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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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**Protests against "Validation of Pension Rules" and
Non inclusion of revision of pension of existing pensioners in the
terms of reference of the 8th Central Pay Commission (8th CPC)**

STATE LEVEL CONVENTION: 08.03.2026



Central Trade Union Leaders, Com. K.N. Umesh, National Secretary, CITU, New Delhi,
Com. D.N. Vijayabhaskar, Gen. Sec, AITUC Karnataka State and Com. Vijayakumar,
Vice President Insurance Corporation Pensioners Association
were the main speakers at the convention



**Sri S. Radhakrishna GS,
Welcoming guests**



**Arrival of the Chief Guest
Com. U.N. Umesh, National Secretary, CITU**



**Sri Krishna Rao, President, speaking
about the significance of the convention**



**Ms. Juliana Vincent, Jt. G.S., CCCGPA, placing the
"Declaration" before the house for adoption**



Central Trade Union Leaders from Left: Com. Umesh National Secretary, CITU, Com. D.N. Vijaya Bhaskar GS AITUC Karnataka and Com. Vijayakumar, President, Insurance Corpn, Pensioners' Association addressing pensioners



**P. Gangadhara Rao, VP, CCCGPA,
proposing Vote of thanks**



State Level Convention on 08-03-2026 - Report

In response to the call given by the Forum of Civil Pensioners' Associations/ NCCPA, a State level Convention, to protest against passing of the "Validation of Pension Rules" as part 4 of Finance Act 2025 and non inclusion of the item regarding "Revision of pension of Pre- 2026 Pensioners" in the terms of reference of 8th Central pay Commission was organised by the Coordination Committee of Central Govt pensioners Associations Karnataka (CCCGPA-K) on 8th March, 2026 at the Auditorium, 6th Floor, Telecom House, Lok Bhavan Road, Bengaluru 560001.

A good number of Pensioners attended.

The meeting was addressed by : Com K.N. Umesh, National Secretary, CITU, New Delhi, Com D.N. Vijayabhaskar, General Secretary, AITUC Karnataka State and Com Vijayakumar, Vice President Insurance Corporation Pensioners Association.

After welcome speech by Com S. Radhakrishna, General Secretary, CCCGPA Karnataka, President Com K.B. Krishna Rao, in his introductory remarks explained the significance of the convention. He stated that after "Validation of Pension Rules" was adopted by the Parliament on 25th March 2025 as a part of Finance Act 2025, the pensioners all over the country, including Karnataka, conducted series of agitation programmes starting from April 4th 2025 urging the Government to withdraw Validation of Pension Rules incorporated in finance Act 2025. The programmes included Human chain, Dharna, Protest meetings and forwarding memorandum to the Prime Minister through the Governor of Karnataka. This convention is the concluding part of the second face of agitations. FCPA will be holding a virtual meeting on 12th March 2026 to decide future course of action.

After introductory remarks by the President, Com Julian Vincent, Joint General Secretary, read the draft declaration and placed

it for its consideration and adoption by the convention.

The declaration was unanimously adopted by the house.

Com K.N.Umesh, in his address, supporting the declaration, stated that the Validation of Pension Rules adopted as a part of Finance Act 2025 and non-inclusion of revision of pension of existing pensioners in the Terms of Reference of 8th CPC cannot be seen in isolation. These acts are part of Neo Liberal Economic Policies introduced in India in the year 1991. Introduction of NPS, non-revision of pensions of EPF-95 pensioners and non-revision of pensions of pensioners are all part of those policies. The policy makers consider payment of pension as a burden on the National exchequer and non productive. As a part of that policy, Validation of Pension Rules was introduced to further reduce expenditure on pension. Unless those economic policies are resisted and reversed such attacks on pensioners continue. He called upon pensioners to be a part of such common struggles against economic policies being pursued by the government. He assured full support of the Centre of Indian Trade Unions (CITU) to NCCPA/ FCPA and the Pensioners in their struggle against Validation of Pension Rules and the Terms of Reference of the 8th CPC.

Com Vijayabhaskar in his brief address endorsed the points made by Com Umesh and assured full support of AITUC to the struggles of pensioners.

Com Vijayakumar in his brief message extended full cooperation of Insurance Pensioners for Central Pensioners' struggle.

Com Krishna Rao, President in his concluding remarks, said that the speeches of all the 3 Trade Union Leaders were highly enlightening, informative and with a good

analysis of the issues daunting the minds of pensioners. He thanked the Leaders for assuring the support of their Unions in the cause of Pensioners Welfare.

Com P Gangadhar Rao, Vice President proposed vote of thanks.

Few photos of the programme posted in page -2 and the declaration adopted in the convention reproduced below:

Declaration Adopted in State Level Convention on 8th March 2026

The Coordination Committee of Central Government Pensioners Associations (CCCGPA) Karnataka in the Convention of Civil Pensioners held in Bengaluru on 8th March 2026 has adopted the following Declaration for submission to the Central Government. CCCGPA, on behalf of the Civil Pensioners, respectfully submits this declaration adopted in the convention to the Honourable Prime Minister of India and the Honourable Finance Minister of India for kind consideration.

This convention notes with serious concern the anguish among the Civil Pensioners across the country seen after adoption of the "Validation of the Central Civil Services (Pension) Rules and Principles for Expenditure on Pension Liabilities from the Consolidated Fund of India" as part IV of the Finance Act 2025 and non-inclusion of revision of pension of existing civil pensioners and revision of pension of BSNL pensioners and pensioners of Autonomous and Statutory bodies in the terms of reference of 8th CPC. This convention also notes with concern the usage of the phrase "The unfunded cost of non-contributory pension schemes" in the TOR indirectly indicating that payment of pension is a burden on the exchequer.

On 25.03.2025, the Central Government had adopted the Finance Bill 2025 and along with it adopted the validation of Pension Rules also as a part of the Finance Bill 2025. The

adoption of Validation Rules is violative of Article 14 of the Constitution which guarantees equality before law. This was clearly laid down in the landmark judgment of the Supreme Court in the D.S Nakara Vs Union of India delivered on 17-12-1982 by the Constitution Bench headed by then Chief Justice Sri.Y.V.Chadrachud.

The Supreme Court, in its Judgment, declared that Pensioners form a homogeneous class and therefore any differential treatment based on the date of retirement is discriminatory & unconstitutional. Extending the benefits of revision of pension exclusively for future pensioners and denying the same to existing pensioners is in direct contradiction to the Supreme Court verdict.

However, the Validation Rules now empowers the Central Government to classify pensioners based on their retirement date, thereby enabling it to deny revised pensionary benefits to past pensioners. This undermines constitutional principles, judicial authority, and the rule of law.

A Sword Hanging over Pensioners' Head

While the government has stated that it will continue with the 7th Central Pay Commission (CPC) recommendations, the adoption of this Validation Rules casts a long shadow over the future revision of pension of the existing pensioners. It acts like a Damocles' sword hanging over civil pensioners, threatening to fall at any time and erode their existing or expected rights.

Even if the 8th CPC upholds existing norms for revision of pension of existing pensioners, the Validation Rules gives the government unchecked power to discriminate against preexisting pensioners at any point in the future.

Unfunded Pension a Misnomer

One of the Terms of Reference (ToR) of 8 th CPC, as published in the Gazette in Para f (iii), mentions that "The unfunded cost of non-

contributory pension schemes”, must be kept in view by the Pay Commission while making recommendation regarding revision of pension. Though ToR does not explain what is non-contributory pension schemes, but it is evident that it applies to defined pension scheme. The expert bodies like 4th, 5th and 6th CPCs have held that pension is a deferred wage. The IV Pay Commission in Para 2.20 Part 2 of its report has observed: "but even though the Government service pension scheme in our country is noncontributory, it has been contended again by way of doctrinal approach, that this is not really so and that some allowance is made for the missing contribution while determining the salaries". The Centre for Economic Studies and Policy Institute for Social & Economic Change, Bangalore in a Study of Terminal Benefits of the Central Government Employees sponsored by the VI CPC had also observed that Civil Services Pension is in the nature of a deferred wage. It is well known that the principles guiding the pay package of civil servants is one of intentionally spreading out the compensation over a long period of time, thereby the wages paid out during the course of the work tenure is kept low by design, and the pension payments made during the retirement phase compensate for the low working wages.

Therefore this convention urges the government to amend the ToR of 8th CPC by deleting the humiliating phrase "Unfunded cost of non-contributory pension schemes".

A United National Forum against Injustice

The National Coordination Committee of Pensioners Associations (NCCPA), representing over 10 lakh pensioners across 37 affiliated associations, has joined hands with several other Pensioners Associations to form the Forum of Civil Pensioners Associations.

In the meeting on 10.06.2025, the Forum resolved to adopt a dual strategy:

* Organisational efforts (including mass

campaigns and public demonstrations), and

* Legal recourse to challenge the unconstitutional "Validation of Pension Rules."

Now, after successful campaign with series of agitation programmes, this convention is organised to appeal to Hon'ble Prime Minister to settle our urgent demands.

The Central Government, while continuing to offer generous benefits to corporate and private entities in the name of economic growth, has a moral and constitutional duty to protect the dignity and livelihood of its senior citizens who have served the nation with dedication.

Our Demands

The convention of central civil pensioners held in Bengaluru on 8th March 2026, therefore, solemnly appeals to the Honourable Prime Minister and the Central Government to agree to settle at the earliest following urgent demands

1. Withdraw the Validation of Pension Rules passed as a part of the Finance Act 2025.
2. Amend the Terms of Reference of 8th CPC to include revision of pension of existing civil pensioners, BSNL Pensioners, Autonomous and Statuary Bodies Pensioners.
3. Withdraw the phrase "Unfunded cost of non-contributory pension schemes" from the Terms of Reference of 8th CPC.
4. Ensure equal and fair treatment of all pensioners, irrespective of their date of retirement, in accordance with the Supreme Court judgment in Nakara vs Union of India case.

This Convention decides to continue to actively organise and participate in all the agitation programmes organised by the Forum of Civil Pensioners Associations till all the demands are achieved.

This Convention further resolves that a copy of the declaration be forwarded to Honourable Prime Minister of India and Honourable Finance Minister.

CGHS – Issuance of New Card to Dependent Children : CCCGPA-K had notified the issue in the Zonal Advisory Committee Meeting held on 06-03-2026 : Agenda Item proposed by KP&TPA

Karnataka Posts and Telecommunications Pensioners' Association, Bengaluru

(Registered under the Karnataka Societies Regn. Act 1960: No. 1069/98-99)

No. KPTPA/CGHS/NC/2025-26

dated at Bengaluru

the 19-03-2026

To

Dr. Satheesh Y.H.

Director, CGHS, CGHS Bhavan,
R K Puram, New Delhi 110066

Respected Sir,

Subject: Insistence on inclusion of the names of dependent Daughters, Sons, Brothers and Sisters in the Pension Payment Order (PPO) by CGHS for issuance of CGHS Cards.

Many pensioners have informed our association that the O/o the AD CGHS, Bengaluru asks the pensioner applicants for new CGHS card to get the names of their dependent Daughter etc. included in their PPO for issuing a CGHS card to such a member of the family of the pensioner. Instances have also been reported wherein CGHS cards were not issued to such dependent family members of pensioners in the absence of an entry of their names in the PPO.

2. It is pertinent to mention here that the definitions of family for Pension and CGHS are different and therefore the names of all the members of the family of pensioners cannot be found in the PPO.

3. In the PPO, other than the name of spouse, the names of permanently disabled child and dependent parents and disabled siblings can be entered by the Accounts officer of the Pay and Accounts Office, **if there is no other member who is eligible for family pension**, if an application in form 8 is submitted by the pensioner/family pensioner. **Reference:** Rule 63 (e) & (f) of CCS (Pension) Rules 2021

4. The names of a dependent **Daughter/Son/ Brother /Sister cannot be entered in the PPO unless they are eligible for family pension.** Therefore, CGHS must not require the pensioners to get the names of such family members entered in their PPOs. ie. The family members whose names are not required to be entered in the PPO by the Pay & Accounts Office.

5. However, a retiring govt servant must submit details of his/her family in Form 4 which shall include all relevant details relating to spouse, all children, parents and disabled siblings (**whether or not eligible for family pension**). **Reference : Rule 50: (a) (1) & 15 (e).**

6. **It is, therefore, earnestly requested that suitable instructions may please be issued to all the concerned officers in CGHS to accept Family details furnished by the pensioner in Form 4, duly attested by the Head of the Office, in addition to a copy of the PPO, so that authentic documents with details of all the members of the family of the pensioner who are eligible for CGHS facilities are made available for issuance of CGHS cards to the pensioner and the members of his family. Uploading of scanned copy of Form 4 along with the application for CGHS card may also please be permitted**

Thanking you Sir,

Yours faithfully
Sd/-

Note: CCCGPA-K had notified the above issue in the Zonal Advisory Committee Meeting held on 06-03-2026 : Agenda Item proposed by KP&TPA

8th Central Pay Commission

The 8th Central Pay Commission invites Memorandum / Representations from the Central Govt. Employees/ Pensioners/Service Associations/Unions

Representation / Memorandum / Suggestions must be submitted in a **structured format** on the link available in 8th CPC website : [https:// 8th cpc.gov.in](https://8thcpc.gov.in) OR My government portal: <https://mygov.in>:

Note: - Paper based memoranda/hard copies/pdf/emails of the memorandum are not being entertained by the pay Commission.

The online Submission will begin on **5th March 2026** and will be closed on **30th April 2026** There is a limit of 3500 characters for each theme :

Please enter your concerns/views against the themes below.

Total 9 Main Questions

Pay Matters

Q1. What concerns / views do you have related to pay matters?

Select those which are applicable:

Basic Pay

Minimum Pay

Increment/Annual Increment

Level in Pay Matrix

Maximum of Pay Level

Any Other

Allowances

Q2. What concerns / views do you face related to Allowances?

Select those which are applicable:

Dearness Allowance

Allowance Related to Qualifications

Allowance Related to Additional Duty or Extra Duty or Working on Holidays,

Allowance Related to Capacity Building or Knowledge Upgradation or Trainings

Allowance Related to Deputation or Posting

Allowance Related to Housing including HRA

Allowance Related to Performance, Merit, Good service, etc

Allowance Related to Risk and Hardship

Allowance Related to Travel including Travelling Allowance

Allowance Related to Sports

Allowance Related to Uniform

Allowance Related to Running Staff

Any other

Advances

Q3. What concerns / views do you face related to Advances?

Select those which are applicable:

Related to Personal Computer

Related to House Building

Any other

Facilities

Q4. What concerns / views do you face related to Facilities?

Select those which are applicable:

Leave

Group Insurance including CGEGIS

Exgratia/ Compensation

Medical Facility

Provident Fund including GPF

Leave Travel Concession

Any other

Performance Incentive

Q5. What concerns / views do you face related to Performance Incentive?

Select those which are applicable:

Variable Pay

Performance Pay

Bonus

Any other

Empanelment / Postings in GOI

Q6. What concerns / views do you face related to Empanelment /

Postings in GOI?

Select those which are applicable:

Empanelment

Postings in GOI

Any other

Cadre Management

Q7. What concerns / views do you face related to Cadre Management?

Select those which are applicable:

Cadre Management

Any other

Q8. What concerns / views do you face related to Career Progression?

Select those which are applicable:

Modified Assured Career Progression (MACP)

Any other

Retirement Benefits

Q9. What concerns / views do you face related to Retirement Benefits?

Select those which are applicable:

Death-cum-Retirement Gratuity (DCRG) under OPS/NPS/UPS

OROP

Leave Salary/Encashment

Pension Commutation

Any other

ANSWER TO QUESTION 9 ON RETIREMENT BENEFITS DRAFTED BY SRI P. S. PRASAD, JOINT GENERAL SECRETARY, CCCGPA-KARNATAKA, SECRETARY, ALL INDIA GROUND WATER BOARD PENSIONERS' ASSOCIATION & PRESIDENT COC KARNATAKA, IS REPRODUCED BELOW

Retirement Benefits

Q9. What concerns / views do you face related to Retirement Benefits?

Death-cum-Retirement Gratuity (DCRG) under OPS / NPS / UPS

Death-cum-Retirement Gratuity (DCRG) is currently calculated at ¼ of the Basic Pay for each completed six-month period of qualifying service, subject to a maximum of 16.5 times the emoluments and a monetary ceiling of Rs.25 lakh. This benefit is admissible

to Government servants who retire after completing five years of qualifying service. In cases where a Government servant dies while in service, the family is granted gratuity at prescribed rates.

It is proposed that gratuity should be calculated on the basis of 25 effective working days instead of 30 days in a month, so that Government employees are not placed at a disadvantage compared to employees covered under the Payment of Gratuity Act.

Further, the existing ceiling of 16.5 times the emoluments should be removed. The current rule effectively reduces gratuity for employees who have served beyond 33 years, whereas in sectors such as the banking industry, gratuity is calculated at half a month's salary for each completed year of service without such restrictive limits.

Considering rising salaries and inflation, the present maximum gratuity ceiling of Rs.25 lakhs should be removed. As gratuity is paid for the service rendered, there is no need for any maximum limit. The full amount of entitled gratuity may be paid without any maximum limit. These revised gratuity benefits should also be extended to employees covered under NPS and UPS schemes, ensuring equitable retirement benefits across all categories of Central Government employees

OROP

Parity in Pension – Extension of OROP Principle to Civil Pensioners

The Government of India has implemented the One Rank One Pension (OROP) scheme for Armed Forces personnel to remove disparities whereby individuals of the same rank and length of service were receiving different pensions due to retirement at different points in time. This principle ensures that persons of equivalent rank and status receive comparable pensions, irrespective of their date of retirement.

Similarly, there already exists complete parity in pension among constitutional authorities such as Judges of the Supreme Court, High Courts, and the Comptroller and Auditor General of India, Secretaries and higher level officers, regardless of their retirement date.

For civilian employees, the V Central Pay Commission had recommended parity between past and future pensioners. However, disparities have subsequently re-emerged.

We therefore request the 8th Central Pay Commission to disregard the restrictive provisions introduced through the Validation of the Central Civil Services (Pension) Rules, 2025 and reaffirm the principle that all pensioners constitute a single homogeneous class. Accordingly, the OROP principle should be extended to Central Civil Pensioners with reference to the post from which they retired instead of scale from which the pensioner retired. This is because principle of OROP is with reference to the post and not the scale of pay, ensuring parity in pension without artificial cut-off dates based on retirement.

Leave Salary/Encashment

Earned Leave: The maximum Earned leave shall be increased to 365 days instead of present 300 days

Pension Commutation

Restoration of Commutation of Pension after 11 Years – Request for Review of Rule 10A of CCS (Commutation of Pension) Rules, 1981

We respectfully draw attention to the Government of India orders issued in 1986 amending Rule 10A of the Central Civil Services (Commutation of Pension) Rules, 1981, providing for restoration of commuted pension after 15 years.

These rules were framed nearly 39 years ago based on the financial and actuarial parameters prevailing at that time. However, the present scenario has undergone major changes in interest rates, life expectancy, mortality rates, death rates and actuarial risk factors, which necessitate a fresh review of the restoration period.

Recovery of Commuted Value

Illustratively, for a pensioner aged 61 years (next birthday):

- Commutation factor : 8.194
- Amount commuted : Rs. 100.00
- Commuted value received : Rs. 9,833

- Amount recovered in 10 years: Rs.12,000
- Amount recovered in 15 years: Rs.18,000

Thus, the entire commuted value is recovered within about 10 years, and recovery beyond this period results in excess recovery from pensioners. Therefore, restoration of commuted pension after 11 years would be reasonable.

Changes in Key Parameters

Parameter	1986	2008	2023
Commutation Factor	10.46	8.194	8.194
Interest Rate	12%	8%	7.1%
Life Expectancy	57.7 yrs	66.1 yrs	70.42 yrs
Mortality Rate (Age 61)	0.2014	0.01439	0.00695

Based on actuarial analysis:

- Principal recovery : 8.194 years
- Interest recovery : 2.66 years
- Risk factor: approx : 0.4–0.6 years

Thus, the total recovery period works out to about 11 years, particularly for retirees after 2008.

Welfare Consideration

Although commutation is optional, the Government as a Model Employer may consider this matter from a welfare perspective rather than a revenue perspective. Pensioners generally opt for commutation only to meet financial commitments such as housing, family obligations, medical needs and education of dependents after long years of public service.

Recommendations of Expert Bodies

Several expert bodies have supported shorter restoration periods:

- Kerala State Government: Restoration after 12 years
- Gujarat State Government: Restoration after 13 years
- 5th Central Pay Commission (Para 136.10): Recommended 12 years restoration

- Institute of Actuaries of India: Updated mortality tables showing significant changes in actuarial parameters
- 2nd National Judicial Pay Commission (2020) chaired by Justice P.V. Reddy: Recommended 12 years restoration

Prayer

In view of the above developments and expert recommendations, it is requested that the Government may kindly:

1. Review the 1986 orders and Rule 10A of CCS (Commutation of Pension) Rules, 1981.
2. Consider restoration of commuted pension after 11 years or at the age of 71 years, whichever is earlier.
3. Revise the commutation table based on updated actuarial data.

Pension Revision

1. Constitutional and Legal Basis

Pension is a deferred portion of compensation for long and dedicated service rendered by an employee. It is not a charity but a statutory and constitutional right. Article 21 of the Constitution of India guarantees the right to livelihood, which includes entitlement to receive deferred wages after retirement in accordance with applicable rules. Non-payment or denial of pension therefore violates the fundamental right under Article 21.

Further, pension has also been recognized as a property right under Article 300-A of the Constitution, making it legally enforceable. The constitutional characterization of pension ensures that pensioners are protected against arbitrary governmental action and can seek judicial remedy.

Pension also serves as a social welfare measure, ensuring socioeconomic security and dignity in old age. The Government of India's expenditure on pensions is approximately 4% of total expenditure (FY 2024-25), indicating that pension obligations are financially manageable and should not be restricted due to fiscal concerns.

2. Revision of Basic Pension

The Supreme Court has observed that a pension scheme must ensure that retirees can live a decent and dignified life after retirement. Pension should enable them to maintain a standard of living reasonably comparable to their pre-retirement level.

Therefore, it is proposed that:

- Full pension should be fixed at 67% of the Last Pay Drawn (LPD) or the average of the last 10 months' emoluments, whichever is more beneficial, instead of the present 50%.

3. Family Pension

At present, family pension is paid to the spouse of a deceased pensioner at 30% of the Last Pay Drawn.

It is proposed that:

- **Family pension:** should be 50% (or 67% as proposed for full pension) of the Last Pay Drawn, subject to applicable limits.
- **Enhanced family pension:** In consideration of the increase in life expectancy and reduced mortality rates, the period for payment of enhanced family pension may be extended up to 70 years instead of the existing 67 years.

4. Caretaker Allowance for Elderly Pensioners

Many elderly pensioners suffer from serious medical conditions such as Alzheimer's

disease, paralysis, dementia, or postsurgical disabilities, requiring continuous assistance.

The average monthly cost of a caretaker is around Rs.30,000, excluding food and conveyance expenses. Therefore, it is proposed that a Caretaker Allowance be introduced for pensioners who are medically certified as requiring constant assistance.

To encourage elder citizens to visit the places in India, concession train fare for senior citizens has to be restored. Elderly citizens' friendly holiday homes/hostels may be opened.

5. Additional Pension from Age 65

Currently, additional pension begins only at 80 years of age, creating a long gap between retirement at 60 and enhanced support. Considering that India's life expectancy is about 70.6 years (2023) and medical costs rise significantly after 65, additional pension should begin earlier.

Proposed Age-Based Pension Structure

Age	Proposed Addl Pension
65 years	70% of LPD
70 years	75% of LPD
75 years	80% of LPD
80 years	85% of LPD
85 years	90% of LPD
90 years	100% of LPD

Central Government Pensioners: 68,72,127

* Central Civil Pensioners	:	11,91,1956
* Defence Pensioners	:	34,23,266
* Railway Pensioners	:	14,95,722
* Postal Pensioners	:	2,81,848
* Telecom Pensioners	:	4,79,335

Jeevan Pramaan

Digital Life Certificates generated:
April 2025 to March 2026 : 1,89,82,839

Writ petition before the Hon'ble Supreme Court: Status

The Writ Petition challenging the constitutional validity of "validation of Pension Rules" was filed in the Hon'ble Supreme Court on 16-10-2025 by the National Coordination Committee Pensioners Associations (NCCPA) and 18 Pensioners Associations in the country, including **Karnataka Posts and Telecommunication Pensioners Association** who are the petitioners.

The petition is filed under Article 32 of the Constitution by the Advocate Sri Mudit Gupta for the Petitioners was admitted on 17-11-2025. Writ Petition number is "WP (Civil) 1057/2025"

The matter was listed on 10.03.2026 as Item No. 45 before Court No. 6 of the Hon'ble

Supreme Court. Prior to the matter being taken up post lunch, the Bench indicated that it would be rising early. Nevertheless, when the matter was called out, Sr. Adv. Mr. Vikas Singh appeared and apprised the Court that the Petitioners' Association largely comprises pensioners above the age of 80 years and that, by virtue of the impugned legislation, the settled position in D.S. Nakara stands effectively diluted. In view of the urgency involved and the advanced age of the pensioners forming part of the Petitioners' Association, Mr. Singh requested that the matter be taken up. However, on account of the unavailability of the Attorney General and the Bench rising early, the matter was directed to be listed on a short date on behest of Mr Singh. **Listed on 24-03-2026**

APPEAL FOR DONATIONS

We appeal to our **Members who have not yet paid** their contribution to the Association for construction of the meeting hall on the second floor of Pensioners Bhavan, Telecom Layout, Bengaluru to generously donate to the Association.

Amount may please be remitted by *crossed cheque* payable to "**Karnataka P&T Pensioners'Association**". Cheques may please be sent to: K.R. Anantha Ramu, No 1158, 7th Main, 7th Block, HMT Layout, Vidyaranyapura, Bangalolre-560097. (Mob: 9448477129)

or

Preferably, be credited to the Association's Bank account:

Name: Karnataka P&T Pensioners'Association;

**Bank: State Bank of India, Branch: NTI Layout branch,
Vidyaranyapura, Bangalore 560097**

Current Account No. 36418697411, IFSC: SBIN 009045

or

by scanning the QR Code in page 15

New members are also requested to donate generously

INCOME TAX EXEMPTION: 50% of the amount of donation made to K P&T PA, is eligible for deduction in the gross total Income of the assessee under Section 80-G of IT Act **under the old Tax Regime.**

Disbursement of Family Pension

KARNATAKA POSTS AND TELECOMMUNICATIONS PENSIONERS' ASSOCIATION (R.)

(Registered under the Karnataka Societies Regn. Act 1960_Regn. No. 1069/98-99)
Registered as "a Wholly Charitable Trust" U/s. 12A of I.T. Act 1961

No.Ktpa/Pen/2025-26

dated at Bengaluru

the 19-03-2026

To

Sri K. Prakash, IPoS

Chief Postmaster General, Karnataka Circle,
Palace Road, Bengaluru 560001

Respected Sir,

Subject: Commencement of disbursement of Family Pension to the spouse of the Pensioner within 30 days of the receipt of the application for family pension in form 12.

Rule 79(ii) of CCS (Pension) Rules 2021 provides that “ **The Pension Disbursing Authority** shall commence disbursement of family pension, **as authorised in the Pension Payment Order**, to the widow or widower, whose name has been included in the Pension Payment Order, within one month of the receipt of a claim in **Form 12** from the widow or widower along with a copy of the death certificate and an undertaking in Format 9”.

2. But, our association has been informed by some Family Pensioners that the timeline prescribed vide Rule 79 for commencement of payment of family pension is not being strictly followed by the Head Post Offices viz., the Pension Disbursing Authorities, and the payment is inordinately delayed in some cases.

3. Some HOs, reportedly, direct the applicants for Family Pension to submit documents like (1) Aadhaar card (2) PAN card etc. which are not mandated for submission along with the application for family pension.

4. It has also been learnt that some HOs insist on the applicant to submit application in **form 14 which is now obsolete** consequent upon promulgation of CCS (Pension) Rules 2021 in December 2021.

5. The application form for commencement of family pension to be submitted now is Form 12 along with a copy of the death certificate of the Pensioner and an undertaking for repayment of excess paid amount if any.

6. Submission of Aadhaar is optional as indicated in Form 12 itself and submission of PAN card is not at all relevant now in view of increase of the exemption amount under Section 87A of Income Tax Act to Rs.12,00,000 (twelve lakh) and the Standard deduction to Rs.75,000. Thus, income up to **Rs.12,75,000** per annum and Rs.1,06,250 per month is now fully exempt from income tax.

7. Recently, the office bearers of our association who visited a few HOs in connection with submission of application for commencement of family pension were informed by the officials concerned at the HOs that the application for FP must be submitted in form 14 only.

8. Unfortunately, the concerned officials, insisted on submission of Form 14 in spite of the office bearers of the association bringing to their notice that CCS (Pension) Rules 1972 which prescribed submission of application for Family Pension in Form14, have ceased to operate on commencement of CCS (Pension) Rules 2021, notified and gazetted in December 2021. And in 2021 Rules, number of FORMS end with form No. 13 and there is no Form 14. Application to be submitted for Commencement of family pension is in Form 12, which is very simple in comparison with the earlier Form 14.

9. Another issue that is causing delay in commencement of Family Pension is either because of absence of an entry regarding the date of birth of the spouse in the PPO or mismatch between the dates of birth indicated

in the PPO and the documents like Aadhaar and Pan Card.

10. It is to be noted that the DOB of the spouse was not being entered in the PPOs issued earlier to the introduction of age- related additional family pension from 1-1-2006 and the necessity arose only for retirements after 5th CPC

11. It is pertinent to note that the date of birth of the spouse is NOT necessary for **commencement of family pension** in so far as F P would have already been authorised in the PPO. However, the HOs may call for relevant documents for recording the DOB of the spouse **after commencement of family pension**

12. Therefore, to avoid repeat of such instances which cause hardship to the

applicants for family pension and also result in inordinate delay in commencement of disbursement of family pension, it is earnestly requested that suitable instructions may kindly be issued to all the Pension Disbursing Head Post Offices in the Circle to commence payment of family pension within 30 days of submission of the application in Form 12 as authorised in the Pension Payment Order, to the widow or widower, whose name has been included in the Pension Payment Order, and call for documents in support of DOB, if absolutely essential, only after commencement of Family Pension to the applicant.

Thanking you Sir,

Yours faithfully
Sd/-

Form IV

1. Title of Newspaper : Pensioners' Champion
2. Place of Publication : Bangalore
3. Periodicity of its publication : Monthly
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5. Whether a Citizen of India : Yes
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13. Name and Address of Individuals who own the Newspaper : Wholly owned by Karnataka P&T Pensioners' Association
14. Address : 61, Pensioners' Bhavan, 1st Main, 11th Cross, Telecom Layout, Srirampura Phase II, Bengaluru-560064

I, K.R. Anantha Ramu, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Bangalore
27-03-2026

Sd/- (K.R. Anantha Ramu)
Publisher

Subscription received for Pensioners' Champion during February-March 2026

Rs.180/- Smt./Sri	Rs. 180/- Smt./Sri	Rs. 180/- Smt/Sri	Rs. 200/- 240/- Smt./Sri
1264 S R Jayapal	3253 Sudhir Kamath	3449 Saraswathi (Mrs.R Srinivasa)	1758 K Selvaraj
1966 V R Joshi	3254 S R Eshwarappa	3463 S.Srinivasa	3181 Kariyappa
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Donation for the Building Fund - February-March 2026

SI No.	Name Sri / Smt.	Membership No.	Amount Rs.	Receipt No.	Progressive Total of Donation
1	Nagarathamma	1384	1,00,000	7425	2,10,000
2	R.S. Ananthaswamy Rao	1201	10,000	7417	25,000
3	P. Yellamanda	3162	2,500	7424	

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
Jan. 2026	148.6	148.6 X 2.88= 428	5046	420.50	60.85	60% from 1st Jan. 2026

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

DA/DR Due from 01.01.2026 : 60% - Confirmed - Orders expected

BSNL IDA

IDA from 1-10-2025 - 233.2 % (6.1 % increase over July 25 rate of 227.1%)
 IDA from 1-01-2026 - 236.7 % (3.5 % increases over Oct. 2025 rate of 233.2%)

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.



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WE WELCOME THE FOLLOWING NEWLY ENROLLED MEMBERS

Sl.No.	Name (Smt./Sri)	Designation & Office in which last worked	Type & No.
1	Manjulamma Sannabatti	LSG Postmaster, Karwar Head Post Office. Karwar	3788
2	P V Parvathi Devi	Postal Assisstant, Bengaluru GPO, Bengaluru	3789
3	B Saroja	LSG Postal Assistant, Srirampuram Post Office, Bengaluru	3790
4	Jayashree B Kulkarni	LSG Sub Postmaster. Vidhana Soudha Post Office,Bengaluru	3791
5	Leela Ravindran	Sub Postmaster, Ramamurthy nagar Post Office. Bengaluru	3792
6	B K Gayathri	LSG Sub Postmaster	3793
7	S M Madhavi	Postal Assistant, Rajajinagar Head Post Office, Bengaluru	3794
8	H K Sreedhara	Dy. Controller of Communication Accounts, Bengaluru	3795
9	H S Ramamani	LSG Postal Assistant, Basavanagudi Head Post Office, Bengaluru	3796
10	Shobha Govind Shetty	LSG Postal Assisnt, Gokarna Post Office, Gokarna	3797
11	B H Ramesh Naik	Post Master, Shivamogga Head Post Office, Shivamogga	3798
12	P N Vishwanatha	Postman, Shikaripura Sub Post Office, Shikaripura	3799
13	L Krishnakumari	LSG Postal Assistant, Vinobanagar Post Office, Shivamogga	3800

CGHS- Full-fledged Wellness Centres at Hubballi and Sahakaranagar, Bengaluru

*Ministry of Finance, Department of Expenditure, E Coord.1 Branch
O/o, AS&FA, MOH &FW, FTS No.473/336 dated 9-2-2026*

Creation of 91 Posts for 5 New Allopathic CGHS Wellness Centres and conversion of 2 extension counters into Full-fledged CGHS Wellness centres.

The proposal of M/o Health & Family Welfare for creation of 91 Posts for 5 New Allopathic CGHS Wellness Centres at Vasco Da-Gama (Goa), Sambalpur (Orissa), Kollam (Kerala), Udaipur (Rajasthan)and Greater Nioda West(NCR) and conversion of 2 extension counters at Hubballi (Karnataka) and Sahakaranagar (Bangalore)into Full-fledged CGHS Wellness

Centres has been examined in this Department and agreed to the creation of following 28 posts [ie., 4 posts each for 7 Wellness Centres

1. Medical Officer : 07 posts- 1 post for each WC
2. Nursing Officer : 07 posts- 1 post for each WC
3. Pharmacist : 07 posts- 1 post for each WC
4. Junior Health Admn Asst. : 07 posts- 1 post for each WC

OM Praksh Gupta
Under Secretary to GOI

Regd. Journal

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