

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

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

KARNATAKA



PENSIONERS' DIGEST

MAY 2026

Vol XXII, Issue 02 (28 Pp.)

Email: cgpakarn@gmail.com

Address: Swarna, #120/1, 2nd Main,
Gayatri Devi Park Extn, Vyalikaval,

BENGALURU-560003

Ph: 080-23468438

KARNATAKA



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

(Estd:1974;
Aug.1983)

Regn.No.143/1983 dt.9th

President: Girish Kanagotagi
Tel: 9980021280

Vice-Pres: Venugopalachar S.V.
Tel: 9448943355

Secretary: Nagaratnam R.
Tel: 9632454725

Jt Secretary: P.M.Pai
Tel: 9538759010

Treasurer: Murthy RSN
Tel: 9731663662

What is Inside

- ✓ Loneliness in Old Age
- ✓ Income Tax - New Rules
- ✓ Please check your PPO
- ✓ Why Low Penion under EPF/EPS?
- ✓ Your Cash in Your Phone
- ✓ Beware of "Deepfakes"
- ✓ Political Propaganda
- ✓ Health & CGHS
- ✓ A Fresh Peep into Intestine
- ✓ No Cashless Facility for Autonomous Body Pensioners
- ✓ A Good News
- ✓ Uniform Rate-list for all Hospitals?
- ✓ Justice and Judiciary Challenged
- ✓ Our Activities
- ✓ Thanks to our Contributors

Holidays:

Central Govt:	Buddha Poornima	01-05-26	FRiday
	Id-ud-Zuha /Bakrid	27-05-26	Wednesday
State Govt:	International Workers Day	01-05-26	Friday
	Bakrid	28-05-26	Thursaday

May Day: From Festival to Workers' Solidarity

May 1, known across the world as Labour Day, did not begin as a day of protest. Its origins lie in the quiet joy of spring. In many parts of Europe, it was traditionally celebrated as a seasonal festival marking the end of winter and the arrival of warmth, greenery, and renewed life. Villages came alive with music, dances around the maypole, and gatherings in open fields. It was a day of hope, youth, and community bonding.

May 1 also held economic importance in many Western countries. It was the customary date for renewing agricultural tenancies and employment contracts, starting a new working cycle began. Hence May 1 was used for labour action in 1886. for a nationwide movement demanding an eight-hour workday. The agitation led to widespread strikes and reached a tragic climax in the Haymarket Square, Chicago where violence, a bomb blast and loss of lives gave the movement a lasting emotional force for the workers' movements throughout the world. Four persons were hanged to death. About 1.5 Lakh people participated in their funeral. The movement made a lasting effect.

In 1889, the Second International—a federation of socialist and labour parties from different countries—met in Paris and resolved that May 1 should be observed globally as a day of workers' unity and struggle. This body was not a governmental institution but only a coordination platform for the workers across nations. Thus, the International Workers' Day emerged.

At that time, India under colonial rule had no organised labour movement. Indian participation in global labour and socialist discussions became visible only in the early 20th century, thanks to the USSR. "May Day" in India was first observed by the Labour Kisan Party of Hindustan in 1923 in Madras.

Strikes in India: Here, life moves not only by the calendar of work but also by a rich cycle of festivals. Religious and cultural occasions—Ugadi, Pongal, Deepavali, Dussehra, and many others—play an important role in shaping social life. Any mass

movement, to be effective, must take into account these rhythms.

Hence, the Indian trade union leadership has shown a careful and practical approach in planning collective actions. Apart from observing May Day, which is a holiday in many states, strikes and protests are often scheduled with attention to workers' convenience and family commitments. The aim is to ensure good participation in the strike with a good opportunity to enjoy more holidays. In this context, the trade union leaders possess not only organisational skill but also a keen eye for the calendar. When a major festival or public holiday falls close to a working day, the timing of a strike may be adjusted to create a convenient stretch of family life. His loyalty to the union and family are nicely balanced. After all, he works and earns for his family.

Coming back to this day, May 1 stands as a day of many meanings. It recalls the beauty of spring, honours the sacrifices of workers, and reaffirms the continuing quest for dignity in labour. From rural celebrations in Europe to organised movements in India, it represents a journey across cultures and centuries.

In India, it also quietly demonstrates an important lesson: that even in struggle, there is room for balance—and that the most enduring movements are those that understand the lives of the people they represent. May the May Day be more special.

There is another MAYDAY. It is an international distress call used by pilots. and mariners. (Also used by fire-fighters etc in some countries). It was adopted In 1927 as the voice call in addition to the SOS used in telegraphic (Morse code) signal. Since the radio signals were quite noisy and confusing, the person in extreme distress such as fire or sinking, says Mayday repeatedly three times. Those who hear it nearby, rush for rescue. Mayday is not an English word. It is French, "M'aider", ;pronounced as mayday. It simply means "Come, Help me".

Loneliness in Old Age

The well-known line by Charles Bukowski raises a simple question: if no one expects anything from you and you live as you wish, is that freedom or loneliness?

At first, such a life feels like true independence—free from responsibilities and schedules. But over time, it can feel empty. Without people to share thoughts or experiences with, loneliness may slowly emerge. Human beings need connection, and life feels richer when it is shared. After retirement, life becomes less socially active. While independence is valuable, staying connected with family, friends, and society is essential for emotional well-being. Simple actions like meeting others, making phone calls, or joining associations can bring purpose and warmth. True freedom lies in balancing independence with meaningful relationships.

Many retirees also feel uneasy with too much free time, as years of routine make rest seem unproductive. However, this comes from viewing life only through work. In reality, work is just one part of life. Stress increases when people feel alone, and the immune system weakens. It leads to a higher risk of heart disease, stroke, depression. Family structures may change, mobility issues can limit interaction. Here, social connection becomes as important as physical health.

Leisure, as understood by ancient thinkers, is not idleness but meaningful use of time. Activities like reading, music, gardening, and reflection enrich life. Retirement offers an opportunity to return to such interests. Unlike rest, which restores the body, leisure brings joy and curiosity. Hobbies keep the mind active, reduce stress, and create fulfillment.

In fact, retirement is bliss. Retirement should be seen not as an end but as a new beginning - a time to enjoy simple pleasures and grow inwardly. Life's value at this stage lies not in productivity, but in depth of experience. A balanced life with connection and meaningful leisure leads to a more peaceful and fulfilling old age.

**“Age is no barrier. It’s a limitation you put on your mind.”—
Jackie Joyner-Kersey, winner of six medals in Olympics**

Income Tax - New Rules

Below is a simple comparison table followed by practical guidance for pensioners whose annual income slightly exceeds Rs.12 lakh, where tax planning can make a noticeable difference.

Comparison of Old and New Tax Regime (relevant to Government Employees and Pensioners)

Particulars	Old Tax Regime	New Tax Regime (default)
Basic approach	Allows many deductions and exemptions	Lower tax rates but fewer deductions
Standard deduction	Available	Available
Tax slabs	Higher rates	Lower rates
Investment proof required	Yes	Minimal
Suitable for	Persons with housing loan, LIC, PPF, medical insurance etc.	Persons with limited deductions
Pension is taxable	Yes, Treated as salary	Yes, Treated as salary
Complexity	More calculations required	Simpler filing
Flexibility	More scope for tax planning	Limited scope for deductions
Compliance burden	Higher	Lower
Best suited for pensioners	Those with high deductions	Those with simple income pattern

Indicative Tax Slabs under New Regime

Annual Income	Tax Rate	Annual Income	Tax Rate
Up to Rs.4 lakh	Nil	Rs.16–20 lakh	20%
Rs.4–8 lakh	5%	Rs.20–24 lakh	25%
Rs.8–12 lakh	10%	Above Rs.24 lakh	30%
Rs.12–16 lakh	15%		

Many pensioners fall in the range of Rs.12–15 lakh due to pension plus bank interest. Even a small adjustment can reduce tax liability significantly.

1. Use medical insurance deduction effectively : Premium paid for health insurance for self and spouse qualifies for deduction under the old regime. Senior citizens often pay higher premiums, which can reduce taxable income substantially.

2. Spread interest income across family members where lawful: Where deposits are in joint names or where spouse has independent income, distribution of investments can reduce concentration of income in one person's hands. This must be done carefully and legally.

3. Plan withdrawal from retirement savings: Instead of withdrawing large amounts from deposits in one year, pensioners may stagger withdrawals over multiple years so that income remains within a lower tax slab.

4. Consider tax-free or lower-tax instruments: Certain investments produce tax-efficient income compared to fully taxable fixed deposit interest. Pensioners may consider diversifying part of savings accordingly.

5. Under the old regime, use deduction for donations : Donations to approved charitable institutions qualify for deduction .

6. Standard deduction eligibility: Standard deduction is available even to pensioners. Rs.50000/-under the old regime and Rs.75000/- under the new regime.

7. Compare both regimes every year: A person may choose old regime one year and new regime another year depending on medical expenses, interest income or other financial changes.

8. Avoid sudden large interest accumulation: Large fixed deposits maturing in the same year can push income beyond Rs.12 lakh. Laddering deposits with different maturity periods can help maintain stable taxable income.

9. Submit declarations to bank correctly: Proper submission of PAN, Form 15H (where eligible), and correct personal details ensures proper TDS calculation and avoids excess deduction.

10. Keep taxable income slightly below higher slab where possible: Even small adjustments in investment timing or deposit maturity may prevent movement into a higher tax bracket.

For a large number of pensioners, particularly those with income up to about Rs.12 lakh, the new tax regime may provide simplicity and reasonable relief. However, pensioners with medical insurance expenses, housing loan interest or charitable contributions may still benefit from the old regime. Modest planning can help pensioners keep tax liability low without taking financial

risks. Stability of income is often more important for senior citizens than aggressive tax saving schemes.

The Drafting Committee of the staff side of JCM met on 13/04/2026 at J.P. Choubey Memorial Library (AIRF Office), New Delhi and uploaded the final memorandum to the 8th CPC portal. The 8th CPC called it for a meeting on 28 April 2026 in Delhi. The NC-JCM (Staff Side) members requested the Chairman to extend the last date for submission of the structured memorandum up to 31st May 2026 and to hear the views of every constituent association / federation in different states.

Almost all associations have demanded a minimum basic salary of Rs.69000 and annual increment at 6%. Our readers may note that the pay commissions fix the fitment formula on the basis of the existing basic pay + DA/DR + a small percentage to compensate for the next ten years. The 7th CPC gave a fitment of 2.58, considering the steep increase in DA of about 150%. But this time, it is only 60%.

Our readers are requested to not fall for false propaganda. Several persons appear in videos also and give false information. But please remain realistic and wait till the 8th CPC goes through all the representations, meet the stake holders, examine the financial situation of the nation and priorities of the Government, percentage of budgetary allocation that is reasonable for payment of salary and pension and methodology adopted by the previous CPCs. Ultimately, it will give its report to the Government on the lines of what the Government wants. Please do not be carried away by the false hopes and misleading social media. There is a saying in Hindi that means you may not get more than what is in your fate and not earlier than the right time. The right time is expected to be 2027 end. Fate is uncertain. Keep hopes but be prepared to accept whatever is written in your fate. The pensioners do not have much voice in the Government because they can not stop the government machinery.

Expectation is the root of all heartache, said William Shakespere. You will find more joy when you expect less but get more. Be realistic.

Time we stopped demanding the arrears of DA/DR that was frozen during the Covid period for one and half years. The Department of Expenditure, Govt of India has replied as recently as on April 14, 2026 that the expenses incurred during the Covid had spilled over to the next year also. The Govt has displayed this stand repeatedly in the past. We must not give false assurances to the members through posturing. It was quite clear from the original Notification No.: 1/1/2020-E-II (B), Date: 23rd April 2020, issued by the Ministry of Finance, Department of Expenditure. It stated , “The additional instalments of Dearness Allowance payable to Central Government employees and Dearness Relief to Central Government pensioners due from 01.01.2020, 01.07.2020 and 01.01.2021 shall not be paid. No arrears for the period from 01.01.2020 to 30.06.2021 shall be paid.” This line forms the basis of the Government’s decision that the DA/DR instalments for the specified period were frozen without arrears, and only restored prospectively from 1 July 2021.

2. The Government has clarified that there should not be any fear that the CGHS would be closed because of the ABHA or any insurance scheme.

3. The last date for the existing HCOs to renew their MoA with the CGHS Directorate has been extended further till May 31, 2026.

The Karnataka Central Government Pensioners’ Association requests the CGHS Directorate to keep updating its rate list and include the latest innovative treatments available. For example, robotic surgery has proved a boon for the patients and the procedure may be included in the rate list.

It is also requested to improvise the app so that the card holder may add the name of the nominee to collect reimbursement amounts.

Please check your PPO

The Date of birth in the PPOs is very Important. The Ministry of Finance, Department of Expenditure, Central Pension Accounting Office, New Delhi has issued an Office Memorandum No. CPAO/ IT&Tech/Bank Performance/37 Vol-1V/10638/2025-26///o, Dated: 24.03.2026 to review their pension database and identify the cases where the date of birth of pensioners/family pensioners is not available and take necessary action in a time bound manner to avoid hardship to the pensioner/family pensioner.

That does not mean that a pensioner can lie back and relax. You are requested to ensure that your date of birth is correctly mentioned in your PPO, SPARSH records. In case of any discrepancy, please contact your bank/post office.

Why Low Pension under EPF/EPS?

Pay, Perks and Pension: A Balanced View

Comparisons between pensions under the Employees' Pension Scheme (EPS) and Central Government pensions often highlight a perceived injustice. However, focusing only on monthly pension gives an incomplete picture. A fair assessment must consider salary, perks, savings, and total retirement benefits.

The EPF/EPS system, managed by EPFO, covers employees in private sector, public sector enterprises, and organised establishments. In contrast, Central Government employees (under the old system) are governed by the CCS Pension Rules.

Different Foundations of the Two Systems

Historically, private and public sector enterprise jobs attracted talent due to:

- ✓ Higher salaries and performance incentives
- ✓ Faster career growth
- ✓ Greater savings opportunities
- ✓ Government jobs, on the other hand, offered:
- ✓ Stable income and job security
- ✓ Assured lifetime pension

✓ Inflation protection through Dearness Relief

Thus, both systems evolved with different compensation philosophies.

Contribution and Benefits under EPF/EPS:

Employees contribute 12% of salary towards EPF and the employer contributes 8.33% of salary to the EPS. The combined effect is:

- ✓ Large lump sum savings at retirement (PF + gratuity often ₹45–55 lakh or more)
- ✓ Relatively low monthly pension (around ₹5,000–₹7,000 in typical cases)

In contrast, Government pensioners receive higher monthly pension (about 50% of last pay, with DR increases) and a lower lump sum benefits compared to EPF accumulations

Key Point of Difference:

EPS is a contributory savings-based system, while Government pension is a defined benefit supported by the State. Therefore, comparing only pension amounts ignores the higher earnings and savings flexibility available to EPF/EPS employees during service.

Real Issue and Way Forward:

While full parity may not be justified, some concerns in EPS deserve attention, such as, adequacy of minimum pension; need for periodic revision, and, greater transparency and simplification

The lower EPS pension must be understood in the context of higher in-service earnings and larger retirement savings. The two systems are fundamentally different, and complete parity in pension alone would overlook this broader balance. Improvements in EPS are necessary, but expectations must align with its contributory nature rather than a state-funded pension model.

Or, a uniform salary and pension structure for all with uniformity in allowances, perks, bonuses, facilities and amenities.

"The best time to plant a tree was 20 years ago.
The second best time is now." — Chinese Proverb

Your Cash in Your Phone

The Digital Rupee (eRs.) is India's official currency in electronic form, issued by the Reserve Bank of India. It is called a Central Bank Digital Currency (CBDC). In simple terms, it is like the cash you carry in your wallet, but stored safely in your mobile phone through an authorised digital wallet.

India introduced the Digital Rupee on a pilot basis in 2022 for both wholesale and retail use. The idea is to offer people another way to pay-combining the trust of government-issued money with the ease of digital technology.

The Digital Rupee is different from the money in your bank account. When you keep money in a bank, it is actually a claim on that bank. But the Digital Rupee is a direct claim on the RBI, just like physical cash. So, it can be understood as "electronic cash." You can store it in a digital wallet and use it to pay others or make purchases, just as you would use notes and coins.

Many people may wonder how this is different from UPI. The National Payments Corporation of India runs UPI, which is a very popular system in India. However, UPI is only a payment method-it transfers money from one bank account to another. The Digital Rupee, on the other hand, is the money itself. In simple words, UPI moves your bank balance, while the Digital Rupee is the currency being transferred.

The Digital Rupee can be useful in several ways. It gives people an additional payment option alongside cash, cards, and UPI. It may also reduce the cost of printing and managing currency notes. Payments can happen instantly without waiting for settlement between banks. In the future, it may even work without internet, which could help people in areas with poor connectivity. It may also support financial inclusion by giving payment access to those who do not have full banking facilities. Another benefit is safety-unlike physical cash, which can be lost forever, digital money remains recorded and protected.

At the same time, privacy is an important issue. Transactions are recorded. But, efforts are being made to balance privacy with security, so that illegal activities like fraud or money

laundering can be prevented. Smaller transactions may offer a level of privacy similar to cash, within regulatory limits.

Banks will continue to play their role even after the introduction of the Digital Rupee. They will still provide services such as savings accounts, loans, pensions, ATMs and investments. The Digital Rupee is meant for payment and not to replace bank deposits.

It is also unlikely that people will keep large amounts in digital wallets. Just as we do not carry large sums of cash, people may prefer to keep their savings in banks and use the Digital Rupee only for daily expenses. One practical doubt people have is whether it will be difficult to handle small amounts, like giving change in cash. But the Digital Rupee allows exact payments, just like UPI. There are no fixed denominations to worry about. Most likely, people will use it in a simple way-keeping their main money in banks and transferring small amounts into their digital wallet for daily use. Another concern is what happens if a mobile phone is lost. In such cases, the money is not lost. Digital wallets are protected by PINs, passwords, or biometric security. Users can restore access on a new device after proper verification, much like reinstalling a banking app.

At present, the Digital Rupee is still in the pilot stage and is being introduced gradually. Its future success will depend on how easy and useful people find it. The plan is to make it work even without internet connectivity.

The Digital Rupee is a natural step forward in India's financial system. It does not replace existing methods but adds a new option that combines the benefits of cash and digital payments. Those who do not use online banking and UPI are likely to adopt it because it is the cash in their phones that cannot be stolen.

A married daughter living in her husband's home cannot seek compassionate appointment on the ground of her father's death. The Karnataka High Court said that compassionate appointment aims to provide relief for 'immediate financial distress' to a 'family in crisis' following the death of an employee.

Political Propaganda

Political propaganda has existed for a long time, but today it spreads much faster and reaches almost everyone. Almost every political party and governments indulge in such propaganda in order to maintain their relevance. It appears in social media posts, television debates, forwarded messages, and even casual conversations. Its strength lies not just in the facts it presents, but in the way it influences people's thinking and emotions.

Propaganda is not always about telling lies. Very often, it uses facts selectively to promote an idea. A single shocking incident is repeated again and again until it appears to be a common problem. Complicated issues are turned into simple stories with a clear hero and a clear villain. In this process, facts, half-truths, and opinions are mixed together, making it difficult for an ordinary reader to separate them.

Emotions play a big role. Messages are designed to create fear, anger, pride, or sympathy. When people become emotional, they are less likely to think carefully. A disturbing story or a strong accusation can make a deep impact, even if the full facts are not known. The message feels true because it feels powerful.

Another common method is to take one example and present it as if it represents the whole situation. One case of failure is shown as proof that the entire system has failed. When such messages are repeated many times, people begin to accept them as truth without checking further.

Propaganda also simplifies everything. Real-life issues are complex, but propaganda reduces them to "right versus wrong" or "us versus them." This makes it easier for people to take sides. Over time, society becomes divided into groups that do not trust each other. Each group believes only what supports its own views. This is how propaganda leads to polarisation.

It is important to understand that people are not foolish. Many are simply busy or depend on quick information. They may not have the time to check every message they receive. Propaganda succeeds because it fits into this fast and emotional way of thinking.

A wise person should not react immediately to such messages. It is better to pause and ask a few simple questions. Is this only one example being shown as a general rule? Is the message trying to make me angry or afraid? Are facts and opinions being mixed together?

It is useful to think about what is not being said. Sometimes important details are left out. It is also good to avoid extreme conclusions. A message may contain some truth, but that does not mean everything in it is correct. At the same time, one should not reject everything either. A balanced approach helps in understanding the real situation.

Today, there is one more danger-**deep fake**. These are fake videos or audio clips created using advanced technology, where a person appears to say or do something they never actually did. Such content can look very real and can spread quickly. People should be very careful before believing or sharing such material. It is always safer to check whether the same news is reported by reliable sources before accepting it as true.

Finally, it is important to be aware of one's own beliefs and preferences. We tend to accept information that agrees with us and reject what does not. Propaganda often takes advantage of this habit. By questioning our own reactions, we can protect ourselves from being misled.

In simple terms, propaganda works by creating quick reactions instead of careful thinking. The best way to avoid its effects is to remain calm, think slowly, and check facts before forming an opinion. We Indians or, most of us, tend to act by emotions rather by reasoning. Let us keep aside political prejudices aside and start thinking rationally. Religion or caste is just a private thing, not meant for political fight.

Beware of “Deep fakes”

Deep fakes threaten Indian democracy by targeting multiple political leaders across parties, spreading misinformation and eroding public trust.

Manipulated videos falsely depict figures like Nehru, Modi, Rahul Gandhi, Kejriwal, and others in fabricated scenarios—from

inflammatory speeches to scandals—often timed for elections to incite division. Lacking a dedicated national law, reliance on IPC defamation (up to 2 years) and IT Rules proves inadequate, with slow enforcement despite MeitY advisories.

What the Government should do?

- ✓ Introduce a “Deep fake Control Act” with 5-10 year penalties, mandatory AI watermarking, and creator liability.
- ✓ Task CERT-In with 24-hour detection/takedowns; mandate platforms like YouTube/X to verify uploads.
- ✓ Launch nationwide AI literacy drives and school curricula on spotting fakes.
- ✓ Foster global pacts for prosecuting cross-border creators.

Global Examples of Punishment:

US (Tennessee): 15-year felony for unauthorized deep fakes.

UK: 2-year jail under Online Safety Act for harmful content.

China: Fines/bans for non-disclosed deep fakes.

Singapore: 2 years imprisonment for synthetic intimate images.

High-literacy nations like Iceland and New Zealand see rare misuse due to proactive moderation and public awareness. Most of us Indians lack that awareness.

Health & CGHS

A Fresh Peep into Intestine:

Scientists in Washington DC have discovered a new way to help aging intestines heal themselves. As people age, the gut becomes weaker, leading to poor digestion, reduced nutrient absorption, and increased inflammation. The main cause identified is the accumulation of damaged “senescent” cells in the intestine. These cells do not function properly and block the natural healing process.

To solve this, researchers used a modified form of CAR T-cell therapy, normally used in cancer treatment, to remove these harmful cells. Once cleared, the intestine was able to repair itself more effectively.

Experiments on mice showed promising results. The treatment improved healing, reduced inflammation, strengthened the intestinal lining, and even protected the gut from damage

caused by radiation therapy. The benefits also lasted for a long time after a single treatment. Early tests on human cells showed similar positive effects, but the treatment is still in the research stage and not yet ready for clinical use. Researchers will need to test safety and effectiveness in humans through clinical trials. They are yet to understand exactly how the therapy triggers regeneration at a molecular level. ([ScienceDaily](#))

This discovery is important because it aims to restore the intestine's natural healing ability rather than just treat symptoms. In the future, it may help elderly people maintain better digestive health and also support patients undergoing cancer treatment.

No Cashless Facility for Autonomous Body Pensioners

The Government states that the Pensioners of Central Autonomous and Statutory Bodies will not be granted parity with Central Government pensioners in respect of cashless CGHS medical facilities. In a communication (File No. S.11030/157/ 2025-EHS) dated December 5, 2025, addressed to Bharat Pensioners Samaj, the Ministry stated that employees and pensioners of Autonomous Bodies are governed by a separate set of conditions under the Central Government Health Scheme.

According to the Ministry, CGHS facilities are extended to such pensioners only on a cost-to-cost basis. While they are entitled to outpatient (OPD) services and medicines from CGHS Wellness Centres, the expenses for hospitalization and investigations must be borne by the respective Autonomous Body or Statutory Body concerned.

The Ministry further noted that beneficiaries are required to make an advance annual subscription payment (currently Rs. 15,368), and their CGHS cards are renewed annually, unlike Central Government pensioners who enjoy more stable coverage.

Significantly, the Ministry has reiterated that since employees of Autonomous Bodies are not classified as Central Government employees, the demand for extending full parity, including cashless treatment facilities, cannot be accepted.

The communication effectively maintains the existing distinction, leaving a large number of pensioners outside the ambit of cashless medical treatment benefits available to Central Government retirees.

The way ahead is to bring all service rules, regulations, pay, perks and pension rules under one Act. Peace-meal demands from each sector cannot find solutions unless one Act for all the central Government departments and PSEs is enforced.

A GOOD NEWS

Many CGHS beneficiaries felt cheated when they were not allowed to get their ward entitlement upgraded as per 7th CPC prescriptions. But here is a green signal given (28, Jan 2026) by the Ernakulam bench of CAT. We urge the CGHS Directorate to take note and act in favour of the aggrieved.

Shri Sadasivan Nair R., an 83-year-old retired Headmaster from the Union Territory of Lakshadweep, subscribed to a lifetime CGHS card with an add-on for his spouse on January 28, 2014. He was entitled to semi-private ward facilities based on his Grade Pay of Rs. 4,600/- under the 6th CPC.

Following the implementation of the 7th CPC, the applicant's basic pay was revised to Rs. 60,400/-. He claimed entitlement to private ward facilities as per the revised guidelines entitling the officers with a basic pay above Rs. 50,500/- for private wards. But the CGHS Directorate rejected the applicant's request for upgradation, citing Annexure A3 (OM dated May 20, 2009), which states that "pensioners who have already paid a one-time lifetime subscription for CGHS will retain their original entitlement and are not eligible for changes in ward entitlement".

The applicant argued that his entitlement should be based on his revised basic pay under the 8th CPC, as per Annexure A7 and Rule 3(8) of CCS (Revised Pay) Rules, 2008, which defines basic pay as the pay drawn in the prescribed pay band plus applicable Grade Pay.

The Tribunal ruled in favor of the applicant, stating that he is entitled to private ward facilities under CGHS based on his revised

basic pay of Rs. 60,400/- as per Annexure A7. and rejected the respondents' reliance on Annexure A3.

Order: The Tribunal quashed Annexures A1 and A2 (the respondents' rejection letters) and directed the respondents to revise and upgrade the CGHS cards of the applicant and his wife to private ward entitlement within two months from the receipt of the order.

[Source: Shri Avinash Rajput, Secretary General-BPS]

Uniform Rate-List for all Hospitals?

We had expressed our serious concern over exploitation of the patients by the hospitals and called for a **Swadeshi** model of health care. We have also reproduced in a previous issue, our letter to the health minister in this regard. We have also reported earlier in PD that the Supreme Court of India, while hearing matters related to medical billing, drew attention to the growing problem of exorbitant and uneven charges in private hospitals.

The Court noted that there is little transparency in how hospitals fix their rates, and that patients are often left at the mercy of arbitrary billing practices. It observed that the same treatment can cost vastly different amounts across hospitals, placing an unfair burden on families. In this context, the Court suggested that the Government could consider introducing a uniform rate system and even look at existing models such as the package rates followed under the Central Government Health Scheme (CGHS) as a possible benchmark.

Following this, the Central Government has taken a step forward by writing to all States, urging them to work towards standardising hospital treatment rates across both public and private sectors. The idea is to reduce wide variations in pricing and bring some predictability into healthcare costs. States have been encouraged to consider uniform rate structures, possibly aligned with schemes like Ayushman Bharat (PM-JAY), where package-based rates are already in use. The Government's concern is that the present system, with its wide disparities, creates complications in insurance claims, delays settlements, and often leads to disputes between hospitals, patients, and insurers.

If implemented carefully, such a system could bring much-needed relief to patients. At present, many families enter hospitals

without any clear idea of the likely expenses and come out with bills that can disrupt their finances. A standardised rate system would make costs more transparent and predictable, reducing the chances of overcharging and giving patients a sense of security at a time of medical distress.

For pensioners and senior citizens, the benefit could be even more significant. Many depend on fixed incomes and reimbursement-based schemes such as CGHS or other insurance arrangements. They often face difficulties when hospitals charge above approved rates, leading to partial reimbursements and prolonged disputes. A uniform pricing structure would make reimbursements smoother, reduce disagreements over “inadmissible” expenses, and allow pensioners to access empanelled hospitals with greater confidence.

Beneficiaries of schemes like Ayushman Bharat would also gain from such standardisation. Since the scheme already operates on predefined package rates, aligning broader hospital pricing with similar benchmarks would reduce friction in implementation, ensure wider acceptance by hospitals, and improve access for economically weaker sections.

Insurance companies, too, stand to benefit. At present, wide variations in hospital charges create uncertainty, which is reflected in higher premiums and frequent claim disputes. With more predictable and standardised pricing, claim processing could become faster, disputes fewer, and premium increases more stable over time. This, in turn, would improve trust in health insurance as a reliable support system.

At the same time, certain practical concerns cannot be ignored. Private hospitals are likely to resist strict standardisation, arguing that differences in infrastructure, quality of care, and operational costs justify variable pricing. If rates are fixed too low, some hospitals may scale down services or opt out of government schemes and insurance networks, which could affect availability, especially for specialised or high-end care. A balanced approach, possibly with graded or tiered pricing based on categories of hospitals, may be necessary to address these concerns.

Overall, the developments indicate a gradual shift towards treating healthcare not merely as a commercial activity but as an essential service requiring reasonable regulation. The success of

this effort will depend on how thoughtfully the rates are fixed, how frequently they are revised, and how effectively States are able to bring both public and private providers into a workable framework. If implemented with care, a uniform rate system has the potential to reduce financial hardship, improve access, and bring greater fairness and transparency to healthcare delivery in the country.

THE MEDICAL PROFESSION IS THE ONLY INDUSTRY THAT SELLS WITHOUT ANY WARRANTY.

According to the news reports, the Department of Posts earned Rs.15,296/- crore during the year 2025-26. But the expenditure was Rs. 26,559/- crore. The net loss is more than 11000/- crore, as compared to Rs 12500/- crore last year. A big relief? No, Social service and commitment to service need not be justified by the losses being made year after year. It should try to work on the principle of 'No profit, No loss'.

Justice and Judiciary Challenged

Controversy Over a Student’s Open Letter: A recent controversy in India centered around an open letter written by a law student, Rishi Kumar. The issue gained attention because it involved criticism of the Supreme Court of India and raised an important question: can citizens openly criticise the judiciary in a democracy?

The matter began when the Court objected to certain portions in a school textbook published by NCERT. The textbook reportedly mentioned issues like corruption and weaknesses in the judicial system. The Court directed that these portions be removed. This led to different opinions. Some people felt that students should be aware that even respected institutions can have shortcomings, while others believed such topics may not be suitable for young learners.

In this background, Rishi Kumar, a final-year law student, wrote a strongly worded article criticising the Court’s decision. He argued that all public institutions, including the judiciary, should be

open to discussion and criticism. According to him, hiding weaknesses does not strengthen democracy, and open debate is necessary for improvement.

However, some readers felt that his language was too harsh. The article quickly spread on social media, leading to complaints that it showed disrespect to the Court. There were also reports that his university was asked to persuade him to remove the article. The student, however, maintained that he had expressed his personal views and that academic discussion should be allowed in a democratic society. Later, the university clarified that no action would be taken against him.

This incident became important because it touches a basic democratic principle-whether institutions should accept criticism. The judiciary plays a vital role in protecting the Constitution and citizens' rights, and it commands great respect. At the same time, it is also a public institution, and such institutions are expected to be transparent and accountable.

History shows that criticism, when made responsibly, can help institutions improve. During the The Emergency (India 1975–1977), the Supreme Court's decision in the ADM Jabalpur case was later widely criticised. In time, the Court itself acknowledged that the judgment was not correct. Similarly, the impeachment proceedings against Justice V. Ramaswami showed that even judges are subject to scrutiny under the Constitution.

These examples suggest that criticism need not weaken institutions. Instead, it can strengthen public trust if handled with maturity. Courts derive their authority from public confidence, and such confidence grows when institutions show openness to reasoned discussion.

In conclusion, this controversy is not just about one student or one article. It highlights the need to balance respect for institutions with the freedom to express views. A healthy democracy allows fair criticism, while expecting citizens to express it responsibly and respectfully.

Our Activities

The DoPPW organised a video conference (08-04-2026) with the officials and Pensioners Welfare Associations in order to take a feedback on the Digital Life Certificate campaign 4.0. Shri Dhrubajyoti Sengupta, Jt. Secretary gave the highlights of the campaign. He explained how the banks and post offices were enticed for their full involvement in the campaign. He also said that the DLC process has now become a model to emulate for other countries including the USA. The representatives of various PWAs spoke on the involvement of their volunteers in helping others while the purpose of the meeting was to find out how easy the procedure is for the individuals to generate their own DLCs. This purpose was fulfilled by the president of the Karnataka CGPA. He described the entire process like a guided tour where the pensioners did not have any confusion.

During the month, several pensioners approached the Association with issues relating to CGHS, SPARSH PPOs, and pension entitlements.

Shri China Swamy, a retired Senior Auditor from PCDA Bangalore (VRS 1988), now aged 87 and residing in Mysore, faced rejection of his online CGHS application. Unable to move out due to his advanced age and health concerns, he has sought assistance, and the matter is being taken up after obtaining details of rejection.

Shri Gopal Swamy, also from PCDA Bangalore, noticed an incorrect date of birth of his wife in his SPARSH PPO. On our advice, he approached the SPARSH authorities through his Head of Office, and received a corrected PPO.

Mrs. Bala, a BSNL VRS pensioner and Telangana Government family pensioner, reported receipt of only one Dearness Relief. She was informed that IDA is different from DA/DR and assured support to take up the issue with the concerned authorities.

Shri Haridass, a retired DRDO employee, settled in Karnataka, got his SPARSH PPO finally with our assistance. Since he just completed 85 years of age, he was asked to look for 30% additional pension and to complete nomination formalities.

Shri Balshanmugam, another PCDA Bangalore VRS pensioner (1988), initially did not receive his SPARSH PPO. He got it with our assistance, but with discrepancies. Finally he got a revised PPO. His CGHS application, however, was rejected due to absence of a surrender certificate. Matter is being pursued.

Mrs. Shyamala, family pensioner of late Shri Raghunandan of CQAL, had discrepancies in her pension entitlement which have now been rectified. We noticed a mismatch in her date of birth between PPO and Aadhaar. She has been advised to approach SPARSH authorities for correction.

The Karnataka CGPA is bearing more and more responsibilities and is about to take up new activities in the coming days. So far, the association has been running with selfless labour, time and money of the volunteers and its wonderful donors. But we also need more volunteers who can spare a day in a week or a fortnight, visit our office and help us in documentation, correspondence and dealing with banks and post office. We also need newly retired persons who are proficient in MS-Office and other basic operations on a computer. Those who cannot do any of the above are welcome to give donations. Our members are well aware that a resolution had been taken 2-3 times in the annual general body meetings that each member should contribute Rs.500/- whenever the DA/DR is increased and arrears are received. Most of our members who approved the proposal and passed the resolution have, unfortunately, not bothered to act upon their own resolution.

*Those members whose subscription ended in March are requested to renew their subscription immediately in order to ensure regular delivery of the printed copy of the Digest. Moreover, the **Department of Posts has plans to increase postage rates from 25 paise to two rupees per each copy of the PD.** That is going to be an additional burden for us. The Association relies more on donation than on the subscription amount. Your generosity helps many other persons to read your favourite magazine*

*Please send your contributions to **A/C No. 0406 2010 062 937, IFSC: CNRB 0010434 Canara Bank, Sadasivanagar Branch, Bengaluru.***

Our Association remains committed to extending assistance to all the needy. However, we also need more help from the members to do the foot work and help the needy. Those who wish to volunteer for such work and help us in office management may please contact us. They say, age is only a number. But the body and mind say NO when you reach 75. The two may not even co-operate with each other ! Those who have just retired or those under the age of 70 will have the pleasure of finding themselves in high spirits in our company. Our office may be located on the google map with following link:

<https://maps.app.goo.gl/M4vgn9HkchYMiK6p8>

Coordinates: 13.005585214488187, 77.57586739325286

Thanks to our Contributors

Following payments have been received during APRIL 2026. Our special thanks to the members who have donated Rs.1000/- and more. but that does not mean we ignore the contributions made by others also. We thank them and expect continued generosity from all. We need your donations.

Name (Smt/Shri/Dr.)	M.No	Recpt No.	Dona- tion	MF	PD Subscription Rs.	Year
* Donor unidentified	----	3751	1200			
* Donor unidentified	-----	3745	1001			
Anantha Murthy V	1145	3743	7600		400	03/28
Kumar L	1402	3739	1200		800	03/30
Madiyal T	936	3738	5000			
Murthy B V N (New Member)	1583	3754	100	500	400	03/28
Murthy R S N	1086	3755	500			
Nagamani B V	1005	3748	1000		200	03/27
Nagaraja S (New Member)	1579	3737		500	600	03/29
Prabhakar M K		3741			200	03/27
Savanda Shiva Chandramouli	1528	3752 3753	1250 -		- 400	 03/31
Shyamala H N	1577	3740	3000			
Singad B L	1112	3746			400	03/28
Sivakumara Swamy (New Member)	1581	3749		500	800	03/30
Srikanteswaran M V	1030	3757	200		800	03/30

Sudhamani B V	922	3747	1000		200	03/27
Tilwe N S	823	3750	300		400	03/27
Vara Prasad V (New Member)		3744		500	800	03/30
Venkateswaran B N	1298	3756	2000		400	03/28
Venugopala T V	933	3758	1000			
Vijaya Vasudeva	955	3742			400	03/28

CORRIGENDUM : March 2026

Nigel Fernandez	1580	3729		500	800	03/30
-----------------	------	------	--	-----	-----	-------

A Hearty Welcome to the New Members who enrolled during APR 2026.

M. No.	Name and address Mr./Mrs./Dr.	Age/ DoB	Depart ment	Email/ Phone No.
1578	Shantha Prakash, No.141, 15 th Cross, First Block, Rajajinagar, BENGALURU 560010	12.02. 1960		Srinivas.koundinya1957@gmail.com 93412 10178
1579	Nagaraja S, No.29, 1 st Main, 3 rd Cross, MSR Nagar, Mathikere, BENGALURU 560 054	12.02. 1966	CQAL Min of Def	snagarajabl@gmail.com 98806 25807
1580	Nigel Fernadez, No.F-507, Purva Westend, Behind Kudlu Gate Metro Station, Garvebhavi Palya, BENGALURU 560 068	31.07. 1961	A.D.D. IB, MHA	Nigelf1961@gmail.com 94810 06506
1581	Shivakumar Swamy, No.8, Swarna Sadana, SVGS Temple Road, 4 th Block, Doddabommasandra, Vidyaranya - pura Post, BENGALURU 560 097	12.02. 1964	ISRTC/ ISRO	Sadara1964@gmail.com 99022 76064
1582	Vara Prasad V, N0.54-19-31, 301, Lakshmi Gokul Enclave, LIC Colony VIJAYAWADA 520 008	28.08. 1956	Chief Accts Officer BSNL	Vvprasad399@gmail.com 94400 00482 99638 19718
1583	Murthy LVN, No.870, 1 st 'A' Main 6 th Cross, BSK 3 rd Stage 3 rd Block, 3 rd Phase, BENGALURU 560 085	01.07. 1942	Irrigati on Depart ment GOK	ivnmurthy@hnm.com 82773 90053 83104 35820

OBITUARY:

Shri SATTUR M.B., (M.No.1394), Ex- Sr.Sec.Officer (A), S.W.Rly, expired On 13 FEBRUARY 2026. We deeply regret the demise and pray for peace to his soul and strength to the bereaved family.

[Information received late from his son on 06 April 2026.]

***We are going to launch our own website soon.
The Domain name is <pensionersindia.org>***



PLEASE CONTACT OUR OFFICE BEARERS

President:	Girish Kanagotagi	Tel: 9980021280
Vice-President:	Venugopalachar, S.V	Tel. 9448943355
Secretary:	Nagarathnam, R	Tel: 9632454725
Jt. Secretary	P.M.Pai	Tel: 9538759010
Treasurer:	Murthy, R S N	Tel. 9731663662

Executive Committee Members: S/Shri

Krishna Prakash / 9731058891, D.Krishnappa / 9980188785
Murali C.J. / 9448122887, Sridhara G.N. / 9449341963
C.A.Venkatesha Murthy / 9845027457

Office Manager: T.V.Venugopala, Tel:9591837011

Office: Ph: 080-23468438

Email: cgpakarn@gmail.com

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

(Estd:1974 * Regd:1983)

PENSIONERS' DIGEST (English)

MARCH 2026

Vol.XXI, Issue 12 (28 pages) (Subscription: Rs 200/- per financial year)

RNI Title Code: KARENG03731 * RNI Regn.No.KARENG/2008/27233

Date of Publication: 10th of every month.

To post in bulk on 11th or 15th of every month

at Bengaluru Pathrike Channel, PSO, Bengaluru-560026

Postal Regn.No.KARN/BGE/200/2024-2026,

Licensed to post without pre-payment vide No.PMG-BG/WPP-352/2024-26.

To Shri/Smt

If undelivered, please return to:

The Karnataka CGPA, "Swarna", 120/1, 2nd Main,
Gayatri Devi Park Extension, Vyalikaval, Bengaluru 560 003

Published by **Shri Venugopalachar S.V.** and

Printed by **Shri Balan Madan**, on behalf of the

Karnataka Central Government Pensioners' Association.

Printed at **Sumathi Printers**, 128, DK Street,, Shivajinagar,
Bengaluru-560001. Published from "Swarna", No.120/1, 2nd Main,

G D Park Extension, Vyalikaval, Bengaluru 560003.

Editor: **Shri Girish Kanagotagii**