

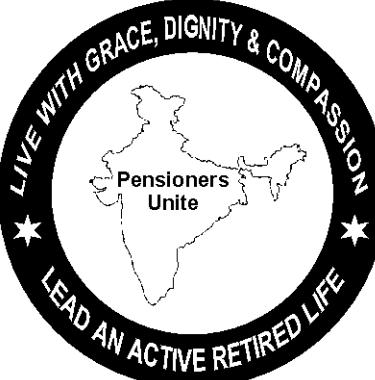
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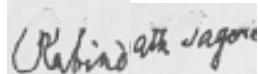
भारत पैनशनर



OFFICIAL MONTHLY ORGAN OF THE BHARAT PENSIONERS SAMAJ, NEW DELHI - 110 014
(Federation of All India Pensioners' Associations)
(MEMBER, INTERNATIONAL FEDERATION ON AGEING, TORONTO, CANADA)
DIRECT SUCCESSOR TO "PENSIONER" ESTABLISHED IN 1955

Rabindranath Tagore : 150 Years GURUDEVS' BIRTH ANNIVERSARY - 07.08.2011

As I look around I see the crumbling ruins of a proud civilisation strewn like a vast heap of futility. And yet I shall not commit the grievous sin of losing faith in Man. I would rather look forward to the opening of a new chapter in his history after the cataclysm is over and the atmosphere rendered clean with the spirit of service and sacrifice. Perhaps that dawn will come from this horizon, from the East where the sun rises. A day will come when unvanquished Man will retrace his path of conquest, despite all barriers, to win back his lost human heritage.



[From Crisis in Civilisation, 1941]

TAMING PRICES IS CENTRE'S TOP PRIORITY, SAYS THE PM ON INDEPENDENCE DAY

As India's inflation rate galloped towards worrisome double digit levels — it was 9.44% in, June — Prime Minister Manmohan Singh on Monday said that taming prices was among the top priorities of the government.

“Our country is passing through a phase of sustained high inflation,” Singh said in his Independence Day address to the nation. *“Controlling rising prices is a primary responsibility of any government. Our government fully understands this responsibility.”*

Food inflation, which accounts for 14.34% of overall inflation, grew to 9.90% during the weekend July 30, driven by costlier protein rich products such as eggs, milk, meat and fish. Price data for July will be released on Tuesday.

The Centre, Singh said, was ‘continuously monitoring the situation to find out what new steps can be taken to arrest rising prices.

“We have continuously taken steps to rein in prices,” he said. “Some times we have been confronted with a situation in which the reasons for rising prices lay outside the country.”

Prices of petroleum products, foodgrains and edible oil have risen steeply in global markets. “Since we import these products in large quantities, any rise in their prices adds to inflationary pressure in our country,” he said.

Courtesy : Hindustan Times (Correspondent)

MINISTER K C SIBAL WANTS TO CONVERT POST OFFICES INTO BANKS

The humble post office is all set to undergo a radical change with a proposal to convert over 1.5 lakh post offices across the nation into full fledged banks on the anvil. Tele-communications minister Kapil Sibal wants to reach out to the masses in the rural areas with modern banking facilities through the post offices. “We want to commercialise the department. We will seek a licence from the RBI to convert all our post offices into banks. Sibal said.

Courtesy : PTI



**Smt. Daya Maheshwari w/o
S.C.Maheshwari**

22.07.1942 - 01.08.2011

A beautiful lady with a beautiful soul & beautiful thoughts. A caring nature & mature approach. A devoted wife & mother who played every role with dedication. Will always stay in our hearts. Bharat Pensioners Samaj mourns the untimely death of Smt. Daya Maheshwari w/o S.C. Maheshwari due to post operative complications after knee joint replacement surgery in ARTEMIS hospital Gurgaon. GREED OF PVT SECTOR PREVAILS OVER PATIENT'S LIFE May GOD grant peace to departed Soul & strength to the bereaved dear ones?

Stop Sale of Vitamins as Food Supplements

CPI, leader R C Singh, MP, criticized the drug companies that try to illegally mint money by violating the rules and regulations. He said that some of the vitamin formulations, like Vitamins A, B1, B2, C and E are supposed to be sold as drugs, but these are being sold as food supplements by circumventing regulations relating to drugs.

Elucidating his point, R C Singh said that all drugs are required to obtain a manufacturing license from the National Drugs Control Authority. Since food supplements are covered under the Prevention of Food Adulteration Act, they need not manufacture them under a license. Secondly, vitamins come under the Price Control Order; whereas, food supplements don't. Hence they can be priced high.

Courtesy : New Age Weekly, N D - 110 002

Big 50% CONCESSION :**J D Bhatia's CGHS Manual**

J D Bhatia's CGHS Manual - has been updated with a Supp lement - corrected upto end of Nov 2010. Since only a few copies are available, members of BPS & other pensioners can get it @ of 50% i.e., Rs 250/- including courier charges. J D BHATIA, #A-91, Sector - 23, NOIDA-201 301 [Tel - 0120-4315619, M - 09810651252]

**BHARAT PENSIONERS SAMAJ
ON INTERNET**

Now BPS has following addresses on internet; you are welcome to visit & to participate in discussions etc.

Websites : <http://www.bharatpensioner.org>
<http://www.karmayog.org/ngo/BPSamaj/>,

Blog : <http://scm-bps.blogspot.com>
Yahoo Group : <http://in.groups.yahoo.com/group/BPS1955>

Group e.mail: BPS1955@yahoogroups.co.in
facebook page : <http://www.facebook.com/pages/Bharat-Pensioners-Samaj/102839993142554>

DRIVE AGAINST DIABETES, BP

The Delhi Government has started a drive to deal with silent killers, diabetes and high blood pressure. Those found to be affected with these diseases will be treated and referred to hospitals for further guidance and treatment. 31 hospitals where the Delhi government will organise special diabetes clinics every Monday and Wednesday

- Some south Delhi hospitals where the facility is available: Charak Palika Hospital, Moti Bagh; Rao Tula Ram Charitable Hospital, Najafgarh Road; and Safdarjung Hospital. 120 glucometers have been provided by the union government to the Delhi government for the campaign 6 lakh strips have also been provided 10% urban adults suffer from diabetes according to a recent study 3.5% is the figure for rural adults

ak walia - DELHI HEALTH MINISTER

Earlier, diabetes used to affect only the wealthy but now it is affecting the weaker sections of society also. We want active cooperation from agencies such as the, MCD, NDMC, Delhi; Cantonment Board and private sectors including NGOs to make Delhi a diabetes and hypertension free state.

BHARAT PENSIONER

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BHARAT PENSIONERS SAMAJ, NEW DELHI

(Federation of All India Pensioners' Associations)

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One year	₹ 200	(Foreign)	\$ 50
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Life Membership : (Available for Office-bearers & Mg Committee members only) ₹ 1,000

Annual Affiliation Fee (Assn/Institution etc) : ₹ 450
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16. D A N Sarma VZG - 16 092475 37961

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Advocate, CAT Pr Bench & High Court, C-207,
Anand Lok Society, Mayur Vihar-I, Delhi - 110 091
T : 011 - 2275 5422 M : 0 - 98102 38999
(For any reply, a stamped ₹ 5 envelope must)

Letter No. : BCPC/01/2K11 dated 08.08.2011

(To All Members of the Governing Council)

Dear Comrade,

You would recall that the last meeting of the Governing Council was held at New Delhi on 21st December, 2010. All the Demands finalized in that meeting were submitted to the GoI. But, except in the case of merger of 50% of IDA with revision of pension of BSNL retirees, there is no positive response from the Govt. The DEMANDS CHARTER is appended in the ANNEXURE below.

2. As you are all aware, it was decided by the Governing Council that Bharat Central Pensioners Confederation (BCPC), would in conjunction with (and the active participation) of serving Central Govt employees, led by the Confederation of Central Govt Employees & Workers (CCGE&W), hold a DHARNA @ Jantar Mantar, Parliament Street, New Delhi during the Monsoon Session of Parliament as our next step in the struggle for achieving the long-pending demands of Pensioners & Serving Employees. However, on account of the proposed STRIKE of the postal employees in June/July this year, the Monsoon Joint Dharna was postponed at the instance of the leaders of CCGE&W.

3. In a meeting on PFRDA Bill held @ New Delhi on 27.07.11, it was learnt from CCGE&W that they had yet to decide about their further programme in consultation with AIRF and AIDEF. In view of this, our future course of action

BHARAT PENSIONER

would also have to be charted out accordingly. This would, therefore, have to be discussed in the next meeting of the Governing Council.

4. In the meantime, it is requested that a post card campaign be organized by each Pensioners' organisation. Every member of your and / or allied organization(s) may please be encouraged and directed to write a postcard to the Prime Minister listing our DEMANDS (*See ANNEXURE below*) with the request to concede them at an early date.

5. The next meeting of the Governing Council would now be held on the Wednesday, 28.09.11 from 10.00 AM onwards at the following venue :-

SANATAN DHARMA MANDIR
'C' BLOCK, JANGPURA EXTENSION
(NEAR JANGPURA SIDE
RLY RESERVATION OFFICE)
NEW DELHI - 110 014

The agenda of the meeting has been indicated in the Annexure below.

6. The Delegation fee (to be paid on the spot) is Rs 150 (One hundred fifty only) per participant. Kindly intimate in advance, the names of Delegates for whom lodging arrangements have to be made, alongwith the date(s) of stay. Each such participant has to pay Rs 200/- per night for this (modest level) facility.

Comradely yours



(Shyam Sunder)
Secretary General

ANNEXURE : AGENDA

1. THE DEMANDS CHARTER
 - (1) *Recognition of BCPC by the Govt of India as for the 3 Ex-Servicemens' organisations*
 - (2) *Full Parity to pre 2006 pensioners*
 - (3) *Enhanced FP for 10 years in both situations (death in harness and pensioner's demise*
 - (4) *Restoration of Commutation after 12 years*
 - (5) *Implementation of all 6th CPC recommendations wef 01.01.06*
 - (6) *FMA @ Rs 1,200 pm at par with EPFO pensioners*
 - (7) *Full revised pension benefits to 100% commutation PSU absorbees as per 6th CPC fitment*
 - (8) *Full revised ex-gratia pension to (ex-gratia) retirees*
 - (9) *Improvement & expansion of CGHS / RELHS / ECHS*
 - (10) *C S (MA) Rules, 1944 benefits to non - CGHS Areas*
 - (11) *Abondonment / Modification of Central Health Insurance Scheme*
 - (12) *Withdrawal of New Pension Scheme (NPS)*
 - (13) *Withdrawal of PFRDA Bill from the Parliament*
2. Presentation of Accounts by the Treasurer.
3. Any other item with the consent of the Chair.

Letter No. : BCPC/02/2K11 dated 08.08.2011

(To All Members of the Governing Council)

Dear Comrade,

The present position reg: registration with Registrar of Societies is as follows:-

You would be happy to know that the Registrar of Societies, South District, Government of NCT of Delhi has since duly registered BCPC as an All India Registered Society vide his letter No S/478/Distt South/2011 dated 10.05.2011 (photocopy enclosed).

2. Kindly intimate whether the sum of Rs 500 (Five hundred only) as annual Membership fee of the BCPC for the year 2011-12 has since been remitted, through D/D, M.O., internet banking facility (ecs) in our newly-opened ICICI Bank, Bhogal Branch A/ C No 165001000090, or in cash; otherwise it may now be sent to the Treasurer, R C Srivastava, Treasurer, KK - 149, Kavi Nagar, Ghaziabad - 201 002. (without any further delay.)

Comradely yours



(Shyam Sunder)
Secretary General

Freedom struggle goes on level of corruption at both ends worsening

by Kiran Bedi, IPS (Retd)

Corruption in India is an epidemic. It is both episodal (scam) and widespread. The result of a survey by C Fore across 10 cities (Delhi, Mumbai, Bangalore, Kolkata, Chennai, Patna, Lucknow, Chandigarh, Bhopal. and Hyderabad) are shocking.

The revelations of giving and taking bribe are mind-boggling:- (a) one out of two respondents admitted to having paid a bribe to get their child's birth certificate; (b) one out of three paid a bribe for school admission; (c) two out of three bribed the traffic police for getting out of situation; (d) two out of three procured driving license by bribing their way through ; (e) one out of eight got a government job or posting by bribing the secretary; (f) one out of five bribed a municipal authority to allow illegal extension of home; (g) one out of four paid bribe to allow an extension of work-place; (h) two out of three greased the palms of tax official to evade sales tax; (i) one out of four paid to continue flouting pollution norms.

Sources in the industry say that big corporations, pay bribe for; (a) land-use change (5% of land revenue value to the collector); (b) pollution clearance (one-time Rs 1 crore if it's a pollution industry); (c) excise evasion (10 % of the evaded tax); (d) electricity theft (30% of the cost of stolen energy); (e) tax evasion (10% of income tax refund); (f) national highways (Rs 50 lakh per km); (g) police protection (Rs 25,000 per month); (h) factory inspection (Rs 5,000 per month); (i) boiler inspection (Rs 5,000 per month); and (j) railway wagon (5% of the value of the goods).

This level of corruption at both ends is worsening. The bribe receiver grows richer, while the bribe giver either "survives" or "thrives". Corruption has serious ramifications because all violations have a price, individual or collective; direct or indirect. The bribe giver contributes to uneven distribution of resources, fouls the merit system, pollutes the environment, increases human hazards, and spreads discontent and mistrust, which weakens the foundation of country by producing corruption-tolerant generations. This, as the survey reveals,

is what is on in India today. The bribe giver is either under duress because of personal or business compulsions or obsessed with greed to acquire more wealth and influence. On both counts, he is abettor and culpable under the Indian legal system. On the first count, it is his claimed defence, and required him to produce evidence of those circumstances; on the other count, he is a clear conspirator and deserves to be indicted.

The UK recently has passed the Bribery Act 2010, which defines and clarifies offences of general bribery. It says; *"If a person offers, promises or gives a financial or other advantage to another person, and that person intends the advantage to induce a person to either perform improperly a relevant function or activity or reward a person for the improper performance of such a function or activity, it shall be punishable on summary conviction with 12 months, and on indictment up to 10 years."*

The function and activities within this scope are any function of a public nature; any activity connected with a business performed in the course of a person's employment performed by or on behalf of a body of persons (whether corporate or unincorporated) even outside the United Kingdom.

The Janlokpal Bill drafted by the India against Corruption Movement (IAC) and offered to the Government of India has provided for a similar clause: *"Any person who obtains from the government by violating any laws or rules: that person, along with public servants who helped that person directly or indirectly to obtain those benefits; shall be deemed to have indulged in corruption".*

No crime of corruption takes place without the nexus of money, position, and power. So the bribe receiver and giver have to be punished for distorting the system, mere so when it is for greed and national plunder.

The Janlokpal Bill, if drafted jointly, will ensure an life effective law (see one posted on, and join the movement on www.indiaagainstcorruption.org) for victory in the second war of independence. Anna is the Mahatma and all of us freedom fighters. This is a victory for our future. The Janlokpal Bill will allow us to tame the corrupt.

Courtesy : Internet

The Left in India: A Critical Appraisal

by Dr Kripa Shankar, Honorary Fellow,
GB Pant Social Science Institute, Allahabad

In the pre-independence period, the success of the Soviet Union, in turning a backward country into a fast-moving egalitarian society with no unemployment and other evils of a capitalist society had influenced the leadership of the Congress as well and it also swore by planning as a way to reconstruct the country after the British would depart. Gandhi had emerged as the supreme leader of the nationalist movement for freedom as, among other things, he was fiercely opposed to the Western capitalist civilisation which had no Value system except greed, accumulation and oppression. His opposition was so total that he would like India to return to the prefeudal communitarian order with no machine production where village communities governed the society in a harmonious manner.

Communism has a more scientific approach to the same quest. By harnessing the forces of production, not for individual profit but for common good, by eliminating private ownership over means of production and with the help of sophisticated technology, mankind could meet the physical needs of every individual and it would open the gates for his intellectual and spiritual advancement.

The greatness of Gandhi lay in evolving a technique of mass mobilisation in the liberation struggle where the vast exploited peasantry and other sections of society could come forward to challenge the British rule. Satyagraha and civil disobedience had a vast appeal as it suited the genius of the people who wanted to protest and fight but had no instrument. Gandhi could bring the entire Indian humanity into the vortex of the freedom struggle which was unprecedented.

Gandhi, all the same, was the leader of the colonial bourgeoisie which had its genesis in the colonial order that had various strata of exploiters and vested interests. The landlords, money lenders, traders and bureaucracy were the privileged groups. Being the product of the colonial set-up, its interests lay not in dismantling that order but in striving for some political space within that order. It never intended to confront the British.

When Gandhi emerged on the scene and made the Congress a mass organisation through

his unique techniques of Satyagraha and mass civil disobedience, he used it as pressure tactics. In 1922 when during the civil disobedience movement he found that the masses were likely to assume the leadership and the movement may take the shape of an upheaval against the colonial set-up, he was so scared that not only did he withdraw the movement to the dismay of all patriotic forces, but publicly announced that his call for civil disobedience was a "*Himalayan blunder*".

Gandhi did not talk of any mass struggle afterwards and only during the Second World War when the Cripps Mission failed, he gave the slogan of '**Do or Die**' only to pressurise the government but did not spell out as to what the people should do to accomplish it. And within a week after his arrest he wrote to the Viceroy that he intended to meet him after the '**Quit India**' resolution was passed and was sure that some understanding would have been 'reached' but his arrest preempted this possibility. The point, that is being conveyed is, that as the Congress did not want to launch any struggle as such, the Communists could come up to the forefront of the movement had they supported it. The 1942 movement was taken up by the people as a clarion call for final emancipation of the country and in many places British rule ended for a few days. But the Communists were found opposing this movement at the bidding of the Soviet Union.

In June 1941 Germany attacked the Soviet Union, it (the CPI) declared that the character of the war had changed from an imperialist war to a people's one and the task of the Indian Communists was to support the war efforts. The Communists did so at huge cost. They were isolated from the masses. If Britain was fighting a people's war, why was it not, transferring political power to the Indians? Similarly what prevented it from opening a 'second front' against Germany? There was no answer to such questions. An independent India would not have weakened the fight against fascism but would have strengthened it. Be that as it may, the Communists lost a big opportunity of coming up as a powerful political force unlike the Communist Party of China which, by opposing Japanese imperialism, became a formidable force and ultimately seized power.

Courtesy : Mainstream Weekly, ND - 110 049

FOOD PRICES GO UP DESPITE BUMPER HARVEST

By Balraj Mehta

In spite of bumper kharif crop and expectations of normal monsoons this year, the food inflation has gone up and the union Finance Minister has helplessly admitted that he has no magic hand to control it.

Food inflation touched a two-month high of 9.01 % for the week ended May 28, notwithstanding the Finance Ministry and Planning Commission claims that inflation would moderate.

Riding on the back of increased prices of fruits and onions, food inflation, as measured by the Wholesale Price Index (WPI), was 8.06 % in the previous week. In the last week of May, 2010, it was as high as 20.62 %. The last time when food inflation was above 9 % was for the week ended March 26, when it had stood at 9.18 %.

Wheat procurement across the country has declined by 69 % so far this year at 38.38 lakh tons as arrivals did not pick up in the major wheat producing states of Punjab and Haryana.

In Madhya Pradesh, wheat procurement also declined to 14.09 lakh tons as against 17.84 lakh tons in the year ago period even though the state government declared Rs 100 per quintal more to farmers than the Centre's minimum support price (MSP) of Rs 1,120 per quintal. In contrast, the FCI and other state agencies bought 1,0843 tons of wheat in Gujarat as against 624 tons in 2010-11.

The Election Commission tried to help procurement and gave green signal to the government's decision to give Rs 50 per quintal bonus to wheat farmers over and above the support price of Rs 1,120 per quintal for this year. The wheat bonus of Rs 50 per quintal over and above the MSP of 1,120 per quintal was approved for this year, by the food minister Mr K V Thomas. Although the Cabinet Committee on Economic Affairs (CCEA), headed by Prime Minister Dr Manmohan Singh, had approved the decision (to

give wheat bonus) on 6 April, it had not been notified due to the election in four states and a Union Territory. Over and above the minimum support price (MSP), the government offers bonuses to farmers to enhance procurement. It was also said there would not be a problem of storage this year.

High growth in futures trading in farm products is having its pressure on current prices of foodgrains. "The over 100 % growth in trade value of agricultural commodities was mainly due to restoration of trading in suspended agricultural commodities such as chana, wheat, soya oil, potato and rubber, as well as higher volume of trade in guarseed and guar gum," Agriculture and Consumer Affairs Minister of State K V Thomas said. He added that the increase in volumes did not lead to increase in prices; rather it made the price discovery more efficient by increased participation and consequential liquidity. Such active and increased market participation, in fact, could lead to reduction in price volatility and not increase in prices. He has been proved to be wrong.

"As a matter of fact, due to suspension of trading in a number of essential commodities during 2007-08 and 2008-09, trade value in agricultural commodities had fallen from Rs. 13.17 lakh crore in 2006-07 to less than half at Rs. 6.27 lakh crore in 2008-09. The subdued commodity prices in the wake of the 2008 global financial crisis were also a contributory factor." Easing grain prices is also leading to farm loan defaults.

Surplus foodgrain production this year could threaten banks with ballooning bad debt as a drop in spot prices and higher input costs are likely to squeeze farm margins and may force farmers to default on loan repayments, experts say.

India's just concluded rabi harvest has thrown up record wheat production, estimated at 84.27 million tonnes (mt) and prices in several parts of Gujarat, Bihar and eastern Uttar Pradesh have fallen to as low as ₹ 1,000-1,050 a quintal, less than the state-set minimum support price (MSP) ₹ 1,170. There is an easing trend in prices of other essentials such as rice and pulses too.

"This sector is faced with a scenario of falling prices when costs are rising. The cost of labour has more than doubled in several states. In addition, prices of fertilizers, pesticides and fuel have been on the rise," said Dhananjay Sinha, economist and strategist at Centrum Broking. "There is a significant risk of some serious rise in defaults on agriculture loans."

Experts said Food Corporation of India's inefficient foodgrain procurement and distribution, large existing stocks, and a decision to shun exports are responsible for the drop in prices. A normal monsoon forecast, which bodes well for the next crop, has also been bearish on prices. "There is a problem of indebtedness with farmers with the cost of production going up," said T.K. Bhaumik, economist and adviser at JK Group. "That problem could balloon into a debt crisis."

The problem of food inflation in a bumper crop year is indeed a story of distorted policy making which is based on social inequity and inefficient management and system which has become universal in Indian economy and society. It is a class manifestation to believe that big surplus producing landlords and urban traders of agricultural commodities are positive factors in agriculture sector of the economy. The fact is that in India there is a mass of farmers with small land holdings - more than 90 % of the farmer population which has to fund for themselves and feed their families. What they can produce in their small plots of land are not enough and hunger and deprivation haunt them. They cannot afford to buy in the market for their consumption requirements and therefore become victims of moneylenders and land lord exploitation.

The only solution of the problem is radical land reforms that is redistribution of ownership of land on equitable basis for cultivation with the help of affordable inputs like fertilisers, seeds and efficient extension services which alone can control foodgrains prices. Since this is ruled out in the so called economic reform and development process of the present government, there can be no way of controlling either prices or production in the agriculture sector.

TESTING TIME FOR DIABETICS

Detecting early signs of trouble lowers complications

Uncontrolled sugar levels can put people with diabetes at risk of a clutch of complications, such as blindness, heart attack, stroke and rarely, amputation. To detect trouble at an early stage, the following tests should be done at least once a year by everyone taking diabetes medicines.

Sugar tests: Blood sugar Fasting Tasting should be below 110, post-fasting should be below 140. Also get an HbA1c test done every three months to get the average blood sugar for the past three months. It should be below 7%. If you use a glucometer to test sugar level at home, get it calibrated every six months.

Dilated eye exam: An ophthalmologist should examine the eye to detect early diabetics retinopathy, which can cause blindness.

B P: The risk of heart disease and stroke is two to four times higher for people with diabetes. Keep your blood pressure below 120/80.

Peripheral arterial disease (PAD) evaluation: Heart disease apart, diabetics are at higher risk of artery blockage in other parts of the body, so you must measure the blood pressure at the ankles to test for PAD. The difference in the higher limit should be lower than 20. Higher indicates a peripheral artery blockage,

Lipid Profile: Total cholesterol should be below 200, LDL (bad cholesterol) below 100, HDL (good cholesterol) over 45. Triglycerides should be under 150.

Foot exam: Diabetes causes nerve damage" (diabetic neuropathy), which causes symptoms of numbness or weakness in the feet. A foot exam done once in six months is a must.

Courtesy : Hindustan Times

SALT AS ADDICTIVE AS CIGARETTES

LONDON: Salt is addictive in the same way as cigarettes or drugs. The findings could help explain why many find it so hard to cut back on salt, despite warnings about dangers to blood pressure and heart health. The study revealed that after salt was taken, the brain believes it has received its fix.

VISIT – God's own country Kerala's wonderland

Kerala, exhibits the best of natures contrast with its tranquil forests and furious waterfalls

by- Gangadharan Menon

Kerala, the narrow strip of land sandwiched between the Sahyadris and the Arabian Sea is a visitor's delight. Every drop of sweet water that originates in the Sahyadri range reaches its saline grave within 12 hours.

Thattekkad Bird Sanctuary, located about 60 km north-east from Kochi, is many sanctuaries rolled into one. Since its undulating terrain ranges from 100 feet above sea level to over 1,500 feet, it's a hot spot of biodiversity. It was during his innumerable birdlife explorations in India, that Dr Salim Ali, one of the best known ornithologist, discovered these forests. The forests range from tropical evergreen to semievergreen to deciduous forests and even large tracts of open grasslands. These are surrounded by a placid lake formed by the backwaters of Pooyamkutti Dam on the Periyar River. Because of this unique landscape, land birds, birds of higher altitude, and even water birds can be seen here.

The Adivasis living in the Silent Valley of Kerala have a unique custom. Once they collect nature's treasures from a particular area, they don't come back there till nature replenishes them. Taking a cue, the forest department has recently made a part of the Thattekkad Sanctuary out of bounds for tourists.

Athirapally Falls on the Chalakudy River, 78 km from Kochi in Thrissur district, is a study in contrast. This unique waterfall is controlled by the shutters of the Sholayar Dam up in the evergreen reaches of the Western Ghats. Thereby hangs a tragic tale too. When it rains, the shutters are opened without a warning. And, what was a gentle fall becomes an angry fall that literally sweeps people off their feet, leading to many tragic deaths. You can be privy to one of the most awesome moods of the river as it plunges 80 feet headlong into a gorge

Courtesy : Hindustan Times

The bliss of Onam

by R L Pathak

Onam is the time in Kerala that is marked by exchanging pleasantries among friends and kin. They enjoy feasts and sports. Sport competitions are arranged to signify the big day and stress the imperative need to live like brothers and sisters and in perfect harmony and to share each other's joys and accomplishments as also to share the sorrows to minimise their effect.

This is also the time of harvesting. Farmers are joyous as they get ready to reap their crops. The rains have abated and the sky is free of clouds. According to belief, the festival is all about King Mahabali, who, like Lord Rama, was very popular with his subjects and worked with a missionary zeal for their welfare. Like Rama Rajya, in Mahabali's regime, there were no dacoities, no atrocities, murders. Legend has it that Dev Raj Indra, envious of the king, hatched a plan to show him his potential, as it were. He sought the help of Maha Vishnu and visited Mahabali as a Brahmin to grant him a piece of land to measure up to three steps. Brahmins were held in high esteem in those days and nobody was prepared to earn the displeasure of a Brahmin. The devil in Dev Raj Indra at once covered the entire place and pretended the whole of it was covered in just two steps and sought to know where should he put his third step. In obedience, he offered his head; and was pushed into the 'patal lok.'

Mahabali then asked for a boon to be granted to him. Out of sheer love and regard for the people, he wanted that he be granted permission to visit his subjects once in a year. It is said that on the day of Onam every year King Mahabali visits his people to bestow his benevolence. Onam comes, therefore, as a reminder that one should be good to one and all and fulfill the real purpose of life.

Courtesy : Hindustan Times

DRINK WATER EMPTY STOMACH

INDIAN MEDICAL ASSOCIATION

suggests that **DRINKING OF WATER**

in empty stomach in early Morning cures:

1. Headache
2. Body pain
3. Diabetes
4. Constipation
5. All eye diseases
6. Womb cancer &
7. Ear, Nose, Throat disorders.

[Contributed by Jagriti]

WILL

August 2011

A WILL always WORKS

While transferring property to legal heirs, understand the option well before you pick one so that you can protect your rights during your lifetime and save money while exercising the choice

by Vivek Kohli, senior partner,
ZEUS Law Associates

If you are planning to transfer your immovable property to your legal heirs, there are two options at hand — either to will it, or to make a gift. However, the differences between a gift and will are not fully understood by many. There have been unfortunate incidents of some senior citizens who were forced to vacate the property that they earlier owned and had gifted to their legal heirs. Such a scenario could perhaps have been averted had they executed a will of their property instead. Unlike a gift deed, a will only takes effect upon death of the individual who is transferring his property. Senior citizens who make a will of their property instead of a gift tend to feel more secure as their property remains in their name during their lifetime. One may need to know about will and gift of immovable property as below:

Similarities

- * Gift and will / testamentary succession are transfers that are gratuitous in nature — that is, they do not involve payment/ receipt of any money in lieu of the property being transferred/inherited.
- * Under both gift and will, transfer of immovable property can only be effected by the execution of an instrument in writing. For smooth transfers, it is important that both these written instruments (i.e. gift deed and will) contain a clear and unambiguous description of the property being transferred as well as personal details such as name and individual share of transferee/s.

Differences

- * For a gift to take effect, the process of gifting must be completed within the life-time of both donor and donee. However, inheritance of property under a will only comes into effect on death of the testator.
- * A gift deed of immoveable property requires payment of stamp duty and compulsory

registration with the competent authorities. An unregistered gift deed does not pass any title of ownership of property in favour of the donee. On the other hand, a will does not require payment of stamp duty and registration fee is optional. In fact, a will can even be handwritten on plain paper. A donor does not usually have the right to revoke/cancel the gift made at a later stage at his mere will. In stark contrast, an individual can revoke his earlier will and replace it with an amended will, any number of times during his lifetime. The will that was last executed shall be considered as his final will.

In certain territories of India, it is compulsory to obtain probate of a will before any distribution of assets of the deceased mentioned in the will. Probate refers to the legal process in which the court of adjudication certifies the authenticity of the will. However, no such certification of authenticity is required from the Courts for a gift deed. *Courtesy : Hindustan Times(Business)*

Missing: Proper toilets for 2.6 billion (260 Crore) people

*by His Royal Highness The Prince of Orange
Chair of the U N Secretary-General's Advisory
Board on Water and Sanitation.*

That 2.6 billion people live each day without a proper toilet is shocking. Of these 2.6 billion people, the vast majority live in developing countries, which means that half the people in the developing world do not have a proper toilet. Take into account socio-economic status and the inequalities are worse still: in South Asia, amongst the poorest 40%, only 2 out of 10 households benefit from a safe, clean and dignified place to defecate.

Recently, the United Nations has demonstrated a genuine willingness to push sanitation to the centre of the international development agenda. Countries have recognized that access to sanitation is a human right. And just a few months ago, UN member states passed a resolution calling for an end to open defecation, increased funding and coordinated action through the Sustainable Sanitation: Five-year Drive to 2015. *Courtesy : U News, New Delhi - 110 003*

Philosophy of Hinduism and Other Essays

by Dr. S. Radhakrishnan

This book contains six seminal essays by the former Philosopher-President of India, Dr. S. Radhakrishnan. Published in different journals at different times they touch the basic tenets of Indian Philosophy and the cross-cultural developments in other religions, like Buddhism, Islam and Christianity vis a vis Hinduism.

The first essay *The Philosophy of Hinduism* describes the central features of the faith of Hindus, philosophical doctrine, religious experience, ethical character, and traditional faith. The second essay *The Hindu Dharma* stands for all those ideals and institutions that shape the character of man both as an individual and as a member of society. In the third essay *Islam and Indian Thought*, Dr Radhakrishnan is of the view that ignorance of other's faith is the mother of injustice and error. While there is much for Islam to learn from a sympathetic understanding of Hinduism, there is also much for Hinduism to learn from Islam. In the fourth essay *Hindu Thought and Christian Doctrine*, the author states briefly some of the fundamentals of the Hindu faith, namely those common ideas regarding the problems of God, man and his future, which indicate its affinities to the Christian doctrine. Dr. Radhakrishnan does not regard Buddhism as an entirely fresh start with no roots in the past. In the fifth essay, gives a later phase of the general movement of thought of which the Upanishads are the earlier. In the last essay of Indian Philosophy, the author finds all the philosophical development, from the naive belief that the world is ruled by the gods of sun and sky, to the religious interpretations of the supreme reality by Sankara, Ramanuja, Madhva and Nimbarka, Vallabha and Jiva Gosvami - truly a remarkable journey in the history of human race.

₹195 (HB) Delhi, 2011. Pp. viii, 119, notes.

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RAMZAN : A month to redeem

by Firoz Bakht Ahmed

The month during which the gates of mercy are wide open, the gates of hell are shut and the devils are chained up is the ninth month in the Hijri calendar — Ramzan — holding special significance for Muslims. This month is the most superior of months in which Allah revealed the Quran.

The sighting of the new moon is a social event in itself. The enthusiasm is such that it is welcomed by bursting of crackers. No matter what religion, fasting from food, water and other things sets a context within which a person tries to establish God's presence in his soul. He who fasts also knows that he tries to keep away from hypocrisy, covetousness, lies, dishonesty, backbiting and evil in all its manifestations. A fasting person feels very close to other human beings and the rest of the creation as well. He can feel the pangs of agony suffered by a beggar who does not get his food on a daily basis. He is much more forgiving and adjustable and accepting of their co-workers. He is more liable to overlook others' frailties, frivolities, whims and petty jealousies. He becomes truly humane.

God's blessings and mercy are so abundant this month that anybody who truly repents becomes as free of sins at the end of the month as when he was born. It is a glorious chance offered to us by the Almighty, a chance to cleanse and purify ourselves from the filth of sins and evil.

The Holy Prophet has advised believers: "O people ... your back is breaking under the heavy load of your own sins, so prostrate yourself before Him (in Ramzan) for long intervals, and make it lighter." Muslims must make it sure that Ramzan, instead of becoming a season for culinary competition, gluttony and wasteful consumption, becomes a period when the faithful not only show piety and compassion but also use the occasion to send across a strong message of communal harmony with love and brotherhood.

They must remind themselves that there are millions going hungry while "they" feast during Ramzan.

Courtesy : Hindustan Times

Moral Warfare

By segregating ethics to the Kingdom of Heaven and depriving the Kingdom of Earth from its use man has up to now never seriously acknowledged the need of higher ideals in politics or in practical affairs. That is why when disagreements occur between individuals—violence is not encouraged but punished, but when the combatants are nations, barbaric methods are not only not condemned but glorified. The greatest of men like Buddha or Christ have from the dawn of human history stood for the ideal of non-violence, they have dared to love their enemies and defied tyrannism by peace, but we have not yet claimed the responsibility they have offered us.

Fight is necessary in this world, combat we must and relentlessly against the evils that threaten us, for by tolerating untruth we admit their claim to exist. But war on the human plain must be what in India we call dharma yuddha—moral warfare. In it we must array our spiritual powers against the cowardly violence of evils. This is the great ideal which Mahatma Gandhi represents, challenging his people to fearlessly apply man's highest strength not only in our individual dealings but in the clash of nation and nation.

In the barbaric age men's hunger did not impose any limits on its range of food which included even human flesh but with the evolution of society this has been banished from extreme, possibly in a like manner, we await the time when nothing may supposedly justify the use of violence whatever consequences we are led to face. Because, success in a conflict may be terrible defeat from the human point of view, and material gain is not worth the price we pay at spiritual cost. Much rather should we lose all than barter our soul for an evil victory. We honour Mahatma Gandhi because he has brought this ideal into the sphere of politics and under his lead India is proving everyday how aggressive power pitifully fails when human nature in its wakeful majesty bears insult and pain without retaliating. India today inspired by her great leader opens the new chapter of human history which has just begun.

Rabindranath Tagore

[Modern Review, September 1934]

PAYMENT OF POSTAL PENSIONS THRU PSU BANKS

Letter No BPS/Banks/SG/2K11 dt : 30.7.2011 from Shyam Sunder, Secy Genl, BPS, New Delhi to Ms Radhika Doraiswamy, Chairperson of the Postal Services Board & Ex officio Secretary to the Govt of India, Deptt of Posts, Dak Bhawan, New Delhi - 110 106

Sub:- Disbursal of pension thru Public Sector Banks Madam, NAMASKARS !

Before coming to the main issue, let me introduce BHARAT PENSIONERS SAMAJ to you, Madam.

Bharat Pensioners Samaj (BPS) : Established in 1955; this is an all India Federation of Pensioners' Associations with 400 affiliated Associations of Central Government Pensioners including those from P&T, Rlys & Defence. It has a total membership of more than 4 lakh Pensioners. It functions as a nodal point for pensioners, supported by central and state Governments and quasi-Governmental organizations. BPS has been the Member of SCOVA right from its inception in July, 1986. (Of course, with minor breaks during the last decade on rotational grounds). At present, it is Non-rotating member of SCOVA and is in receipt of recurring Grant-in-aid from GOI, Ministry of Personnel PG & Pensions.

It is the only Indian Pensioners' organization, which finds mention in UNFPA publication "SITUATION AND VOICES / THE OLDER POOR AND EXCLUDED IN SOUTH AFRICA AND INDIA" Issue No 2 of 2002 - p. 108. Besides, several Sociologists & Anthropologists have given it a reasonable space in their books & papers. It is the only Pensioners' organization which has introduced PMES (Performance Monitoring & Evolution System) for its affiliates/office bearers, has adopted persuasive management technique and has technologically upgraded itself.

Pensioner's Hand Book is one of its latest publications in addition to its monthly journal "BHARAT PENSIONER" which is published regularly every month without any interruption during its life of more than half a century. It holds

periodic seminars and conferences to focus on the problems of Pensioners and other elderly citizens.

The recently-held Convention of its affiliated Railway Pensioners Associations at Secunderabad on 13 Feb. 2011 BPS which was attended by 750 delegates. The event was widely covered by UNI & International agencies, like 'International Federation on Ageing'(IFA) Montreal (CANADA) who termed it as the 'Beginning of a new Uprising' & circulated all over Europe & Asia, the details & Photographs of the event, through its 'e.News letter' for the month of March 2011.

BHARAT PENSIONERS SAMAJ heartily congratulates you for having introduced the revolutionary reform of disbursement, of Postal/ Telecom/Rly/Defence etc pensioners, ordinarily paid by the Post Office itself, now through PSU Banks of their choice. The Pilot Projects started earlier in February this year, under your dynamic leadership, in Delhi / Maharashtra / Karnataka Circles has greatly facilitated the drawal of these pensions by the beneficiaries who, in their old age, are residing at great distance from the Pension Disbursing Agency (PDA), namely thru Post Office.

2. As you have beautifully put it in your Circulars, keeping pace with the modern times & technology, the object of last mile for pensioners in pension withdrawal and payment of bills online would be highly appreciated by the pensioner community in the twilight of their lives since almost every one has a bank account these days.

3. The advantages of this technological innovation appear to be as follows:-

- (i) The pensioner does not have to traverse the distance from his residence to the PO every month,
- (ii) Money can be drawn on the last working day of every month (except the month of March) or as and when required from the bank instead of coming all the way to the PO.

4. It is also observed that the procedure adopted for availing this new facility has been kept as simple as one could wish.

5. We are given to understand you goodself

too is likely to join the pensioner community during this year or the next.

6. Since the new facility would lead to greater efficiency and economy in the long run. We would request and hope that you would ensure that the scheme is fully implemented throughout the entire country, in all the Circles and Division in India, before you demit the highest office that you hold in the Deptt of Posts.

7. Both of you Circulars referred to above, with a short comment by Sadashiva Rao, have been reproduced in our monthly journal BHARAT PENSIONER - 07/2011 @ pp 16-17. A copy of the said Journal is also enclosed for your kind perusal.

A line in reply would be greatly appreciated. Thanking you

P&T DISPENSARIES : MERGER WITH CGHS

Letter No BPS/Merger/SG/2K11 dt : 30.7.2011 from Shyam Sunder, Secy Genl, BPS to Ms Radhika Duraiswamy, Chairperson of the Postal Services Board & Ex officio Secretary to the Govt of India, Deptt of Posts, Dak Bhawan, New Delhi - 110 106

Madam, NAMASKARS !

Sub: Merger of P&T Dispensaries with CGHS

As your goodself is aware, pensioners of erstwhile Post & Telegraphs (P&T) Department are getting only outdoor medical treatment from Postal Dispensaries and these pensioners are not allowed to join CGHS where all types of indoor/outdoor specialist medical treatment is available to all other Central Govt pensioners except those belonging P&T. In this connection, the 5th Central Pay Commission (CPC) recommended that indoor facilities be provided to P&T pensioners through Postal Dispensaries, else these pensioners be served through CGHS. Later on, the 6th CPC recommended, in March, 2008 (para 7.67), that Postal Dispensaries should be merged with CGHS and P&T pensioners be enrolled with CGHS. The Ministry of Health & FW took up the proposal with Department of Posts only on 24.02.2009.

The proposal was, it appears, duly examined by a Secretaries' Committee, in the Ministry of

Health & FW who had then recommended to approve the merger and enrolment of P&T pensioners to CGHS. In July, 2010, the Health Secretary told a representative of one of our Affiliated Pensioners' Associations that a note was being prepared for submission to the Cabinet. It is brought to your kind notice that more than a year has since elapsed but, for the reason that the file is shuttling between the two Ministries of Health & Communications (Posts) the said proposal is still waiting for approval of the Cabinet in the Ministry of Health.

It appears, however, that under your dynamic leadership and, at the initiative of erstwhile Deputy Director General (Estt) Shri A K Sharma, some positive effort was recently made to break the deadlock and an inter-departmental meeting was held in the Ministry of Health on the 4th May, 2011. As per the minutes of this meeting, held under the chairmanship of Shri L C Goyal, Additional Secretary & Director General (CGHS), eleven [(i) to (xi)] courses of action were charted out, paving the final way for the merger of P&T Dispensaries with CGHS without any further delay.

Finally, the meeting ended on a highly optimistic note: "The Department of Posts to complete the action at the earliest"

Since then Shri A K Sharma was transferred. But it is satisfactory to note that you could make available the services of an equally competent and devoted officer like Shri V K Tiwari for the job of Deputy Director General (Estt) alongwith Shri O P Nagpal, an officer of the Central Secretariat Service to ably assist him with equal devotion.

My modest purpose in writing this appeal to YOU, madam, is that as an outstanding officer of the Postal Service, you have always believed in, and actually achieved targeted results with utmost expedition. Would you be kind enough to ensure that the welcome news, of merger, for the Cardholders (20,121) and beneficiaries (76,099) is announced by YOU before the 65th Independence Day on the 15th August, 2011 as your farewell gift before your own retirement some time later ?

A line in reply would be greatly appreciated. Thanking you

UNHEALTHY ATTITUDE OF UNION HEALTH MINISTRY

AGAINST P&T PENSIONERS

Courtesy: G. S. Lobana, (Advocate) C-207, Anandlok Society, Mayur Vihar-I, Delhi - 91

In gross violation of the provisions of Article 14 and 21 of the Constitution of India, the Union Ministry of Health & Family Welfare had issued a memo dated 1.8.1996, debarring those P&T pensioners, who were not availing CGHS facilities at the time of their retirement, from availing CGHS facilities, after retirement, even if they settled down in a city, having CGHS facilities, like Delhi, Mumbai, Kolkata, Chennai & Chandigarh etc.

2. Director General, Department of Posts and Secretary, DoT had taken up this case with their counterpart in the Union Ministry of Health and Family Welfare, requesting him to withdraw their arbitrary and discriminatory memo dated 1.8.1996, which was issued without any rhyme or reason and targeted only certain category of P&T pensioners. Alas! The Secretary, Union Ministry of Health did not agree to withdraw their memo dtd. 1.8.1996.

3. This illegal arbitrary and discriminatory memo dated 1.8.1996 was successfully challenged before the Bangalore Bench of Central Administrative Tribunal by a P&T Pensioner and the same was quashed, with a detailed judgement delivered by the Tribunal on 20.11.2001, OA No. 704 of 2001 in the matter of Sh. N. Nanjundaiha vs Union of India, Ministry of Health and Family Welfare & Ors.

4. Later, Chandigarh Bench of the Central Administrative Tribunal in OA No. 955/CH/2003, in the matter of Surjit Singh and Ors. vs UOI & Ors. quashed the impugned memo dated 1.8.1996 and directed the Union Health Ministry to issue CGHS card to the P&T Pensioner.

5. Unfortunately, the Union Health Ministry continue to deny CGHS facilities to P&T pensioners quoting their memo dated 1.8.1996, which was *non est* i.e. not existing in the eyes of law, as the same stood quashed by the Bangalore

and Chandigarh Division Benches of the Central Administrative Tribunal.

6. In 4 cases, mentioned below, the Principal Bench of the Central Administrative Tribunal quashed the impugned order dt 1.8.1996 of the Health Ministry and directed them to issue CGHS cards to the P&T pensioners and their families.

- a) N.R. Bhattacharya vs. Secretary Ministry of Health, Govt. of India &ANO 1963/2004 WP(s) 4058-59/2006
- b) Chunilal Pandita vs Secretary Ministry of Health, Govt of India &ANO 1948/2005 WP(s) 12570/2006.
- c) Ram Kumar Gupta vs Secretary Ministry of Health, Govt. of India WP(C) No. 717/2009
- d) Bhagwan Bansal vs Secretary Ministry of Health Govt of India WP(c) No. 5263/2007

7. In all the 4 cases mentioned above, Union Health Ministry filed Writ Petition in Delhi High Court and all their Writ Petitions were dismissed by Delhi High Court in a single judgement dt 25.5.2009.

8. Similarly, Karnataka High Court dismissed the undermentioned 13 Writ Petitions filed by the Union Health Ministry, challenging the judgements of Bangalore Bench of the Central Administrative Tribunal, vide order / judgement dt 31-7-2010.

- a) WP (C) No. 6051 of 2002
- b) WP (C) No. 46848 of 2004
- c) WP (C) No. 21954 of 2005
- d) WP (C) No. 21955 of 2005
- e) WP (C) No. 21958 of 2005
- f) WP (C) No. 27185 of 2005
- g) WP (C) No. 28186 of 2005
- h) WP (C) No. 27287 of 2005
- i) WP (C) No. 3510 of 2006
- j) WP (C) No. 9553 of 2006
- k) WP (C) No. 11754 of 2006
- l) WP (C) No. 3721 of 2007
- m) WP (C) No. 20615 of 2009

9. Chandigarh Bench of CAT has in one common order dated 29.9.2009 in OA No. 272/CH/2009, ordered to issue CGHS card to ten retired telegraph pensioners of Punjab Circle.

10. As the Union Health Ministry still continued their illegal and discriminatory attitude quoting their so-called policy memo dated 1.8.1996, the

then Communications Minister look up this case, with his demi-official letter to Sh. Ghulam Nabi Azad, Union Health Minister, to withdraw their memo dated 1.8.1996 in view of the many judgements of the Delhi and Karnataka High Courts, vide which their memo dt 1.8.1996 stood quashed and *non-est* in the eyes of law. Lo & Behold! No reply has so far reportedly come from Union Health Ministry to the Union Communications Minister in this regard and P&T pensioners continue to suffer even now.

11. Sh. R. K. Gupta another P&T pensioner had to approach the Principal Bench of Central Administrative Tribunal in the year 2009 for issue of CGHS card and got the same only after he filed the Contempt Petition against Secretary, Ministry of Health in the year 2009.

12. The Union Health Ministry challenged the judgement/orders of the Tribunal in the above case by filing a Writ Petition in Delhi High Court, which was dismissed by Delhi High Court in limine i.e. without even issuing notice to Sh. R. K. Gupta, Postal Pensioner. He has now been given permanent CGHS Card for himself and his wife.

13. Earlier in the year 2008, Sardar P. S. Grover a pensioner of CSIR, aged 84 years was refused the CGHS card when he shifted from Dehradoon to New Delhi, after the untimely death of his only son, a Brigadier in the Indian Army. The Principal Bench of the Central Administrative Tribunal came to his rescue and allowed his original application and directed Union Health Ministry to issue the CGHS card to him. Even in this case, the Union Health Ministry challenged the Tribunal's orders before Delhi High Court who dismissed their Writ Petition in limine i.e. without issuing any notice to Sardar P. S. Grover. Sardar Grover is so much grateful to the Principal Bench of the Central Administrative Tribunal in giving relief and justice when he needed the same in his ripe old age of 88 years.

14. Has the Union Health Ministry so far learnt any lesson in this regard and have they stopped their unhealthy and heartless attitude towards P&T Pensioners. The answer is a BIG "No". They have not till date withdrawn their illegal memo dated 1.8.1996 and even Director-General Health Services, Govt of India and the Regional Directors

CGHS at Delhi, Chandigarh and other regions are still quoting the illegal memo dated 1.8.1996 issued by Union Health Ministry and continue to deny CGHS card to P&T pensioners.

15. Two Postal Pensioners Sh. R. K. Jain aged 78 years and Sh. Ram Kumar both retired from Delhi Circle, were denied CGHS cards by Regional Director, HQ, 9 Bikaner House, New Delhi in the year 2011 by quoting the memo dated 1.8.1996.

16. On the interim orders of the Tribunal at Delhi, they have been given CGHS cards for 6 months as an interim measure. Hopefully, they will get permanent CGHS cards, in the same way as their colleague Sh. R. K. Gupta got after filing Contempt Petition against the Secretary, Union Health Ministry.

New cess may be levied to fund healthcare

Panel Moots Free Treatment For All Indians
by Mahendra Kumar Singh

You may soon have to pay more tax since the government is considering a proposal to levy a surcharge to fund its ambitious plan of providing free healthcare to every citizen in the country. The move, it said, would complement the government's budgetary allocation and "obviate the need for user charges on the rich".

Though the panel has not recommended how much surcharge should be levied, a 1 % levy would yield over Rs 9,000 crore for this fiscal.

The surcharge would be similar to the one levied to fund education that is expected to mop up Rs 27,500 crore this year, which is over 40% of the funding available to the human resources development ministry. Including the road cess, all cesses and surcharges add up to over Rs 79,000 crore — about 8.5% of the budgeted tax collections.

Now, the Planning Commission panel wants the government to introduce a national health entitlement card for every citizen that will guarantee free access to a health package of essential primary, secondary and tertiary healthcare fully funded by the Centre. It talks of covering both inpatient and OPD services.

Courtesy : Tol

Letter No CPAO/Tech/Grievances/2010-11/531 dt 30-06-2011 from Min of Fin, Deptt of Expenditure, Central Pension Accounting Office, Trikoot-II, Bhikaji Cama Place, New Delhi

Sub: Amendment to Para 15.2 (P-11 of Scheme Booklet 4th Edition, 3rd Dec 2004)
- Submission of Life Certificate-regarding

Reference is invited to Para 15.2 of Scheme Booklet for submission of life certificate in November each year by the pensioner. In order to facilitate submission of Life Certificate by pensioners, Para 15.2 is being amended to include provisions of Rule 343 of Central Treasury Rules(CTR) to be read as Para. 15.2 (i) Para 15.2(i) states: A pensioner who produces a life certificate in the prescribed form in Annexure -XVM signed by any person specified hereunder, however, is exempted from personal appearance:-

- (i) A person exercising the powers of a Magistrate under the Criminal Procedure code;
- (ii) A Registrar or Sub-Registrar appointed under Indian Registration Act;
- (iii) A Gazetted Government servant;
- (iv) A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station;
- (v) A Class-1 officer or the Reserve Bank of India, an officer (including Grade II officer) of the State Bank of India or of its subsidiary;
- (vi) A pensioned Officer who, before retirement, exercised the powers of a magistrate;
- (vii) A Justice of Peace;
- (ix) A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
- (x) A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village;
- (xi) A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments / Administrations.
- (xii) Treasury Officer.

In the case of a pensioner drawing his pension through a Public Sector Bank the life certificate may be signed by an officer of a Public Sector Bank. In the case of a pensioner residing abroad and drawing his pension through any other bank included in the Second Schedule the Reserve

Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank. A pensioner gets exemption from personal appearance subject to production of Life Certificate signed by the above mentioned officer of the bank.

A pensioner not resident in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from special appearance, The contents of the Para 15.1 (P-11 of Scheme Booklet 4th Edition, 3rd Dec. 2004) stands unaltered.

It is requested that vide publicity and circulation be given to all the branches of your bank for strict compliance.

This has the concurrence of O/O Controller General of Accounts vide its U.O.No.I(7)(4)/CPA/TA/171 dated 18th April 2011 and U.O. No.I(7)/CPAO/Scheme Book/2005/TA/254 dt. 28.06.2011. Dy Controller of Accounts

RLYS - FMA NEW PROFORMA

Rly Bd's RBE No 83/2011/S No PC-V/505 / Letter No PC-V/2011/A/Med/1 dated 7.6.2011

Sub:- Grant of Fixed Medical Allowance revised from 100 to 300 from 01-09-2008 vide Board's letter No PC-V/2011/K/Med/1 dated 29-06-2010 to the Railway pensioners / family pensioners- clarifications regarding

Pursuant to receipt of references from Railway Federations etc. seeking to modify the Undertaking Form annexed with Board's letter No PC-V/2006/A/Med./V dated 15-09-2009 (RBE No168/2009) so as to ensure that the pensioners / family pensioners availing OPD facility for chronic diseases are not deprived of the Fixed Medical Allowance, the matter has been examined and it has been decided to modify the Undertaking Form suitably.

2 The revised Undertaking Form is enclosed Henceforth, Railway pensioner/family pensioners who opt to claim Medical Allowance should submit the claim for Medical Allowance to the concerned Pension Disbursing Authority on the revised Undertaking Form.

P P Pandey,

DA: As above Director, Pay Commission - I

Annexure-I

Bd's letter No. PC-V/2011/A/Med/1 dt- 7-06-2011
UNDERTAKING FORM
(to be submitted in DUPLICATE by pensioners/ family pensioners to his/her Pension Disbursing Authority (PDA). One copy to be retained by PDA and the other copy to be furnished to Pension Sanctioning Authority by PDA}

I a retired employee/family pensioner whose (specify relation of family pensioner with deceased Railway employee) was an employee of (office address) declare that I am residing at (residential address indicated in PPO, which is beyond 2.5 KMs from the nearest Railway hospital/health unit (Name of the Hospital/Health Unit as contained in Annexure-III to Railway Board's letter No. PC-V/98/1/7/1/1 dated 21-4-1999.

2. Accordingly I hereby opt to claim Fixed Medical Allowance of ₹100 and/or 300 per month as per prescribed rate. Necessary endorsement may please be made in my PPO in this regard. Simultaneously, I undertake that I will not avail of OPD facilities (except in cases of chronic diseases as mentioned in Board's letter No.2006/H/PC/JCM, dated 12-10-2008 at Railway hospitals/Health Units from the day I claim Medical Allowance. I also understand that grant of Medical Allowance is subject to the terms and conditions specified in Board's letter No PC-V/98/1/7/1/1 dated 21.4.99 and 1.3.2004 and last being letter No. PC-V/2006/A/Med/1, dated 15-9-2009

3. I also declare that I have not availed of any treatment as Out Door Patient (except in cases of chronic diseases as mentioned in Para-2 above) for the period from (indicate here the date on retirement or the date of availing OPD facility on the last occasion or 1.12.1997, whichever is later) to this day(indicate here the date on which this declaration is signed).

I may accordingly be paid arrear of Medical Allowance @ ₹100 and/or 300 per month for the period mentioned above as per preserved rate.

4. The above information furnished by me is correct to the best of my knowledge and belief. I also understand that if at any stage, it is found that the undertaking submitted by me is incorrect or carries

false information my FMA is liable to be stopped with immediate effect and further suitable action could be taken to recover the excess amount paid to me.

PPO No Signature
Issued by Name in Full
SB A/c No.
Place Post office/
Date Bank Branch

Rly Bd's RBE No. 85/2011 / letter No. F(E)III/2007/PN1/4 dt 09.06.2011

Sub: Emoluments reckoned for calculating retirement/ death benefits of staff working in the Construction Organisations - PNM/ NFIR Item No.3/2008 and PNII/AIRF Item No.7/2009.

The Staff side, in the PNM forum has requested for withdrawal of the instructions contained in this office letter of even number dated 19.8.2010 regarding reckoning of emoluments for calculating retirement/death benefits of staff working in the Construction Organisations.

2. The matter has been reconsidered in detail by the Board and it has now been held that the instructions contained in para 1 of this office letter No.E(NG)I 70 SR 6/43 dated 13.3.1972, which provide that the benefit of one grade higher shall not be taken into consideration for any purpose including eligibility for selection to Class II posts, is limited in its scope for selection to Class II posts, seniority benefits etc, and does not have applicability to reckoning of emoluments for calculating retirement / death benefits of staff working in the Construction Organisations. As such, it has been decided by the Board that the basic pay drawn by an employee on adhoc promotion in the Construction Organisations shall be reckoned as pay in terms of clause (i) of Rule 1303 [(F.R.9)(21)(a)(i)] of Indian Railways Establishment Code Vol.-II/1987 Edition for the purpose of reckoning of emoluments in terms of Rule 49 of the Railway Services (Pension) Rules, 1993. Consequently, the instructions contained in this office letter of even number dated 19.8.2010 may be treated as withdrawn. Cases decided prior to 19.8.2010 need not be reopened.

S Sreeram, Joint Director Finance (Estt)

BHARAT PENSIONER

OM N.0.38/37/08-P&PW(A) dt 22.07.2011 from Department of Pension & Pensioners' Welfare, Lok Nayak Bhawan, New Delhi-110003.

Sub: Revision of pension/family pension in respect of the pensioners who were receipt of compulsory retirement pension and compassionate allowance under Rules 40 and 41 of CCS(Pension) Rules, 1972

The undersigned is directed say that in accordance with para 4.2 of this Department's OM No. 38/37/08-P&PW(A) dated 1.9.2008, the revised pension of pre-2006 pensioners shall, in no case, be lower than fifty percent of the minimum of the pay in the pay band plus the grade pay corresponding to the pre-revised pay scale from which the pensioner had retired. In the case of HAG+ and above scales, this will be fifty percent of the minimum of the revised pay scale.

2. Doubts have been raised in regard to the applicability of the above provision in the case of revision of pension/family pension in respect of the pensioners who were in receipt of compulsory retirement pension and compassionate allowance under Rules 40 and 41 of CCS(Pension) Rules, 1972. The matter has been examined in the light of the instructions/orders issued after Fifth Central Pay Commission for revision of pension/family pension in such cases. It was clarified in this Department's OM No.45/86/97-P&PW(A) dated 25.3.2004 that the provisions of OM dated 17.12.1998 relating to stepping up of pension to 50% of the minimum of the revised scale of pay as on 1.1.96 of the post held by the pensioner at the time of retirement shall not be applicable in case of compulsory retirement pension and compassionate allowance.

3. It has now been decided that the benefit of para 4.2 of this Department's M. No. 38/37/CE, PW(A) dated 1.9.08 [as clarified vide OM No. 38/37/08-P&PW(A) (pt.I) dt 3.10.08] will not be applicable in the case of revision of pension/family pension in respect of the pensioners who were in receipt of compulsory retirement, pension and compassionate allowance under Rules 40 and 41 of CCS(Pension) Rules, 1972.

4. This issues with the concurrence of Ministry of Finance (Department of Expenditure) vide r u.a No 152/EV/2011 dated 30.6.2011.

5. In so far as persons belonging to the Indian Audit & Accounts Departments, these orders issue in, consultation with the Comptroller & Auditor General of India.

Tripti P Ghosh, Director Telefax No. 2462 4802

OM No:4-24/96-C&P/CGHS/CGHS (P) dt 25.02.2009 from Deptt of Health & Family Welfare, Nirman Bhawan, New Delhi.

Sub: Age Limit for dependent children of Government' servants and pensioners for availing medical facilities under CGHS and Central Services (Medical Attendance) Rules, 1944 - Regarding.

The undersigned is directed to refer to this Ministry's O.M. of even number dated 31.5.2007 on the subject noted above and to say that the issue of inclusion of name of married son, aged below 25 years, in the CGHS Card of a CGHS beneficiary and beneficiaries covered under CS (MA), 1944 come up for consideration of this Ministry. The matter has been examined in consultation with the Department of Personnel & Training and it is clarified that the definition of "family" for the purpose of extending medical facilities to a beneficiaries under CGHS/CS(MA) Rules is primarily based on the definition of "family" as indicated in the CCS(Pension) Rules, 1972, CCS(LTC) Rules etc.; which does not include a married son even when below 25 years of age in the definition of "family" of the Central Government employee/pensioner.

It is, therefore, clarified that, son of the Central Government employee who is a (beneficiary under either CGHS or CS (MA) Rules, 1944) / pensioner CGHS beneficiaries who is married, cannot be included in the definition of "family" for the purpose of extending medical facilities under CGHS/CS (MA) Rules, even when he is below 25 years of age and dependent upon the Central Government employee/pensioner.

R RAVI, DEPUTY SECRETARY TO THE GOVERNMENT OF INDIA.
(Tel: 2306 3483)

GOI ORDERS

August 2011

O.M. No. 4-24/96-C&P/CGHS/P/dt 26-5-2011 from
Min of Health & FW, New Delhi

Sub: Eligibility of permanently disabled son of a
CGHS beneficiary to avail CGHS facility —
Clarification regarding Schizophrenia as a disability

The undersigned is directed to invite reference to the Office Memoranda of even number, dated 2-8-2010 / 3-9-2010 and 4-11-2010, vide which the scope of entitlement of permanently disabled sons of CGHS beneficiaries was expanded to include sons of CGHS beneficiaries who were suffering from 40% or more of disabilities as defined in Section 2 (i) of The Persons with Disabilities (Equal Opportunities / Protection of Rights and Full Participation) Act, 1995 (No. 1 of 1996) and Clause (j) of Section 2 of National Trust for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (No. 44 of 1999). Subsequent to the issue of the Office Memoranda, the Ministry of Health and Family Welfare has been requested to clarify as to whether schizophrenia would fall under the definition "disability" for enabling the son of a CGHS beneficiary to become eligible to avail CGHS facility.

2. The matter has been examined in consultation with the Directorate General of Health Services, which has opined that "schizophrenia" is a case of mental disorder and falls within the definition of disability as defined in Section 2 (i) of The Persons with Disabilities (Equal Opportunities),[^] Protection of Rights and Full Participation) Act, 1995 (No. 1 of 1996) and is covered by the terms "mental retardation" and "mental illness". It has, therefore, been decided that sons of CGHS beneficiaries suffering from 40% or more of schizophrenia will be entitled to avail CGHS facility even after attaining the age of 25 years, provided they are financially dependent on the CGHS beneficiary and are residing with the CGHS beneficiary.

3. The eligibility of sons of CGHS beneficiaries to continue to avail CGHS facility will be subject to their continuing to suffer from the disabilities defined in Section 2 (i) of The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 (No. 1 of 1996) and Clause (j) of Section 2 of National Trust

for Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999. (No. 44 of 1999). For this purpose, the CGHS beneficiary should furnish to the CGHS the disability certificate issued by the appropriate authority to the effect that the disabled person is still suffering from a disability which is more than 40%, after every five years.

4. These instructions take effect from the date of issue of the Office Memorandum.

Circular No. 12 Dated: 06-2011. No. 40-11/2011-Pen (B)/Pt. from BSNL, New Delhi (A Govt. of India Enterprise), PENSION SECTION, Bharat Sanchar Bhawan, Janpath, New Delhi - 110 001.

Circular No. 12 Dated: 06-2011. No. 40-11/2011-Pen (B)/Pt.

All Heads of Telecom Circles/Telecom Districts/ Other Administration Offices/Telecom Stores/ Telecom Factories. Bharat Sanchar Nigam Ltd. Sub: Revision of pension of pre-2007 Pensioners/ Family Pensioners of BSNL

Sir,

I am directed to say that the revision of pension cases of pre-2007 pensioners/ family pensioners are to be processed/settled in a time bound manner in accordance with the DoT Office Memorandum No. 40-47/2008-Pen (T)-Vol.III dated 15.03.2011 further endorsed by us vide our circular No. 40-06/2011-Pen (B) dated 04.04.2011. Whereas, it has been brought to our notice by-various Pensioner's Associations that some administrative offices of BSNL who are handling pension cases have not yet forwarded pension revision papers to the concerned CCA for settlement of revision of pension. It is therefore, requested, that suitable instructions to all SSA Heads may kindly be issued to ensure that the calculation of revised pension due to the BSNL IDA pensioners who retired before 01-01-2007 is forwarded to the CCA concerned to facilitate settlement of their revised pension without any further delay. It is also requested that you may kindly monitor the progress of these cases personally and intimate the status pertaining to your circle to this office from time to time.

This may kindly be treated as MOST IMMEDIATE. Shiv Shankar Prasad, Asstt General Manager (Pers-V) Tele- No. 23037476 Fax No. 2376 6034

**VRS : Deemed retirement after
3 months' notice
(if not under suspension)**

Rule 48 of the CCS (Pension) Rules, 1972, provides for automatic Voluntary Retirement from service on completion of thirty years of service on notice of three months if he/she is not under suspension.

Facts: Letter dated 14-10-2009, Memo dated 18-2-2010 and Letter dated 8-3-2010 which relates to a show-cause notice issued to the Applicant to join duty and to be proceeded against him departmentally and also rejection of his voluntary retirement are being challenged. The Applicant herein who had attained 55 years of age and had put in 30 years of service had served a notice of Voluntary Retirement of three months under FR 56 (k) (1) on the Respondents on 6-6-2009. As that notice had not referred to the correct rule, a communication was sent to the Applicant which resulted in Letter, dated 17-7-2009 to the Respondents whereby Rule 48 of the CCS (Pension) Rules was referred to. However, request for Voluntary Retirement was turned down due to a contemplated disciplinary case.

The Counsel for the Applicant states that FR 56 (k) (1) on three months' notice for Groups 'A' and 'B' posts, it is not open to the appropriate authority to withhold permission unless the Applicant is under suspension. He relied on a judgement of the Tribunal and an Apex Court judgement to sustain his request. In the case of D.N. Madan vs Union of India and others [O.A. No. 87 of 2004] decided on 15-7-2004, it has been held that under Rule 48 of CCS (Pension) Rules, 1972, on completion of thirty years of qualifying service, acceptance of notice is not required. In this back-drop, notice under Rule 48 of the Pension Rules given on 17-7-2009, he is deemed to have retired on 18-10-2009 and entitled to the benefits as admissible to a retiree.

The Respondent sustains their submission that notice under FR 56 (k) (1) was not in accordance with rules and as the second notice under Rule 48 of Pension Rules was issued, a contemplated disciplinary proceeding on account of absence of the Applicant was in vogue, as such

the permission to retire him has been withheld which does not suffer from any infirmity.

The Tribunal considered the case and held that Rule 48 of the CCS (Pension) Rules clearly provides on completion of thirty years of service on notice of three months, an automatic voluntary retirement and the only impediment is that one should not be under suspension which is not in the present case. The judgment in the case of Thakur Ajeet Singh vs Union of India and others [2004 (I)ATJ 440], rules that three months' notice under Rule 48 of the Pension Rules does not require any permission. Moreover, the issue had been led to rest by the Apex Court in Tek Chand vs Dile Ram [2001 SCC (L&S) 555] for voluntary retirement with three months' notice under Rule 48 of CCS (Pension) Rules. Paras 35, 36, 37 of the Tek Chand case has been reproduced to state so.

Hence it was held:

Held: "In the light of the above, as the Applicant has served a proper notice under Rule 48 of the Pension Rules and being eligible on 17-7-2009, the same attains finality and does not require any permission and as the Applicant was not under suspension, he is deemed to have retired on 18-10-2009. Rejecting his request on account of disciplinary case is not in accordance with rules."

The impugned orders are set aside and the OA is allowed. Respondents are directed to deem the Applicant retired voluntarily with effect from 18-10-2009 and he shall be entitled to all pensionary benefits which are as per rules. The same may be released to him within two months from the date of receipt of this order.

[Ved Prakash Sharma vs Secretary, Ministry of Communications and IT, Deptt of Posts and others - Principal Bench - O.A. No. 1098 of 2010 - Date of judgment : 21-7-2010]

Courtesy : SwamyS News, Chennai

**Pensioners' Friend :
Rajiv Gandhi
20th August, 1944 - 21st May 1991**

"A Society ridden with class and caste distinction is a hindrance to development."

A sense of wonder

by Sakshi Bajaj

We say the grass is greener on the other side. Well, won't we say that the sun shines brighter, the birds chirp merrily and even the flowers bloom better on the other side? Isn't that what we all think?

When you sit in your air conditioned office looking out at the school children wishing your school days were back; and the school boy looks at you in your posh office wishing that he could be where you are. When the actor surrounded by bodyguards takes a walk on the beach watching the others enjoy the peace of anonymity, while the others look at him enviously.

It has become a part of our nature to wish for what we don't have, to pine for what we can't have and to dream of what others have. But, is the grass really 'greener on the other side'? Would you really give up your business and want to be a confused adolescent again or would a kid really want to give up his days of learning and playing to be a professional with so many responsibilities? This dilemma is reflected in the words of Oscar Wilde, "*There are only two tragedies in life: One is not getting what one wants, and the other is getting it.*"

The truth is that everything has its pros and cons, and you need to learn to be happy with what you've got. This does not mean you give up your dreams and settle for anything less than the stars. But don't let the search for something else make you lose all that that you have found. The lyrics of the song 'I hope you dance' put it beautifully, "*I hope you never lose your sense of wonder / you get your fill to eat but always keep that hunger.*"

If you can accept yourself with your achievements and mistakes, if you can accept your life with its beautiful and disastrous moments, if you can accept the world with its miracles and evils, then you wouldn't need to look at the other side. Your own patch of grass would be shinning brighter than ever.

Courtesy : Hindustan Times

Nature as driver

by Ravindra Kumar

There are three modes of nature— *rajas*, *satva* and *tamas*. When a man is under the mode of *atva* he acts righteously, philosophically or spiritually. His actions are non-materialistic. Under the mode of *rajas*, he acts practically in the material world to earn a living or acts in a result oriented way. Under the mode of *Tamas*, he feels lethargic and does not like to do anything. Thus, it is the mode of nature which is responsible for the behaviour or action of a person and not the person himself or herself.

There is another factor called *prarabdha* which carries the result of past actions stored in one's causal body, according to which one suddenly acquires material benefits like financial abundance or satisfactory personal relations, which make one happy.

On the other side, *prarabdha* may be negative and may suddenly produce unhappy results like burning of a factory or a woman becoming widow. In either case, there is no way to explain the reason of such a happening.

A person in fact plays in the hands of nature under the influence of these two factors—modes of nature and *prarabdha*. This is what saint Kabir hinted at when he said, "*do patan ke beech sabut bacha na koy*," that is, no one is saved between the two stones rubbing against each other.

With the understanding that one is not the doer (as modes make one do things) and performing selfless actions (acting without expectation of results), one develops "*equanimity*"—the art of remaining normal under dualities like pleasure and pain, gain or loss, and honour or dishonour. With regular practice, one surpasses the modes of nature, and conquers enemies like **anger, lust, attachment, greed** and **ego**. With such qualities, one is called a saint or yogi who gets entry into the 'kingdom of God.'

One can achieve these results by self-practice, chanting of mantras (advised in all religions) or more directly with the help of a guide or Guru.

Courtesy : Hindustan Times

AAP AUR HUM ACTIVITY REPORTS FROM OUR AFFILIATES

RENEWAL: Please remember to renew your subscription (Rs.450) whether due this month or the next.

SEND DIRECT: Please send your reports (in English) direct to the Editor, BPS – D Jayaraman, Flat no-23, Plot no-3, Sector 7, Dwarka, New Delhi -110075.

Please send your reports (in Hindi) to: R N Tripathi, Sr VP, (BPS), L-21, Lakshmi Nagar, Delhi-110092.

Add ID: Please quote your ID (mailing number and pin code number) while writing to BPS, New Delhi (Reports received without your ID, mailing no/ Pin code no may not be taken up for publication).

CHANDIGARH: Customs & Central Excise Pensioners Welfare Assn – Bi-monthly meeting was held on 11.06.11. Members were apprised about the meeting held with Addl Director of CGHS, Chandigarh. Members expressed satisfaction regarding the working of Administrative Office of the CGHS. The issue regarding honouring of Sr Members was discussed inconclusively. Birthday Greetings were conveyed to the members born in the months of July and August.

DANAPUR: E R P Brotherhood – In the meeting held on 10.07.11, minutes of the previous meeting and Accts were read out and confirmed. It was decided to celebrate Independence Day as usual on 15.08.11 and members were requested to take part in the celebration by bringing other members also.

DELHI: Sr Citizens Welfare Assn, Shahdra – Monthly meeting was held on 09.07.11. Minutes of the previous meeting were read out and confirmed. Secy informed the members about the

Eye-camp held at the community centre on 29.05.11. He also gave a short account of the Health Camp arranged through the association of Metro Hospital and Heart Institute, Noida on 17.07.11.

DHARWAD (KARNATAKA): R P A – The Silver Jubilee Celebration was held on 05.06.11. Shri M B Sattur, VP spoke on achievements of the assn since its inception. Shri R R Badagi, Rtd CME and Chief Guest spoke on the problems of finance and health of pensioners.

Monthly Meeting was held on 03.07.11. Shri A N Engineer, Treasurer read out the minutes of the previous meeting. Birthday Greetings were conveyed to members born in July. VP spoke on the problems of pensioners. Meeting ended with a vote of thanks by Jt Secy.

DURG: Retd Rly Employees Assn – They submitted a memorandum to the Hon'ble Rly Minister, Ministry of Railways, New Delhi listing out problems of Rtd Rly Employees including restoration of commuted portion of pension after 12 years instead of 15 years and sanction of addl pension for pensioners from the age of 70 years onwards.

GORKHI (MP): Ex-Services League – Following new office bearers have been elected in the meeting held on 11.06.11. President: Wg Cdr P S Chauhan, GI Secy and Treasurer: H/Capt M I Khan. Besides this, 2 VPs 1 each Secy, Asst Secy and Auditor and 20 EC Members were also elected.

LUDHIANA: Dt Telecom Pensioners Welfare Assn – Monthly meeting was held on 03.07.11. Minutes of the previous meeting were read out and confirmed. BSNL retirees were apprised of the latest position regarding the issue of revised PPOs and release of pension at revised rates. Some members expressed resentment regarding the anomalies in Pay fixation and revision of pension. They suggested that these anomalies should be got rectified by taking up the matter with authorities concerned.

PUNE: Sewa Nirvuta Sanghatana, Talegaon Dabhade – AGM was held on 12.06.11. 175 members attended this meeting. Following new office bearers have been elected. President: B V Dabhade, Secy: B A Koli, Cashier: B D Shete. Besides this, 2 VPs, 3 Asst Secretaries, 1 each Office Secy, Asst Cashier and Auditor were also elected.

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IN QUEUE !!!!!



SUNYATA DARSHAN : THE PHILOSOPHY OF NEGATION

Everything stands in harmony with him who stands in harmony with Sunyata, which is not a rejection of existence or of understanding but of the misconstruction of the sense of the real or the error of misplaced absoluteness which is the origin of clinging and the root of conflict and suffering.'

Nagarjuna - the Buddhist Philosopher

More than opposites, likes attract

The popular theory that opposites attract doesn't hold true, with scientists reporting that like is drawn towards like. People are drawn to potential partners if they are of their own or similar league and desirability, report researchers at University of California, Berkeley, after analysing 3,000 heterosexual users on an online dating site. The researchers then conducted a follow-up study of more than a million users and found a similar result — when it comes to dating, potential mates stick to their own kind.

SMOKING & DRINKING RISK

Men are twice as likely as women to die before 65 because of smoking and alcohol abuse, a new European Union study has found.

Courtesy : PTI

The best way to create your future is to create it.
Abraham Lincoln

THE ART AND PRACTICE OF MGMT

To be an effective leader, One should be honest to oneself and one's team. It pays to have a touch of confidence. Preseverence is your biggest strength. One should also treat everyone in the organisation with respect and constantly to look for opportunities to change & improve. Take hard decisions whenever required. Empowering team members and making them take on bigger challenges is the key to a sucessful team-building.

by Amarnath Ananthanarayanan,
CEO & MD, Bharti AXA General Insurance

August 2011

THANKS !

NEW MEMBERS - Annual

A - 0963	Shafi Ahmed	Delhi - 31	06/12
A - 0964	Narayan Mahto	Madhupur	06/12
A - 0965	Chunu Marandi	Madhupur	06/12
A - 0966	Suresh Lal	Madhupur	06/12
A - 0969	J K Jain	Lohia Nagar	06/12
A - 0970	G D Khanna	Delhi - 14	06/12
A - 0972	J P Halder	Hooghly	06/12
A - 0973	Adv M N Bhagat	Wardha	06/12
A - 0974	Vidya Devi	Patna	06/12
A - 0975	Sudhir Dutt	Jhansi	06/12
A - 0976	M J Rao	Vizianagaram	06/12
A - 0977	G S Grover	Delhi - 63	06/12
A - 0978	P C Sharma	Mathura	06/12
A - 0979	Subhasis Roy	Burdwan	06/12
A - 0981	G Devasikhanani	Nandyal	06/12
A - 0982	P Srinivasa Rao	Kolavennu	06/12

M - 1929/07	Pensioners Assn	Faridabad	07/12
M - 8176/08	N F Rly Penrs Assn	Katihar	08/12
M - 1836/03	P&T & O C G P Assn	Ahmedabad	03/12
M - 8443/07	Penrs Assn	Agra	07/12
A - 0752/07	P & T Penrs Assn	Kothavalasa	07/12
M - 0588/05	C G Penrs Assn	Kakinada	05/12
M - 0474/06	E R Penr Brotherhood	Khagaul	06/12
M - 6088/07	Tele Penrs W Assn	Jagraon	07/12
M - 0854/02	S Nirvulta Sanghtan	Dabhade	02/12
M - 8102/06	Pensioner Assn	Jaipur	06/11
M - 8642/03	Rly Penrs W Assn	Mathura	03/13
M - 6419/05	Rly Penrs Assn	Gooty RS	05/12
M - 8277/12	Retd Rly E W Assn	Gurgaon	12/11
A - 0800/09	Rly S C W Society	Chandigarh	09/12

RENEWAL - Annual

NEW MEMBERS - Biennial

A - 0968	Sheel Bhatnagar	Delhi - 52	06/13
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NEW MEMBERS - Triennial

A - 0967	Gope D Mamtani	Ahmedabad	06/14
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AFFILIATED ASSOCIATIONS (New)

A - 0971	C & C E S Penrs Assn	Kolkata	06/12
A - 0980	AI Retd Rlymen's Fed	Sabarmati	06/13

Life Members

WL - 9368	O P Kumar	Gurgaon	
WL - 9369	M Chandramawali	Hyderabad	
WL - 9370	S P Bhargava	Gurgaon	

SCPC FUND Donations

JULY, 2011

L - 9352	S K Chhabra	Delhi - 52	1,100
L - 2448	Premnath Bhambi	Hoshiarpur	1,000
A - 0236	Harinath B Shirali	Bangalore	200
A - 0656	Ravi Kumar	Delhi - 85	120
M - 4220	N Koteswara Rao	Vijaywada	100

AFFILIATED ASSOCIATIONS (RENEWAL)

M - 3979/06	N F Rly Penrs Assn	Guwahati	06/12
M - 6058/06	All India Penrs Assn	Viramgam	06/12
M - 8637/03	Govt Penrs W Orgn	Muzzafar Nagar	03/12

M - 6894/02	M S & Dyers	Delhi - 14	02/12
M - 6436/06	Charan Singh	Ludhiana	06/12
M - 6435/06	R K Mathur	Mumbai	06/12
A - 0412/06	Jug Raj Kakkar	Delhi - 18	06/12
M - 8997/06	C L Kapoor	Delhi - 21	06/12
M - 5266/05	Dr V P Nagpal	Noida	05/12
M - 5316/06	G J Girdhar	Muzaffarnagar	06/12
A - 0078/08	K K Saxena	Delhi - 91	08/12
A - 0022/07	S S Bakshi	Delhi - 18	07/12
M - 6105/07	Om Narain Kapoor	Dehradun	07/12
A - 0440/07	Q L Gautama	Sonepat	07/12
M - 8430/07	P L Chowdhary	Delhi - 30	07/12
M - 7832/07	C P Malhotra	Delhi - 24	07/12
A - 0758/07	C Raghunath Reddy	Rousur	07/12
A - 0409/06	Babu Ram	Faridabad	06/12
A - 0011/06	Amar Singh "Premi"	Bawali	06/12
M - 7503/08	R K Malik	Delhi - 91	08/12
A - 0436/07	O P Pathak	Delhi - 91	07/12
M - 5170/03	Rajesh Kumari	Delhi - 14	03/12
A - 0640/03	Brij Lata Sharma	Delhi - 49	03/12
A - 0448/07	K C Gulati	Delhi - 34	07/12
M - 8438/07	S P Singla	Delhi - 58	07/12
M - 4336/06	Faqir Singh Titaria	Sangrur	06/12
M - 8109/06	Hari Dass	Yamunanagar	06/12
A - 0754/07	Ex-Hav C Nagaraj	Kadapa	07/12
A - 0088/08	B V Herman	Hyderabad	08/12
M - 3793/07	M S Mantrala	Pithapuram	07/12
M - 7735/05	T R Giri	Siliguri	05/10
M - 7587/11	K A Madappa	Mysore	11/11
M - 8132/07	H K Kulkarni	Hubli	07/12
A - 0756/07	Nanajkar V G	Solapur	07/12
A - 0432/07	R N Kulshretha	Agra	07/12
M - 8096/06	A K Mitra	Kolkata	06/12
M - 6703/06	Mohinder Singh	Amritsar	06/12
A - 0755/07	K D Patel	Surat	07/12
M - 6023/05	A Chandraiah	Hyderabad	05/12
M - 4076/09	Yash Paul Ghai	Ludhiana	09/12
M - 8449/08	J Premanandan	Kanchili	08/12
A - 0737/05	Chittaranjan Sarkar	Hoogly	05/12

RENEWAL

August 2011

M - 4779/07 R K Sharma
 A - 0437/07 Jogindar Singh
 A - 0716/05 L D Arya
 M - 4782/07 Swaran Kanta Vaid
 M - 4828/08 M R Rao
 M - 5369/07 L U Siddiqui
 A - 0765/07 Jagjit Singh
 M - 8422/07 M Ramanatha Rao
 M - 8703/06 S C Madkan
 A - 0446/07 S S Karadkar
 M - 8995/06 I K Bahl
 M - 8418/06 K K Sharma
 M - 7800/08 Pradyut Kumar Ghosh
 M - 5299/06 Ghamandi Singh
 A - 0370/04 Chhote Lal
 M - 8711/06 N Sheruddin
 M - 7017/07 J V Rama Rao
 M - 4353/06 Lakshman Goswami
 A - 0374/04 R L Dhruv
 M - 7275/12 G S Mathur
 M - 8122/07 Sat Pall Sethi
 M - 5451/08 Jagmohan Singh
 M - 8718/07 S Lal Shrivastav
 M - 8720/07 Shiv C Lal Choudhry
 A - 0761/07 Mihir Chand Sharma
 A - 0444/07 Daulatram Jaisinghani
 M - 7537/09 P Vinayak Naik
 M - 6431/05 R K Kapoor
 A - 0777/08 Dr Jagdish Sharma
 M - 8889/03 Adivi Siva Rao
 A - 0083/08 D Mujeeb Khan
 M - 4047/08 Sat Pal Vohra
 M - 6064/06 A Satyam
 A - 0731/06 D G Mayo
 M - 8394/05 J K Ahuwalia
 M - 6981/06 R K Raju
 M - 5494/09 B Bhattacharjee
 M - 5377/07 S P Bhalla
 M - 7469/07 Jai Singh
 A - 0801/09 K P Singh
 A - 0428/07 N K Bhattacharya
 M - 8423/07 Dhanjoy Pal
 M - 8424/07 Rabindra N Mukherjee
 M - 8437/07 M L Gupta
 M - 7526/08 M M Lal
 M - 7474/07 R K Kapoor
 M - 5821/02 Lt Col NV Prakasaraao
 A - 0776/08 A L Bhateja

Biennial

A - 0091/08 A T Raju
 M - 4767/06 R C Kansabanik
 A - 0656/04 Ravi Kumar
 M - 7590/11 M C Sharma
 A - 0071/08 A R Das

Jaipur 07/12
 Delhi - 91 07/12
 Faridabad 05/12
 Delhi - 63 07/12
 Vijaywada 08/12
 Bhopal 07/12
 Jalandhar 07/12
 Hyderabad 07/12
 Sarhind Mandi 06/12
 Dahod 07/12
 Udaipur 06/12
 Ludhiana 06/12
 Kathihar 08/12
 Hathras 06/12
 Patiala 04/12
 Tiruchirapall 06/12
 Secunderabad 07/12
 Harnaut 06/12
 Jamnagar 04/11
 Ghaziabad 12/12
 Delhi - 21 07/12
 Delhi - 85 08/12
 Mathura 07/12
 Mathura 07/12
 Shimla 07/12
 Nagpur 07/12
 Gwalior 09/12
 Karnal 05/13
 Ashok Nagar 08/12
 Machilipatnam 03/12
 Chittoor 08/12
 Yamuna Nagar 08/12
 Bhilai 06/12
 Ratangiri 06/12
 Saharanpur 05/12
 Vijayawada 06/12
 Baidyabati 09/12
 Jaipur 07/12
 Chambaghat 07/12
 Agra 09/12
 Kolkata 07/12
 Chinsurah 07/12
 Chinsurah 07/12
 Delhi - 32 07/12
 Delhi - 91 08/12
 Delhi - 63 07/12
 Secunderabad 02/12
 Ghaziabad 08/12

M - 4653/07 N K Gupta
 M - 7520/08 Dharam Singh
 M - 8641/03 D V Kulkarni
 M - 8724/07 D Ganapathi Rao
 M - 8830/01 S K Biswas
 M - 8719/07 Gauri S Sharma
 M - 8797/12 Radhey M S Saxena
 Delhi - 63 07/13
 Maler Kotla 08/13
 Borivali West 03/13
 Madugula 07/13
 Jamnagar 01/13
 Mathura 07/13
 Mathura 12/13

Triennial

M - 7751/02 H K Vohra
 A - 0729/06 B K Trikha
 M - 5298/08 Umesh Chandra Saha
 M - 8844/01 Jugal Kishore
 A - 0107/09 Charanjit Gulati
 Delhi - 14 02/13
 Meerut 06/14
 Mumbai 08/14
 Agra 01/14
 Delhi - 08 09/14

ATTN : PENSIONERS ASSNS ! BCPC new ecs credit facility

[After Regn BCPC has BANK A/C now]

Bharat Central Pensioners Confederation
Bank A/C No. 165001000090
ICICI Bank Ltd. Bhogal Branch
New Delhi - 110 014

NO I-T RETURNS FOR PAY BELOW 5 LAKH A YEAR

by HT Correspondent
 Salaried people, with annual income (2010-11) of up to ₹5 lakh from a single source, will not have to file IT returns for the AY 2011-12. This will benefit about 85 lakh taxpayers, or about 20% of the total income tax assessees in the country. It was announced in Budget 2011-12 in February. The scheme would also cover those who would earn an annual interest income of less than 10,000 to be due on July 31.

This scheme, however, will not be applicable to those who have received salaries from more than one employer in a financial year by changing jobs. The scheme will also not cover those who have refund claims or have income from sources other than salary and savings account interests. Chandra said in such cases, the tax-payers must report PAN and the entire income from interests to their employers, pay the tax as deduction at source (TDS) and obtain a certificate of tax deduction in Form 16.

Courtesy : Hindustan Times
BHARAT PENSIONER

**RULES AND REGULATIONS
OF
BHARAT PENSIONERS SAMAJ
(ALL INDIA FEDERATION OF PENSIONERS' ASSOCIATIONS)
MEMBER, INTERNATIONAL FEDERATION ON AGEING, TORONTO, CANADA
2/13-A, LGF (Backside), Jangpura - 'A', Hospital Road, New Delhi - 110 014
(As amended upto 01.11.2009)**

1. Preamble : The Bharat Pensioners Samaj, which is an All-India. Federation of Pensioners' Associations will represent all categories, groups and classes of Pensioners, who derive Pensionary benefits from the Central or State Governments, or Public Sector Undertakings, Corporations or local bodies and their dependents with a view to promoting general welfare of pensioners and ageing persons and to help them in all possible ways. Active members of the Samaj will be encouraged to utilize their time and experience in social work, to raise the status and strength of the people and to improve the image of India by bringing about a change in their attitudes and thinking.

2. The Samaj shall be a non-political, non-commercial, secular and social welfare organisation, free from party, group, provincial or linguistic affiliation. Its Registered office shall be at Delhi / New Delhi.

3. Definitions :

- (a) **'Samaj'** means the BHARAT PENSIONERS SAMAJ.
- (b) **'President'** means the President of the BHARAT PENSIONERS SAMAJ.
- (c) **'Member'** means and 'includes Patron'. Life Member and Ordinary Member and Members of National Council of Pensioners.
- (d) A **'Year'** shall be deemed to commence on 1st April and end on 31st March next year.
- (e) **'Affiliated Association'** means and includes a State Association (or a District Association where a State Association does not exist) and any Departmental Association of Pensioners affiliated with and admitted to the privileges of the Samaj).
- (f) A **'Pensioner'** means a person who retired from Civil, Railways, Posts & Telegraph or Defence Services of the Government of India or any State Government or Union Territory Administration in India or from, the Government of undivided India or Burma, Pakistan, or from the service of any Local Body, Council, or Public Sector Undertaking.

4. Aims and Objects

- (a) To promote the general welfare of Pensioners and elderly persons.
- (b) To promote such measures as may be conducive to material benefits of members of the Samaj.
- (c) To accept donations, grants-in-aid, loans from members of the general public and other organisations including Government and Semi-Government bodies and local authorities with a view to promote interests of the Samaj particularly in :-
- (i) Providing medical and Social welfare facilities for Pensioners and their dependents, (ii) Arranging educational facilities for dependant wards of Pensioners. (iii) Establishing homes, hostels, health resorts with or without facilities for board and lodging for recreation of Pensioners on a no-profit no loss basis and (iv) To acquire, by purchase on lease or free - hold basis, any land/built-up premises for office etc, of Bharat Pensioners Samaj. (v) Helping pensioners and their dependents in distress.
- (d) To take such steps as may be necessary to help Pensioners in the redress of their legitimate grievances and complaints.
- (e) To establish Information Centres to guide, help and assist pensioners in matters relating to their rehabilitation on retirement, providing counsel and other information of Interest to them.

- (f) To carry out survey, collect statistics and material on living conditions of Pensioners and their dependents and disabilities from which they suffer and plan projects for promoting their welfare.
- (g) To publish books, periodicals, newspapers and useful literature of interest to Pensioners and elderly persons.
- (h) To affiliate itself with International Associations with similar aims and objects.
- (i) To encourage members to utilize their time and experience in social and welfare work.
- (j) To take such steps as may be necessary to carry out the above object in co-operation with other Associations and social welfare organisations with similar objects in views.
- (k) To establish branches of the Samaj in various States and Districts and Associate itself with other Associations working with similar aims and objects.

5. Membership

Every Pensioner irrespective of community, casts, creed or religion is eligible to become a member of the Samaj on payment of such fee and on such conditions as may be laid down by the Managing Committee of the Samaj with a majority of two-third members present in the meeting.

Membership Fee

(a) Life Members - A Pensioner who pays Rs. 1,000/- will become a Life Member. He will be entitled to receive all Publications of BPS including 'BHARAT PENSIONER' Journal free of cost. With effect from 1.1.2006, only the office-bearers and Members, Managing Committee of the Samaj are eligible to enrol as a Life Member.

(b) Any person may become a subscriber to 'BHARAT PENSIONER' & Member of BPS on payment of Rs 200/- per annum. A biennial/triennial member has to pay Rs 380/- and Rs 550/- respectively. He will receive all publications of BPS including 'BHARAT PENSIONER' free of cost for one year only.

Note : The rates of subscription for Life Members, Annual Members and for Affiliated Association, including cost of single copy of BHARAT PENSIONER, may be fixed by Managing Committee from time to time.

6. Patrons :

Patrons - Any person who is in sympathy with the aims and objects of the Samaj and donates a sum of Rs. 5000/- or more may become a Patron of the Samaj. The Managing Committee of the Samaj may also nominate any person as Patron for reasons of distinguished services to the country or to the Samaj.

7. Affiliation Fee :

An Affiliated body of Pensioners shall pay to Bharat Pensioners' Samaj an annual fee Rs. 450/- and receive all publications of BPS including 'BHARAT PENSIONER' for one year.

7-A : The Managing Committee may, for reasons to be recorded, revise the above rates, as and when necessary, and notify the same one month before the new rates are implemented.

8. Cessation of Membership :

Membership of Bharat Pensioners' Samaj shall cease on member's:

- (i) Death
- (ii) Resignation when accepted by Managing Committee,
- (iii) Expulsion by Managing Committee for reasons to be recorded,
- (iv) Conviction in a Court of Law on grounds involving moral turpitude, and
- (v) Failure to pay the dues of the Samaj within 6 months after the end of the period to which the subscription relates.

9. General Body :

- (I) Patrons, Life Members and Other Members.
- (ii) Two representatives from each of the Affiliated Associations.

10. Function of the General Body:

The General Body shall have supreme authority over the affairs of Bharat Pensioners' Samaj.

Its functions shall be as follows:-

- I. To consider the Annual Report on the working of the Samaj.
- II. To pass such resolutions as are considered necessary in the Interest of the Samaj and to lay down general policy for the guidance of the Managing Committee In matters pertaining to co-ordination work at various levels and establish close relationship between the Affiliated Associations and to issue guidelines and such directions and / or instructions to Affiliated National State / District level bodies to enable them to carry on work on a uniform basis to achieve the aims and objects of the Samaj.
- III. To appoint Standing and Ad-hoc Committees for specific purposes and an Auditor, who must be a Chartered Accountant.
- IV. To consider and to pass budget for the following year.
- V. In case of contest for election to any office or for membership of the Managing Committee and to pass any Resolution the procedure for voting shall be by show of hand.
- VI. To amend the Constitution.

11. Procedure for holding Meetings of the General Body.

- (i) A meeting of General Body shall be held once a year and shall be presided over by the President and in his absence by the Vice-President from Delhi; and in the absence of both by a person elected to take the Chair. In the event of an equality of votes the Chairman shall have a second or a casting vote. The quorum for such a meeting shall be fifty. Every Pensioner who has enrolled himself/herself as a member of Bharat Pensioners' Samaj or is an authorized representative of an Affiliated Association and has paid the subscription by 30th September preceding the date of the AGM in which elections are to be held, is entitled to vote and stand for election as a member of the Managing Committee.
- (ii) However, to be an office bearer, he/she should be a Life Member of the Samaj and Should have paid the subscription by 30th September preceding the date of the Annual General Meeting in which elections are to be held.
- (iii) The agenda proposed for the General Body Meeting shall be published one month before the date of the meeting in the 'BHARAT PENSIONER' notifying the date, time and place of the meeting. Copies of the notice containing the agenda shall be sent to all members 14 days in advance of the meeting, (iv) An extra ordinary Meeting of the General Body may be called by the President or by the Secretary General at the request of fifty members, after giving 30 days notice and specifying the agenda for the meeting.
- (v) If within an hour from the time appointed for the meeting of the General Body quorum is not complete, the meeting shall stand adjourned for half an hour and proceed with the agenda thereafter,
- (vi) Decision at a meeting of the General Body shall be taken by a majority of votes of members present,
- (vii) Amendments to the Constitution of the Samaj shall be made by the General Body with 3/5th majority of the members present and voting (See Rule - 14)
- (viii) A record of the proceedings shall be kept by the Secretary General and be signed by the President (or the Chairman). Important decisions shall be published In the 'BHARAT PENSIONER' for general Information of members of the Samaj.
- (ix) Progress on action taken on the recommendations or resolutions passed by the General Body shall be reported in the 'BHARAT PENSIONER' by the Secretary General.

12. Managing Committee :

- (a) Managing Committee shall consist of the following who must be primary members of Bharat Pensioners Samaj:

(i) **President**

BHARAT PENSIONER

.....

ONE

(II) Vice-Presidents (cum-zonal organizers) **SIX**

- (1) One from Delhi and five others elected or nominated at State level bodies by rotation from each North, North-East, South, East and West Zones. They will also act as Zonal Organisers in their respective zones. These Zones will comprise of:
- (2) North Zone: States of Delhi, Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab, Uttar Pradesh, Uttrakhand and Chandigarh.
- (3) North - East Zone: States of Arunachal Pradesh, Assam, Mizoram, Meghalaya, Nagaland, Manipur and Tripura;
- (4) East Zone : States of Bihar, Jharkhand, Orissa, Sikkim, West Bengal and Andaman and Nicobar Islands,
- (5) South Zone: States of Andhra Pradesh, Karnataka, Kerala, Tamilnadu. Lakshdweep and Punducherry.
- (6) West Zone : States of Goa, Gujarat, Madhya Pradesh, Chattisgarh, Maharashtra and Rajasthan.

(iii) Secretary General **One**

(iv) Secretaries **Five**

(one each for Public Relations, Postal & Other Civilians, BSNL/PSUs, Rly and Defence Pensioners).

(v) Joint Secretary General **One**

(vi) Assistant Secretary General **One**

(vii) Treasurer **One**

(viii) Chief Organiser cum Chief Liaison Officer **One**

(ix) Editor **One**

(x) Members **Sixteen**

(xi) Immediate past President and immediate past Secretary General shall continue as Members of Managing Committee for the next term.

- a. All office Bearers shall normally hold office for two years. They shall, however be eligible for re-election but shall not be eligible for election in the same office after 4 years (I.e. two terms of 2 years each). If for any reason elections are delayed, old office bearers shall continue to function till fresh elections are held.
- b. With the approval of the President, the Managing Committee may co-opt such persons, not exceeding four, as are considered useful for its work for any general or specific purpose.
- c. Meetings of the Managing Committee shall be called by the Secretary General for transaction of the affairs of the Samaj as often as necessary and on such date, time and place as the President may direct, provided that ordinarily a notice of ten days for such a meeting shall be given to members of the Committee.
- d. Quorum for meetings of the Managing Committee shall be seven of whom 3 will be non-office bearers. If a member of the Managing Committee fails to attend three (3) consecutive meetings without prior notice or reasonable cause to the satisfaction of the Managing Committee, the name may be removed from the list of Managing Committee Members.
- e. The Managing Committee shall
 - (i) Be responsible for implementation of decisions and policies of the General Body,
 - (ii) Review from time to time the financial position of the Samaj and suggest to the General Body improvements which may be considered desirable.
 - (iii) Arrange for deputations of the Samaj or of State Organisations to Central or State Government wherever such a course is considered desirable.
 - (iv) Organise social welfare and personal services for pensioners and elderly persons in co-operation with official agencies and other non-official Institutions.

- (v) Maintain and operate Pensioners' Benevolent Fund for relief of Pensioners and their families In distress.
- (vi) Initiate measures for aid, help and guidance to pensioners In matters relating to pension and redress of their other complaints and grievances.
- (vii) Have full powers to Incur expenditure against the budget allotments made by the General Body and make rules for Its proper functioning.
- f. Study all aspects of the possible advancement of Aims and Objects of the Samaj and all matters referred to the Samaj by Affiliated Associations or Individuals and submit to the General Body such measures as it considers necessary. It will co-ordinate the work of Affiliated Associations, deal with State and Central Government and other matters relating to the interest of members, lay down policy and line of action on general or specific issues.
- g. The Managing Committee may fill any vacancies which may occur during the term of its existence.

12-A

- (I) May approve purchase/acquisition of land/built up premises etc. of Bharat Pensioners' Samaj in terms of rule 4 (c) (iv).
- (II) May authorize President/Secretary General to execute and sign all documents etc. on behalf of Bharat Pensioners' Samaj for the purposes of Rule (4) (c) (iv) and rule 12-A (i) of these rules.

13. Office Bearers-

(a) President:

The President shall preside at meetings of the General Body and of the Managing Committee. In the absence of the President, the Vice-President shall preside. In the absence of both, any other member elected as Chairman shall preside. He shall lead delegations, deputations to a Central or State Government as and when necessary.

He shall exercise directional authority over all office bearers and appellate authority over all employees of the Samaj.

He may in consultation with Senior Vice President/Secretary General fix suitable remuneration for any person (s) engaged for the activities of Bharat Pensioners Samaj.

(b) Vice-President-cum-Zonal Organisers :

The Vice-president from Delhi shall be the Senior Vice-President and shall exercise full powers of the President in the latter's absence.

Vice-President-cum-Zonal Organisers from outside Delhi shall act on behalf of the President in their respective zones and be responsible for looking after Pensioners' Associations in those areas.

(c) Secretary General :

The Secretary General shall be the Principal Executive Authority for the working of the Samaj under the general direction and guidance of the President and shall be the administrative authority over all employees of the Samaj, He shall -

- a. Implement all decisions of the General Body and of the Managing Committee,
- b. Carry on all correspondence with the Central and State Governments and with Affiliated Associations and individuals In the name of the Samaj.
- c. Hold an Imprest of Rs. 6000/- and render its account to the Treasurer.
- d. Prepare and present annual report on the activities and achievements etc. of BPS,
- e. Mobilize resources of the Samaj with the assistance of other members of the Managing Committee.
- f. Printing and publishing of 'PENSIONER*' with the assistance of his staff,
- g. Bharat Pensioners Samaj shall sue or be sued in the name of the Secretary General.

(d) Secretaries :

All the Secretaries will examine and dispose of the problems of Pensioners of the related wings in accordance with the Rules of Bharat Pensioners Samaj direct; except in policy matters which will require prior consultation/consent of the President and/or Secy Genl.

(e) Joint Secretary General :

The Joint Secretary General shall assist the Secretary General and perform such duties as may be assigned to him by the President or the Secretary General. His chief assignment shall be to issue notice of meetings, record minutes of meetings of the Managing Committee and of General Body and co-ordination of work as between the Samaj and the various Standing and Ad-hoc Committees and State, District and Departmental Associations.

(f) Assistant Secretary General :

The Assistant Secretary General shall assist the Secretary General and the Joint Secretary General particularly :

- (i) In maintenance of upto-date register of Members and Affiliated 'Associations and to organize campaign for their enrolment
- (ii) In publishing list of members periodically as may be decided by the Managing Committee, and
- (iii) To deal with correspondence with States and Districts

(g) Treasurer :

- (i) Treasurer shall operate the bank account jointly with either the President or Secretary General, He shall supervise accounts maintained by the Accountant.
- (ii) Certify the correctness of monthly accounts of all receipts and expenditure prepared by the Accountant and the balance in hand.
- (iii) Arrange to have accounts audited by the Auditor and place these before the Managing Committee for approval.

(h) Joint Treasurer :**(i) Secretary Public Relations Officer :**

The Secretary (PR) shall assist the Managing Committee and also the Affiliated Associations in accordance with the general policy of the Samaj, under the directions of the President He shall maintain close liaison with various Ministries and departments concerned with pension and welfare of Pensioners and also the Press and Mass-media for publicity work

(j) Editor :

He will collect material for the Journal BHARAT PENSIONER, prepare editorial, fix up priorities and supply the same to publisher to ensure its dispatch to members by the prescribed due dates.

(k) Auditor:

With the help of the Treasurer, the Auditor shall audit accounts of the Samaj.

14. Amendments to the Constitution.

The General Body of Bharat Pensioners Samaj shall have the power to amend, add, alter or rescind any provision of the Constitution with consent of 3/5th majority of the members present In a meeting and voting and to frame rules thereunder and to amend or rescind them.

14-A. However, for day-to-day working of the Samaj, in all its prescribed activities, the Managing Committee may decide, by a majority vote on amending/introducing any new operational measure, but without Interfering with the basic Aims and Objects of the Organisation. The reasons for the same will be duly brought on record in the minutes of the Managing Committee. Any such new amendment/ addition will be later got ratified at the next AGM,

15. Dissolution and disposal of assets of the Samaj :

The Samaj may be dissolved by a vote of 3/5th of the members of the General Body and after such dissolution by assets of the Samaj shall, after discharge of all liabilities, be donated to such charitable purposes as may be directed by the General Body Authorising such dissolution.

FAIZ AHMED 'FAIZ'

...in politics and morality, in literature and art, in day-to-day life, this struggle between constructive and destructive forces is being waged on several fronts, in myriad shapes. For those who cherish independence and love peace, it is necessary to be vigilant on every front... there are violent differences among countries which attained independence recently. Such differences exist between Pakistan and neighbouring India, between one Arab state and another, and between one African state and another. It is obvious that only those Powers can benefit from these differences which are opposed to world peace and universal brotherhood. It is essential, therefore, that peace-loving peoples should think about these differences and help find just solutions.

[From acceptance speech on receiving the Lenin Peace Prize, 1962]

D R FOR PENSIONERS

	Jan-11	Feb-11	Mar-11	Apr-11	May-11	June-11
All India CPI (IW) Base 2001=100	188	185	185	186	187	189
% age Increase	53.12	54.20	55.28	56.43	57.51	58.59

D R admissible wef 01.07.11 : 7% Orders awaited

Contributed by J N Uppal, Dy Director (Retd), CSO, Min of Planning
C-26, Amar Colony, Lajpat Nagar-IV, New Delhi - 110 024 - Tel - 2644 8938 (R)

PLATINUM AGE BROTHERHOOD - 2011

GOLDEN AGE BROTHERHOOD has been upgraded to
PLATINUM AGE BROTHERHOOD since 2010

(Rail concession now @ 40%)

As usual, it is proposed to hold the AGM of BHARAT PENSIONERS SAMAJ on Friday, the 04 November, 2011. Members of SAMAJ, whether Annual / Biennial / Triennial or Life, who attain the age of 80 years by 31.12.2011 will be honoured in this AGM. Such members, who are interested to participate and be so honoured, are requested to send their brief BIODATA in the proforma given below along with two copies of passport size photograph (with names mentioned at the back) so as to reach us latest by 15.09.2011. (Members who have previously been honoured and thus are previous members of GOLDEN AGE BROTHERHOOD are welcome to attend the AGM. They are, however, requested NOT to send their bio-data and thus NOT to embarrass us. In any case they would NOT be considered again.) Those who do not have an ID Number or Life Membership Number (WL No or L No) in their own names, will also NOT be considered. Bio-Data received after the due date (15.09.2011) may not be taken into consideration.

Members for admission to the Platinum Age Brotherhood coming from outside Delhi will be reimbursed (If they so desire) 40% of railway fare for 1Ind-Sleeper class from their respective places of residence to Delhi and back for attending this meeting.

THEY ARE SPECIALLY ENCOURAGED BY BPS TO PARTICIPATE.)

BIO-DATA FOR PLATINUM AGE BROTHERHOOD

1. Name of Pensioner (in Block letters) :
2. Postal Address with PINCODE.....
3. Ph No:.....
4. ID No or WL No:
(Please do NOT give the M. No. of your local Assn affiliated to BPS)
5. Date of Birth :
6. Would you complete 80 years on or before 31.12.2011 : YES/NO
7. Give your brief Bio-data, achievements in service / retired life, hobbies etc.
[Not more than 100 (One hundred) words] [2 passport size photographs enclosed]
Dated : 2011 Signature

(NB: MEMBERS MAY KINDLY NOTE THAT MEMENTOS (IF ANY) WOULD BE CONFERRED UPON / HANDED OVER ONLY TO THOSE WHO ACTUALLY ATTEND THE AGM.

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