward No.77, Hubballi.

Dr. Prasanna, AD, CGHS, Bengaluru, Dr. Ravindra, CMO and Dr. Rangamma, CMO

O/oAD,CGHS were present at the inauguration of the extension counter of the Wellness Centre

KP&TPA has been strongly pursuing the issue regarding opening of a CGHS Wellness Centre at Hubballi for many years and the Executive Committee is highly elated that a Wellness Centre, though an extension counter, has finally come into existence with the inauguration of the centre.

The Association will continue its efforts to ensure opening of a full-fledged CGHS WC at Hubballi. A regular Wellness Centre is sure to come up shortly as the Health Ministry, in reply to a question by a Member of Parliament, has stated in the parliament that it has been agreed in principle to establish a regular WC at Hubballi.

(Photos in page 15)

News from Affiliates

All India Central Government Pensioners' Association, Dharwad

PENSIONERS DAY 2025

The Association observed PENSIONERS DAY on 17.12.2025 at the premises of Eshwara Devasthana, Gandhinagar, Dharwad. Smt. N Nagalakshmi, Retd. Asst. Chief Accounts Officer, Vice- President, Karnataka P&T Pensioners' Association, Bengaluru was the Chief Guest. Sri M.S.Hagaragi, President of the Association, presided.

About 300 pensioners were present. Smt. Nagalakshmi at the outset, spoke about K P&T PA, its standing among the Pensioners Associations and its recognition by the Govt. of India, Department of Pension and Pensioners Welfare under the National E-Governance Plan.

Thereafter, she spoke in detail about Pension, Family Pension and other pension related issues laying more emphasis on the 8th Central Pay Commission and its Terms of reference. She congratulated the Associations for its efforts in opening of CGHS WC at Hubballi and thanked the Hon'ble Central Minister Sri Pralhad joshi for his keen interest in ensuring establishment of CGHS at Hubballi which will cater to the health care facilities of thousands of Pensioners.

Pensioners aged 75+ were felicitated.

(Photos in page 15)

Circle Level Pension Adalat on 20-01-2026

O/o. the Chief Postmaster General, Karnataka Circle, Bengaluru has informed that the Circle Level Pension Adalat will be held on 20-01-2026 at the Office of the CPMG, Karnataka Circle, Palace Road, Bengaluru 560001.

Pensioners, retired from Karnataka Postal

Circle, who have grievances, if any, may submit their representation to the Assistant Accounts Officer, (Accounts & Pension) O/o. the CPMG by Speed Post or through Email ID: accts.ka@indiapost.gov.in before 05-01-2026

CO-ORDINATION COMMITTEE OF CENTRAL GOVERNMENT PENSIONERS ASSOCIATIONS KARNATAKA

Proceedings of CCCGPA Management Committee Meeting & Successful completion of Digital Life Certificate Campaign-2025

The Management Committee Meeting commenced at 14.30 Hrs after observance of Pensioners Day and the Interactive Session with CGHS Doctors under the Presidentship of Sri K.B.Krishna Rao

General Secretary Sri Radhakrishna read the AGENDA after welcoming all placed it for adoption.

AGENDA

1. Confirmation of the minutes of the last Management Committee Meeting held on 15.03.2025
2. Observance of Pensioners Day
3. Interaction with CGHS authorities regarding revised rates and Migration to TMS 2.0 with reference to CGHS Office Memoranda on (I) on-boarding to NHA IT plot forms dated 19.08.2025 and (ii) CGHS rates issued vide O.M. dated 03.10.2025.
4. Recognizing the services of Coordinators and Volunteers of DLC Campaign -2025
5. 8th Central Pay Commission and its terms of reference
6. Health Care -CGHS issues , Non CGHS areas and Pensioners of Autonomous and statutory bodies
7. Development regarding 'Validation of Pension Rules" Writ Petition in Supreme Court
8. Any other subject with the permission of the chair.

Items in the agenda were taken for detailed discussion after adoption.

1. Confirmation of the minutes of the last Management Committee Meeting held on 15.03.2025

General Secretary informed that in the last meeting held at Hotel Shanti Sagar Basaveshwaranagar, discussion was held on the items to be included in the draft of

memorandum to be submitted to the 8th CPC. Items included in the PoP made by Sri P S Prasad, Secretary Ground Water Supply Pensioners Association and Jt. Secretary CCCGPA were included in the draft. General Secretary informed that a final shape is being given to the draft by a Committee appointed by NCCPA and it is likely to be submitted to the 8th CPC when the Pay Commission calls for submission of Memorandums from Pensioners'Association. He said that NCCPA has suggested including in the Memorandum the demand for enhancement of the rates of pension and family pension from the existing rates. Some members suggested that the draft of the Memorandum may be shared in the WhatsApp group so that all can go through the draft. This was agreed to.

Items 2, 3 , 7. General Secretary said that discussions in respect of items 2, 3 and 7 were already made in the morning session.

4. Recognizing the services of Coordinators and Volunteers of DLC Campaign -2025

President said that the item was included in the Agenda especially to recognize the services extended by the volunteers from the Associations affiliated to CCCGPAvz., KPTPA, Coffee Board Pensioners Association, KGCPA, and Survey of India Pensioners Association and thank them for their yeomen service to the Pensioners Community. Many Sponsors and Coordinators extended their helping hands in organization of DLC camps during the year 2025. Continuing he said this year with 72 volunteers 53 DLC camps were held, 36 in Bengaluru and 17 in other cities of the State. He hailed the selfless services of all volunteers and said that some of them travelled across Bengaluru city and some of them out of Bengaluru to places like Mysuru, Shimoga, Chickmagaluru, Nanjangud, Chamarajanagar,

Virajpet, Ponnampet, Chitradurga, Davanagere, Kolar, Thumakuru, Hassan and Tirupathi in A.P. They travelled far and wide meeting the travel expenses from their own pockets. Some of the volunteers visited Old Age Homes, Hospitals to help the infirm pensioners to register their life certificate. They visited thousands of homes of aged pensioners, some of whom were bedridden & unable to move out to attend DLC camps and helped them in submitting their DLC from the confines of their homes. Further, Sri Rao informed that this year, a total number of 4141 DLCs have been generated, 2695 in DLC camps and 1446 during house visits. He said that perhaps, none of the other Associations has generated so many except AIBSNLPWA. President said further that, the service rendered by these associations was highly appreciated by the Department of Pension and Pensioners Welfare during the virtual meeting. Later he requested Sri Anantharamu, Jt.Secretary KP&TPA to read out the list of DLC camps and DLCs generated.

Sri Anantharamu informed that the number of house visits made by the volunteers for providing doorstep service to pensioners was 1446 and the number generated in DLC camps is 2695. Thus, totally a record number of 4141 DLCs have been generated so far improving upon last year's performance during which 3500 DLCs were generated. He gave the details of DLC generated by each of the volunteers during House Visits and in DLC camps. General Secretary conveyed his personal thanks and also on behalf of the affiliates of CCCGPA to all volunteers for their selfless services.

5. 8th Central Pay Commission and its terms of reference

Sri Radhakrishna, General Secretary said that in the ToR of 8th CPC, it has been mentioned that the expenditure being incurred on pension is unfunded and therefore the Pay Commission must keep this aspect in view while recommending revision of pension which is quite unfair. In this regard he quoted the

observations made by many eminent personalities and the opinion of many Courts stating that pension is not a gift or bounty and it is the right of the pensioner. The recent decision by the Government to classify pensioners into groups on the basis of their dates of retirement is against the Nakra judgment. Hence the Forum of Civil Pensioners Association is urging the Government to delete the word 'unfunded'. Regarding submission of common memorandum, he said the draft is ready and, in the memorandum, NCCPA has suggested that 70% of the last pay should be the pension. He further said that it is learnt that 8th CPC will be considered as having been constituted from 01.01.2026 and report will be submitted after 18 months from 01.01.2026.

Sri V.Gopal wanted to know as to whether any committee has been formed to meet the CPC when the CPC calls for its physical meeting with the stake holders like the last CPCs. Answering to his query, Sri Krishna Rao recalled that the Late B.Sadashiva Rao, the first President of KPTPA & CCCGPA, had drafted the memorandum to the 6th CPC single handedly and it was accepted by the committee (of which Sri Sadashiva Rao was the Vice-Chairman), specially constituted to finalize the common memorandum to be submitted to the 6th CPC. Sri Krishna Rao recalled that Com. S.K Vyas, the late G S, NCCPA, took the initiative to prepare the memorandum for the 7th CPC and all the demands suggested by CCCGPA in the meeting at Chennai, attended by Sri Radhakrishna and himself were included in the memorandum submitted to the 7th CPC. President said that when NCCPA calls for any inputs for the memorandum for the 8th CPC, CCCGPA is always ready to provide them. Sri Gopal and Sri Sadananda suggested to share the draft of the memorandum in WhatsApp group or in the website of the Association so that interested members can go through it. This was agreed to.

6. Health Care -CGHS issues, Non CGHS areas and Pensioners of Autonomous and Statutory Bodies

Both President and General Secretary opined that the discussion on CGHS requires a separate day and due to constraint of time it cannot be discussed in detail. General Secretary informed that from a reliable source it has come to his notice that in principle Government has decided not to open any more

wellness centers at present and is planning to empanel at least one hospital in each district headquarters. He said this may be useful for in-patient treatment only and there is no information how the OPD claims will be settled. Anyway, this has to be watched carefully.

9. Any other subject with the permission of the chair.

No issues were raised by the pensioners and meeting concluded at 15.30 hours

Holidays to be observed in Central Government Offices in Karnataka during the year 2026

S.No.	Holiday	Date	Day
1	Makara Sankranti	14-01-2026	Wednesday
2	Republic Day	26-01-2026	Monday
3.	Ugadi	19-03-2026	Thursday
4.	Idul'Fitr	21-03-2026	Saturday
5.	Mahavir Jayanti	31-03-2026	Tuesday
6	Good Friday	03-04-2026	Friday
7	Buddha Purnima	01-05-2026	Friday
8.	Id-ul-Zuha (Bakrid)	27-05-2026	Wednesday
9.	Muharram	26-06-2026	Friday
10.	Independence Day	15-08-2026	Saturday
11.	Milad Un Nabi /Id-E-Milad Prophet Mohammad's Birthday	26-08-2026	Wednesday
12.	Ganesha Chaturthi	14-09-2026	Monday
13.	Mahatma Gandhi's Birthday	02-10-2026	Friday
14	Dussehra/ Vijayadashami	20-10-2026	Tuesday
15	Deepavali (Diwali)	08-11-2026	Sunday
16.	Guru Nanak's Birthday	24-11-2026	Tuesday
17.	Christmas Day	25-12-2026	Friday

ALL INDIA CONSUMER PRICE INDEX

Month	CPI Base 2016=100	CPI Base 2001=100	12 Months Total	Monthly average	7th CPC	DR due
					% increase over 261.42	
Dec. 2024	143.7	143.7 X 2.88= 414	4893	407.75	55.975	55% from Jan 2025
June. 2025	145	145 X 2.88= 418	4962	413.50	58.17	58% from 1st July 2025
Oct. 2025	147.7	147.7 X 2.88= 425	5006	417.16	59.57	

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

RENEWAL OF SUBSCRIPTION FOR THE JOURNAL

Many Members/Subscribers have not yet renewed their subscription for the year 2024-25 (July 2024 to June 2025). They are requested to renew their subscription for 2024-25 and 2025-26 now to continue to receive the journal. Amount of subscription- Members - Rs.180/- Subscribers- Rs.240/-per year. Amount

may be credited to the association's Bank Account No. 36418697411 IFSC: SBIN 0009045- SBI NTI Layout Branch, Vidyaranyapura, Bengaluru 560097. Account Holder: Karnataka P&T Pensioners' Association. **May also be paid by Scanning the QR Code in Page 13**

The under mentioned members are requested to renew their subscription

Sl No.	Mem. No	Name	Validity of Subscription Ended in	Sl No.	Mem. No	Name	Validity of Subscription Ended in
1	3500	Prabha.R.Rao	May.25	29	3534	Ramachandra. D. Belguam	Jun.25
2	3501	Bangali.N.M	May.25	30	3535	Subhashchandra.N. Koppal	Jun.25
3	3502	Lalitha.M.N	May.25	31	3536	Chandrika Bai.K	Jun.25
4	3503	Sumangala.B.K	May.25	32	3537	Chakrapani.K.B	Jun.25
5	3504	Sanganal Math.S.S	May.25	33	3538	Gopalakrishna.G	Jun.25
6	3505	Totappa	May.25	34	3539	Umesh.B.S	Jun.25
7	3507	Shaik Buden	May.25	35	3540	Katyayini.P.S	Jun.25
8	3508	Rajeshwari.R	May.25	36	3541	Mohamed Ismail	Jun.25
9	3510	K.G.Krishna Murthy	May.25	37	3542	Nagarathna.B	Jun.25
10	3511	Bhojaraj	May.25	38	3545	Basappaiah	Jun.25
11	3513	T.K.Gopal	May.25	39	3548	Venkateshulu.R	Jun.25
12	3514	H.Y.Nagaraj	Jun.25	40	3549	Shanmugam.V	Jun.25
13	3515	Lakshmanaswamy	Jun.25	41	3550	Chaya Shree.V	Jun.25
14	3517	L.Sreenivasamurthy	Jun.25	42	3551	Srikantha.R.G	Jun.25
15	3518	V.Shashikala	Jun.25	43	3553	Sarita Ramesh Terdal	Jul.25
16	3519	Meera.D kulkarni	Jun.25	44	3554	Tukarama.N	Jul.25
17	3520	K.Dakshayanamma	Jun.25	45	3555	Manjaiah.K	Jul.25
18	3521	Y.Chandraprabha	Jun.25	46	3557	Padma.M	Jul.25
19	3522	R.Bettaiah	Jun.25	47	3559	Udayakumar.N	Jul.25
20	3523	D.T.Kotappa	Jun.25	48	3560	Varadaraja	Aug.25
21	3524	G.Mallikarjunaiah	Jun.25	49	3561	Venkataswamy.P	Aug.25
22	3525	S.lakshminarayana	Jun.25	50	3562	Seetharam.N	Aug.25
23	3526	R.Siddalingappa	Jun.25	51	3563	Channa Subbarayappa.D	Aug.25
24	3527	T.K.Narayanappa	Jun.25	52	3564	Vanaja.D	Aug.25
25	3529	S.Parimala	Jun.25	53	3565	Radha.P	Aug.25
26	3531	Manjula.R.t	Jun.25	54	3568	Prakasha Rao	Aug.25
27	3532	Narayana Naik.B	Jun.25	55	3573	Jagadisha.S	Aug.25
28	3533	Shivanadappa.S.B	Jun.25	56	3574	Revanna	Aug.25

Sl No.	Mem. No	Name	Validity of Subscription Ended in	Sl No.	Mem. No	Name	Validity of Subscription Ended in
57	3575	Selvarani.R	Aug.25	74	3599	Rajani.R	Nov.25
58	3576	Prabhavathi.PG	Aug.25	75	3600	Jyothi.S.P	Nov.25
59	3579	Yuvarajan.S	Aug.25	76	3602	Shivarudrappa.T	Nov.25
60	3582	Srinivasan.M.P	Aug.25	77	3603	Sathyanarayana.H.R	Nov.25
61	3583	Lakshmi.M.S	Aug.25	78	3604	Appajachari.J.C	Nov.25
62	3585	Vijaya.S	Aug.25	79	3605	Josna Sridhar	Nov.25
63	3586	Sujatha.J.A	Sep.25	80	3606	Ravishankar.D	Nov.25
64	3587	Narayanaswamy.M	Sep.25	81	3607	Shrilatha	Nov.25
65	3588	Raju	Sep.25	82	3608	Kamala Mohan	Nov.25
66	3590	Krishnamurthy.N.V	Sep.25	83	3609	Narasimha.U.G	Nov.25
67	3591	Nagasudha.A	Oct.25	84	3610	Venkatachalaiah.K	Nov.25
68	3592	Sreejesh Babu.N.T	Oct.25	85	3611	Shashiprabha.S	Dec.25
69	3593	Gayathri Devi	Oct.25	86	3613	Manjanna.N	Dec.25
70	3594	Gopala Rao.K	Oct.25	87	3614	Sridhar.S.K	Dec.25
71	3595	Nagarathnamma.N	Oct.25	88	3615	Hala Naik.B.H	Dec.25
72	3597	Giriyappa.G.T	Oct.25	89	3616	Shekharappa.G	Dec.25
73	3598	Prasanna Kumar D.S	Oct.25	90	3617	Megharaju.N	Dec.25

Subscription received for Pensioners' Champion during November-December 2025

Rs.180/- Smt./Sri	Rs. 180/- Smt./Sri	Rs. 360/- Smt/Sri	Rs. 720/- Smt./Sri
1597 N. Subbulakshmi	3543 A Sampath	3070 Vishwanath Rao	2588 H B Harisingh
1774 G.S. Shetty	xxx Muralidhar		3169 A.S.Rajan
2689 M. Krishnamurthy	xxx Mohammed 40	Rs. 456/- Smt/Sri	Rs. 900/- Smt/Sri
2770 A.N. Venkatesh		2684 T C Chandra	1580 B. A. Jayaramu
3233 J. Sridhar	Rs. 200/- Smt/Sri	Rs. 540/- Smt/Sri	2999 Y R Kanna Bhatta
	1909 R Megharajan	2360 K R Kambaiah	

WE WELCOME THE FOLLOWING NEWLY ENROLLED MEMBERS

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	C.Chodaiah	SSPOs, Bengaluru West Division, Bengaluru	LM 3756
2	B.S.Basavarajappa	Mail Overseer, Chamarajanagar Sub Post Office. Chamarajanagar	LM 3757
3	S.Chandrashekhar	Assistant Engineer, Postal Civil Sub Division, Mangaluru	LM 3758
4	Ayatha Meera Kumar	Assistant Engineer, Postal Civil Circle, Bengaluru	LM 3759
5	Radhamma	Head Clerk, Rail Wheel Factory, Yelahanka. Bangalore	ALM 3760
6	Raghavendra Padi	AGM, O/o CGM Telecom, Ulsoor, Bengaluru	LM 3761
7	G.Monie	Postal Assistant, Rajajinagar Head Post Office, Bengaluru	LM 3762

Central Government Holidays in January, 2026

Makara Sankaranti	14-01-2026	Wednesday
Republic Day	26-01-2026	Monday

For the Attention of Pensioners

Payment of Family Pension to the Spouse

The association was recently informed that there has been some delay in payment of family pension to the spouse of a deceased pensioner. Enquiries revealed that the name of the spouse and the date of birth indicated in the PPO did not match with those found in the Aadhaar and Pan Cards. Though the name was similar in pronunciation, the spellings differed. The Aadhaar and Pan cards had only the year of birth written in them whereas in the PPO, the year of birth was written with the date & month. As both the name of the spouse and the date of birth as found in the PPO did not match exactly with Aadhaar/Pan, obviously, this resulted in the

Pension Disbursing Agency making some inquiries into the matter and requiring the applicant to submit some more documents including an Affidavit, copies of PPO, Aadhaar & PAN Card etc.

All the Pensioners, may, therefore, ensure that the name and date of birth of their spouse are correctly entered both in the PPO and in all other documents viz. Aadhaar, Pan Card etc. that are required to be submitted along with the application for family pension by the spouse, which would facilitate timely payment of family pension to the spouse and without any hassles

News from Affiliates - Pensioners Day Posts and RMS Pensioners' Association, Kalaburgi

The Association observed PENSIONERS DAY on 18.12.2025 at the premises of Karnataka Hindi Prachara Sabha. Around 250 pensioners from Kalaburgi, Yadagir, Sahabad and Shorapur attended the event.

Sri Kalyana Rao, President of the Association presided. Sri S N Yewoorkar, Secretary and Sri Malleshapp Gudur Asst. Secretary took active part in conducting the proceedings.

Smt. N Nagalakshmi, Retd. Asst. Chief Accounts Officer, Vice- President, Karnataka P&T Pensioners' Association, Bengaluru was the Chief Guest. In her address, Smt. Nagalakshmi spoke about Pension ,Family Pension matters and the initiative being taken by KP&TPA regarding redress of grievances of pensioners. Speaking about 8th CPC, she explained the terms of reference of the Pay Commission.

Pensioners aged 80+aged pensioners were felicitated

(Photos in page 15)

Status regarding opening of New CGHS WC in Karnataka

1) **Mangaluru, Udupi and Shivamogga**
Posts of General Duty Medical Officers, Pharmacists, Junior Health Administrative Assistants and Nursing Officers sanctioned for the Wellness Centres to be opened at Mangaluru, Udupi and Shivamogga:- Ref: MoH&FW OM No.F.Mo.Z15025/38//2023/DIR/CGHS dated 17-09-2025

2) **Hubballi & Sahakaranagar** Opening of Full fledged Wellness Centres at Hubballi & Sahakaranagar, Bengaluru **approved in principle**. Honourable Central Minister Sri Pralhad Joshi has mentioned this about Hubballi W C in his speech at the inauguration of the extension counter of CGHS WC at Hubballi on 13-12-2025

PAYMENTS TO THE ASSOCIATION

Payment of subscription for the journal "Pensioners' Champion" and Donations for the Association **MADE EASY**.

Money Can now be transferred to the association's Bank account through UPI Google pay / Phone pay by scanning the QR Code printed alongside

After entering the amount please type your membership number and name in the box "Add a note" seen below the amount in Google pay and "Add a Message" seen in Phone Pay.



Application for CGHS Card Step-by-Step Guide to Apply for CGHS Pensioner Card

Step 1: Visit the CGHS Website

Open your computer browser and go to:
<https://cghs.mohfw.gov.in>

Step 2: Click on “Apply for CGHS Card”

You will see this option on the home page.
Click it.

Step 3: Read the Instructions

“Instruction for Filling Application” Page will open.

Read the instructions carefully and click “Continue” at the bottom.

Step 4: Enter Mobile Number

Type your mobile number and verify it using OTP

Step 5: Choose the Correct Option

Please select:

(a) Retired Employee applying for Pensioner CGHS Card

Step 6: Fill in the Application Form

Now, fill in the details:

- Personal Information of Main Cardholder
- Upload Required Documents (PPO, FMA etc.)
- Pensioner Department Details
- Add Dependent Details (if needed with supporting documents)
- Add Nominee Details (optional)

Step 7: Preview and Submit

Check all the details.

Then click “Save”—you will get an Acknowledgement Number. Please note it down.

Step 8: Wait for Approval

Your application will go to CGHS for DA Verification and AD's for approval.

Once approved, you will receive a payment message on your Registered mobile number

Step 9: Make Payment

Click the link sent to your mobile OR
Go to <https://cghs.mohfw.gov.in> again.

Then click “Apply for CGHS Card” and enter your registered mobile number.

Step 10: Choose Payment Option

Check the “amount to be paid”

Choose:

Online Payment (preferred)

Step 11: Online Payment via BharatKosh

On choosing Online, you will be redirected to: <https://bharatkosh.gov.in>

Make the payment and download the receipt.

Step 12: Get CGHS Card and Ben ID After payment:

- Go back to <https://cghs.mohfw.gov.in>
- You can now see your CGHS Ben ID
- You can also download your e-CGHS Card

Video Tutorial

<https://www.youtube.com/@PMUGroupC-DAC>

OBITUARY

Sri V.R. Janarthanam, ALM 985, Retd. Section Head, O/o. the Controller of Imports and

Exports, Pondicherry, expired on 13-12-2025 at the age of 94 years.

The Executive Committee, KP&TPA expresses its heartfelt condolences to the members of the bereaved family

BSNL IDA

IDA from 1-07-2025 - 227. 1% (0.6% Increases over - April 25 rate of 226.5%)

IDA from 1-10-2025 - 233. 2% (6.1% Increases over - July 25 rate of 227.1%) (order page ??)

Inauguration of CGHS Wellness Center at Huballi



Sri Pralhad Joshi, Hon'ble Central Minister speaking after inauguration of the WC



Dr. H.S. Prasanna, Additional Director CGHS, 5th from right and Dr. Rangamma CMO, CGHS, (7th) at the opening ceremony of the WC

Pensioners Day : AICGPA, Dharwad on 17-12-2025



Smt. Nagalakshmi, the Chief Guest, speaking on Pension and CGHS matters

Pensioners Day Posts and RMS Pen. Assn. Kalaburagi on 18-12-2025



Smt. Nagalakshmi, the Chief Guest at the venue. Sri D. Kalyana Rao, President, Postal and RMS Pen. Assn. (2nd from left) & Sri S.N. Yewoorkar, Sec. (1st from right) are seated on the dais. Sri R. Ashok, Superintendent of Post Offices, Kalaburagi (2nd from right)

DEMONSTRATION AGAINST VALIDATION OF PENSION RULES AND TOR OF 8TH CPC



Sri Krishna Rao, President, CCCGPA, speaking on the issue others on the platform (from left) Gangadhar Rao, Radhakrishna, Babu, Murugan



A view of the Demonstration by the Pensioners

DIGITAL LIFE CERTIFICATE CAMPAIGN - 2025

Camps / Sponsors / Doorstep Service



DLC Camp at Century Apartment
Konanakunte Cross on 7.11.2025



B. M. Devarajappa President
Sahakaranagar RWA.



A. Shivarama Setty, Sec
Sahakara Nagar RWA.



DLC Camp at Kolar on 9.11.2025



No. of Camps	53
Volunteers	93
DLCs generated in Camps	2695
DLCs Generated during Doorstep Service	1446
Total DLCs	4141



Regd. Journal

If undelivered, please return to:

**Karnataka Posts and
Telecommunications
Pensioners' Association (R)
165, 4th Main, 3rd Block, 3rd Stage,
Basaveshwaranagar,
Bengaluru-560 079.**

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