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BHARAT PENSIONER

भारत पैनशनर



OFFICIAL MONTHLY ORGAN OF THE BHARAT PENSIONERS SAMAJ, NEW DELHI - 110 014

(Federation of All India Pensioners' Associations)

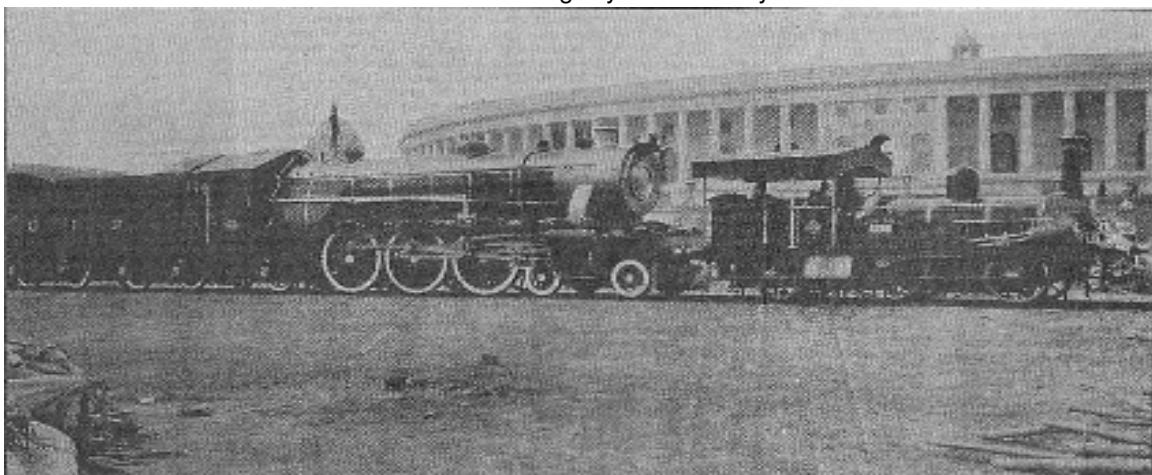
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Join the Second National Convention of Rlymen at S'bad (Hyderabad) on 13.02.2011
BHARAT PENSIONER

BHARAT PENSIONERS SAMAJ, NEW DELHI

(Federation of All India Pensioners' Associations)

MEMBER, INTERNATIONAL FEDERATION ON AGEING, TORONTO, CANADA

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(For any reply, a stamped Rs 5 envelope must)

IIInd Rly Convention & BCPC Meet

Last month two important events took place. BHARAT PENSIONER SAMAJ finalized the arrangements to hold the IIInd National Convention of Rlymen @ S'bad (Hyderabad) on 13.02.11 (Sunday). Delegate fee is Rs. 100/- towards lunch, and tea and snacks in pre and post lunch sessions. For convenience the delegates, the venue that has been booked for the convention (and also STAY there) is situated only about one km from Secunderabad Railway Station. Out-station delegates reaching Secunderabad on 13th morning and leaving even on the next night (14th) or in the morning of the 15th February can stay there itself. Those who arrive early may also stay there on 12th in prior with M Somasekhara Rao Secretary, Reception Committee Each Assn (whether RPA - by whatever nomenclature it is called - or CGPA) can send 2 Delegates each.

The second important event was the meeting @ New Delhi of the Governing Council of the BHARAT CENTRAL PENSIONER CONFEDERATION on 21.12.2010. Eight Resolutions were unanimously passed in this GC meeting. Seven of these were mailed to Shri R C Misra, IAS, Secy to the GoI (Pension). One detailed letter reg : Health Insurance of Central employees was also addressed to the Hon Prime Minister. All these are published as BCPC pages (with 3 acknowledgements) in this Issue.

THE BEE & THE BPS

According to Aerodynamic laws, the Bumblebee cannot fly. Its body weight is not the right proportion to its wingspan. Ignoring these laws, the bee flies anyway. BHARAT PENSIONERS SAMAJ is the most forward - looking representative All India Organization of pensioners. It is with this attitude that the BPS has been rendering service par excellence to pensioners - year on year since 1955. And it is people with this attitude that we are inviting to be part of the BPS mission for devoted & selfless service for such service to the common membership at the ground level. **Enrol a NEW MEMBER today !** Shyam Sunder, Secy Genl

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BHARAT CENTRAL PENSIONERS CONFEDERATION

2/13A, LGF (Backside), Jangpura - 'A' (PB # 3312) New Delhi - 110 014

BCPC/SG/D1/2K10

Dated - 31.12.2010

Shri R C Misra, IAS, Secy to Govt of India
Dept of Pension & Pensioners' Welfare, Loknayak Bhawan, New Delhi - 110 003

Sub : Recognition of BHARAT CENTRAL PENSIONERS CONFEDERATION (BCPC)

The IIIrd National Convention of the Central Pensioners Associations has finalized a Charter of Demands which have been reiterated by the governing council meeting held on 21st Dec 2010, the first and foremost being recognition of BHARAT CENTRAL PENSIONERS CONFEDERATION (BCPC), as noted below:-

Recognize Bharat Central Pensioners Confederation as for 3 Ex-servicemen Federations

Extend all facilities including an effective Grievance Procedure on lines of Joint Consultative Machinery & Compulsory Arbitration (JCM) available to serving Central Government employees

The V Central Pay Commission in para 141.24 of its Report has observed that the number of associations representing pensioners needs to be reduced drastically and a mechanism needs to be evolved to grant some sort of recognition to Pensioners Associations who are capable of espousing their cause and that such of the associations which are granted recognition may be provided facilities to the extent possible, including provision of accommodation for housing their offices. The V CPC in para 141.29 have further observed that SCOVA should meet more frequently and at least once in three months and that it should be multi-tier institution and it should have the same mandate for implementation of the decisions taken as in the case of JCM including that of reference to the Board of Arbitration wherever a disagreement is recorded.

2. In year 2006, the major Federations of Pensioners Associations - Bharat Pensioners Samaj (BPS), All India Central Confederation of Pensioners Associations (AICCPA), National Coordination Committee of Pensioners Associations (NCCPA), All India Central Govt Pensioners Association (AICGPA), All India Retd Railways Federation Secunderabad (AIRRF) and many others including several State Coordination Committees of Pensioners Associations met and formed a Steering Committee for preparing a One Memorandum on pensioners' problems and issues to be submitted to the VI Central Pay Commission. Such a memorandum was in fact submitted to VI Central Pay Commission by the said Steering Committee and a large number of Pensioners Associations.

3. These Federations and State Coordination Committees of Pensioners Associations have since constituted Bharat Central Pensioners Confederation (BCPC) as their Apex National Level Organization.

4. The Government should therefore consider the above mentioned suggestions given by the V Central Pay Commission and evolve a mechanism to facilitate settlement and resolution of Central Govt Pensioners' problems & grievances and accord recognition to this Confederation as the Apex National Organization of Pensioners Associations viz BCPC and its constituents like BPS, AICCPA, NCCPA, AIRRF, NFRP, etc and State level Committees of Pensioners Associations and also strengthen the SCOVA to function as an effective Grievance Procedure for them.

A formal acknowledgment of this letter is requested.

Thanking you,

Shyam Sunder, Secy Genl

BHARAT CENTRAL PENSIONERS CONFEDERATION

2/13A, LGF (Backside), Jangpura - 'A' (PB # 3312) New Delhi - 110 014

BCPC/SG/D2/2K10

Dated - 31.12.2010

Shri R C Misra, IAS, Secy to Govt of India
Dept of Pension & PW, Loknayak Bhawan, New Delhi - 110 003

Sub : Full Parity to all pre 2006 Pensioners

The IIIrd National Convention of the Central Pensioners Associations has finalized a Charter of Demands which have been reiterated by the governing council meeting held on 21st Dec 2010, the second foremost being Full Parity to all pre 2006 Pensioners, as noted below:-

The concept of parity i.e. equalization of pension means that past pensioners should get the same amount of pension which their counterparts retiring on or after revision of pay scales from the same post will get irrespective of the date of their retirement. The V CPC in para 137.13 of their Report observed that while it is desirable to grant complete parity in pension to all past pensioners irrespective of the date of their retirement, this may not be feasible straightaway as the financial implications would be considerable. The process of bridging the gap in pension of past pensioners had already been set in motion by the IV CPC when past pensioners were granted additional relief in addition to consolidation of their pension. This process of attainment of reasonable parity needs to be continued so as to achieve complete parity over a period of time.

2. In para 137.14 of their Report, as a follow-up of the basic objective of parity, the V CPC recommended that the pension of all the pre 1986 retirees may be updated by notional fixation of their pay and pension as on 1.1.86 by adopting the same formulae as for serving employees from time to time and their determining the actual pension as on 1.1.96 to be consolidated by allowing the same fitment weightage as given to serving employees.

3. The Sixth Central Pay Commission, however, did not recommend that pension of pre-1996 may be updated by notional fixation of their pay as on 1.1.96 (One CPC below) by adopting the same formula as for serving employees. Though it was stated by them in para 5.1.47 of their Report that it will be necessary to allow the same fitment benefit as is being recommended for existing Government employees; in fact, it recommended fitment benefit equal to 40% of the pension which has less than 50% of Grade Pay (@ 40% of maximum of pre-revised pay scale). The modified parity between present and future retirees recommended by VI CPC was denied by the Government when instead of minimum of pay in the Pay Band corresponding to the pre-revised pay scale from which the pensioner had retired, the minimum pay of the Pay Band corresponding to the minimum of the lowest pay scale of that Pay Band was taken into account to determine the amount of modified Parity.

4. The Hon'ble Supreme Court in their judgment dated 9.9.2008 (Union of India Vs SPS Vains (Retd) CA No.5566/2008) have held that it would be arbitrary to allow officers who retired prior to 1.1.96 to get less pension than the other set of officers belonging to same rank / cadre who retired after 1.1.96 and get higher amount of pension since they would be entitled to the benefit of revision of pay scale on / after 1.1.96 since it offends the provisions of Article 14 of the Constitution. The Apex Court had directed that the pay of all pensioners in the rank of Major General and its equivalent in two other wings of Defence Services be notionally fixed at the rate given to similar officers of the same rank after introduction of new pay scales w.e.f. 1.1.96 & thereafter to compute their pension on such basis.

5. Since this judgment is in, we demand that the pay of all past pensioners (pre-1.1.2006 retirees) may first be fixed notionally as on 1.1.96 and 1.1.2006 as in the case of serving employees, on the basis of the notional pay thus fixed as on 1.1.2006. Thus, their pension may be so determined as to ensure that they get same pension as is granted to an employee retiring from the same post on or after 1.1.2006.

6. A formal acknowledgment of this letter is requested. Thanking you,

Shyam Sunder, Secy Genl

BHARAT CENTRAL PENSIONERS CONFEDERATION

2/13A, LGF (Backside), Jangpura - 'A' (PB # 3312) New Delhi - 110 014

BCPC/SG/D3/2K10

Dated - 31.12.2010

Shri R C Misra, IAS, Secy to Govt of India
Dept of Pension & PW, Loknayak Bhawan, New Delhi - 110 003

Sub : Medical facilities for Pensioners

The IIIrd National Convention of the Central Pensioners Associations has finalized a Charter of Demands which have been reiterated by the governing council meeting held on 21st Dec 2010, the third foremost being Medical facilities for Pensioners, as noted below:-

The V CPC in para 114.12 of their Report had recommended that the CGHS facility should not only continue but be expanded. It had also suggested that all Authorized Medical Attendants (AMAs)under CS (MA) Rules, may be pooled together at stations where there is no CGHS dispensary to provide CGHS like facilities for limited hours of the day.

2. The VI Central Pay Commission, in para 4.11.3 of their report, have also recommended for retaining the existing scheme of CGHS while simultaneously providing optional facilities (IPD) through Medical Insurance. The VI CPC did not favour extending CS (MA) Rules to the Pensioners on cost and administrative grounds. The Commission recommended that insurance scheme to be devised by the Government should include OPD treatment as well and in the interregnum Government should consider enhancing the amount of Medical Allowance for pensioners living in Non-CGHS areas.

3. The Government, it is understood, is processing the scheme of medical insurance which will be optional for existing employees and pensioners but compulsory for future employees and pensioners. We are of the view that, if at all introduced, the medical insurance scheme should be optional as an alternative to CGHS for all employees and pensioners existing as well as future. The CGHS should be expanded to cover all state Capitals and wherever CGHS is not there, the AMAs may be pooled to act as Central Health Agency to provide CGHS facilities to pensioners as well till such time that CGHS Dispensaries are opened.

4. In our considered view, the extention of CS (MA) Rules to the pensioners would be more economical option than the medical Insurance even for purpose of IPD treatment. The Government should examine this before deciding to introduce Medical Insurance Scheme.

5. Since only consultation for OPD treatment has been provided for in the proposed Medical Insurance Scheme, the Fixed Medical Allowance of Rs. 300/- pm sanctioned by the Government is totally insufficient.

6. Taking into account the huge hike in medicine prices, and a trend of further rise in their price, it is demanded that Rs.1200/- pm may be granted as Fixed Medical Allowance at par with EPFO pensioners with a provision for Dearness Relief thereon on the lines it has been provided for in respect of Transport Allowance to the serving employees.

7. We also demand that P&T Dispensaries may be merged with CGHS Dispensaries or may be allowed to function as CGHS Agency and provide all CGHS facilities. All P&T pensioners may be made eligible for CGHS facilities by enrolling them as CGHS beneficiaries at the nearest dispensary chosen by them.

8. A formal acknowledgment of this letter is requested. Thanking you,

Shyam Sunder, Secy Genl

BHARAT CENTRAL PENSIONERS CONFEDERATION

2/13A, LGF (Backside), Jangpura - 'A' (PB # 3312) New Delhi - 110 014

BCPC/SG/D4/2K10

Dated - 31.12.2010

Shri R C Misra, IAS,
Secy to Govt of India
Dept of Pension & PW
Loknayak Bhawan, New Delhi - 110 003

Sub : Implement all 6th CPC recommendations with effect from 1.1.2006

The IIIrd National Convention of the Central Pensioners Associations has finalized a Charter of Demands which have been reiterated by the governing council meeting held on 21st Dec 2010, the fourth foremost being Implement all 6th CPC recommendations with effect from 1.1.2006, as noted below:-

The revision of Pay and Dearness Allowance on the basis of recommendations of VI CPC has been implemented with effect from. 1.1.2006. The revision of all allowances, introduction of MACP etc. has been done only with effect from 1.9.2008 i.e. after a long lapse of 32 months. There is hardly any justification for such delayed implementation of recommendations of 6th CPC i.e. regarding allowances and MACP etc.

2. Several anomalies have crept in on account of continuance of old rates of allowances based upon the pre-revised pay etc. Many employees who did not get any benefit under ACP but had retired during the period between 1.1.2006 and 31.8.2008 did not get the 3rd MACP as it was introduced only with effect from 1.9.2008.

3. It is therefore demanded that all recommendations of VI CPC may be implemented with effect from 1.1.2006.

4. A formal acknowledgment of this letter is requested. Thanking you,

Shyam Sunder, Secy Genl

STOP PRESS : DR TO EXCEED 50%

DR wef. Jany 2011 is expected to exceed 50 % of the Basic Pay / Pension which is 45 % at present.

BHARAT CENTRAL PENSIONERS CONFEDERATION

2/13A, LGF (Backside), Jangpura - 'A' (PB # 3312) New Delhi - 110 014

BCPC/SG/D5/2K10

Dated - 31.12.2010

Shri R C Misra, IAS,
Secy to Govt of India
Dept of Pension & PW
Loknayak Bhawan, New Delhi - 110 003

Sub : Full Revised exgratia payment to SRPF / CPF retirees

The IIIrd National Convention of the Central Pensioners Associations has finalized a Charter of Demands which have been reiterated by the governing council meeting held on 21st Dec 2010, the fifth foremost being Full Revised exgratia payment to SRPF / CPF retirees, as noted below:-

Widows of employees who had opted for SRPF / CPF benefit were granted exgratia payment @ Rs. 150/- pm with DR thereon as recommended by IV CPC. This was updated to Rs. 605/- pm, by the Govt, applying the same formula as applicable to pensioners after 1.1.1996.

2. Exgratia payment @ Rs.600/- pm was granted to SRPF / CPF retirees with effect from 1.1.96 by the Government of India as recommended by V CPC. The Railways had revised the exgratia payment at the rate of Rs.650/- for Gr. D and Rs.750/- for Gr. C with effect from 1.11.2006 in respect of SRPF retirees.

3. Unfortunately, perhaps due to paucity of time at their disposal, the VI CPC has not recommended any revision in exgratia payment to SRPF / CPF retirees.

4. These retirees are therefore getting the above rates of exgratia payment with DR thereon at rates applicable to the pre-revised set-up.

5. It is therefore demanded that CPF retirees may also be granted the enhanced rates of Rs.650/- pm and Rs.750/- pm + DR thereon.

6. It is also demanded that the above rates of exgratia payment may be updated by multiplying it by 1.86 and then adding 40% of pre-revised exgratia thereon. In other words, the existing pre-revised rates of exgratia payment may be revised by multiplying it with a factor of 2.26 and DR as admissible thereon as per pre-revised rates may be granted.

7. A formal acknowledgment of this letter is requested. Thanking you,

Shyam Sunder, Secy Genl

Letter No. 45/52/97-P&PW(E) dt 4.1.11 from D.K. Solanki, Under Secretary, Deptt of Pension & P W, New Delhi to Shyam Sunder, Secy General, BCPC, New Delhi- 110014

Subject: Full revised exgratia payment to SRPF/ CPF retirees.

Sir, I am directed to say that your letter No. BCPC/ SG/D5/2k10, dated 31.12.10, on the subject mentioned above has been received in this Department on 03.01.11. The matter is under examination.

BHARAT CENTRAL PENSIONERS CONFEDERATION

2/13A, LGF (Backside), Jangpura - 'A' (PB # 3312) New Delhi - 110 014

BCPC/SG/D6/2K10

Dated - 31.12.2010

Shri R C Misra, IAS, Secy to Govt of India
Dept of Pension & PW, Loknayak Bhawan, New Delhi - 110 003

Sub : Withdraw New Pension Scheme as also the PFRDA Bill from the Parliament

The IIIrd National Convention of the Central Pensioners Associations has finalized a Charter of Demands which have been reiterated by the governing council meeting held on 21st Dec 2010, the sixth foremost being Withdraw New Pension Scheme as also the PFRDA Bill from the Parliament, as noted below:-

Pension @ 50% of last pay drawn (LPD) has been recognized as a statutory and a Fundamental Right to Property by the Supreme Court of India. The steps taken by introducing a New Pension Scheme requiring employees to contribute to a Fund and to earn a pension through investment in equities with no guarantee for statutory pension @ 50% of LPD is an illegal move which is ultravires to the Fundamental Right to Property as enshrined in the Constitution. It has rendered this social security in old age contingent upon market forces which may be ending in negation of a secured statutory pension.

2. The pensioners are totally opposed to these measures. There is hardly any justification for introduction of New Pension Scheme. Its compulsory implementation in respect of a section of Government employees who entered service on or after 1.1.2004 was not only not warranted, it was illegal too.

3. It is therefore demanded that the New Pension Scheme and the PFRDA Bill may be withdrawn.

4. A formal acknowledgment of this letter is requested. Thanking you,

Shyam Sunder, Secy Genl

HC to the rescue of old man in property dispute with son

NEW DELHI The Delhi high court has come to the rescue of a senior citizen and restrained his son and daughter-in-law from dispossessing him of his house. The court, however, said the couple can initiate proper legal remedy to claim back the property while directing the father and son duo to settle the dispute out of court. Justice V K Jain accepted the civil suit filed by Rajendra Nath Gupta⁷⁷, and restrained his son Ravinder Nath Gupta and his wife from interfering in the possession of his property in Chandni Chowk.

Courtesy : PTI

BHARAT CENTRAL PENSIONERS CONFEDERATION

2/13A, LGF (Backside), Jangpura - 'A' (PB # 3312) New Delhi - 110 014

BCPC/SG/D7/2K10

Dated - 31.12.2010

Shri R C Misra, IAS,
Secy to Govt of India
Dept of Pension & PW
Loknayak Bhawan, New Delhi - 110 003

Sub : 50% IDA merger with pension to BSNL Pensioners on FCI Precedent

The IIIrd National Convention of the Central Pensioners Associations has finalized a Charter of Demands which have been reiterated by the governing council meeting held on 21st Dec 2010, the seventh foremost being 50% IDA merger with pension to BSNL Pensioners on FCI Precedent, as noted below:-

The IDA of pre-1.1.2007 BSNL employees was merged with the Pay drawn by them as on 31.12.2006. However, this benefit has been unjustly denied to those who had already retired from BSNL on or before 31.12.2006. It is totally discriminatory, unreasonable and unethical that, this benefit, which has already been granted to the pre-2007 pensioners of the Food Corporation of India, has so far been denied to similarly placed BSNL pensioners despite solid promises made from time to time. It is vehemently demanded that this merger be granted without any further delay.

2. A formal acknowledgment of this letter is requested. Thanking you,

Shyam Sunder, Secy Genl

Letter No. 4 /5/2011 -PAPW-(D) dt 5.1.11 from Amitabh Dwivedi, Under Secy to Deptt of pension & P W, New Delhi to Shyam Sunder, Secy Genl, B C P C, New Delhi - 110 014

Subject: - 50% IDA merger with pension to BSNL pensioners on FCI Precedent.

Please refer to your letter dated 31/12/2010 on the above subject.

2. The issue raised in your above mentioned letter is to be addressed by the Department of Telecommunications to whom a copy of this letter is being endorsed for necessary action.

INCOME TAX : 2010-11 (AY 2011-12)

The maximum amount on which tax is not payable by a Senior Citizen for Assessment year 2011-12 remains to be Rs 2,40,000/-. There is no further relief for Sr Citizens in New Tax Code.

BHARAT CENTRAL PENSIONERS CONFEDERATION

Post Box # 3312, Jangpura Post Office, New Delhi - 110 014

No. BCPC/H.Ins/SG/2K10

Dated 31.12.2010

Dr. Man Mohan Singh, Hon. Prime Minister,
7-8, Race Course Road, New Delhi - 110 108

Sub : Introduction of Health Insurance for CG employees and exemployees
Proposal under consideration in the Govt - Regarding

Sir, BHARAT CENTRAL PENSIONERS CONFEDERATION (BCPC) is the Apex Organisation of the Central Govt Civilian Pensioners' Federations (including Railways). Thus, this Confederation represents all the Central Govt Pensioners.

Ref. 1. Recommendations of CPC V - an alternate but simple and feasible healthcare as also affordable format in non-CGHS areas for CG fraternity.

2. The health care scenario in the USA as evidenced in the World of Work Magazine No. 67 12/ 2009 of ILO.
3. USA Census report, American Journal of medicine report and Institute of Medicine of the National Academy of Sciences USA-published views.

Respected Hon. Prime Minister,

It is not disputed that in any healthcare delivery system the OPD is the initial point of contact, it is only here the doctor examines the patient and decides the course of treatment. In emergent cases it is the OPD reception centre of the emergency section of any health delivery system that the patient is examined.

2. It is here the Doctor decides to prescribe the needed medicines, administers some of them to give immediate relief to the patient. In some cases the Doctor feels the need for more observations or have particular tests performed to decide the course of treatment. Hence in such cases he may suggest admission as an inpatient for further treatment.
3. These cannot be disputed. These are facts and procedures outlined by the Health Delivery System agencies all over the World. It is also the same in our country.
4. The CGHS was designed on similar lines and has stood the test of time. The bulk of the CG employees and ex-employees have seen and experienced the user-friendly OPD attention since 1954-55. Earlier this OPD function was performed by Authorised Medical Attendants under CS(MA) 1944 Rules all over the country. Here the AMA is paid as per the consultation fee fixed and the medicines in the prescription were obtained from the open market chemists and druggists. Where inpatient attention was necessary, the CG patient attends the approved hospital for further attention. The AMA consultation fees and medicines purchased are reimbursed by the Deptt where the CG employee patient serves. So also the hospital stoppages are reimbursed to the employee. In respect of hospital stoppages if the hospital provides an estimate in advance the Deptt. provides some advance payment to the Hospital. In the CGHS the CGHS card guarantees the cashless indoor attention and ultimate payment. The Hospital stoppages are directly obtained from the Deptt./CGHS Additional Director for pensioner beneficiaries.
5. The CPC V gave a suggestion which the Govt. have had no time to examine and come to conclusions, even on an experimental basis, in a selected state areas. In places where a CGHS Wellness Centre cannot be opened due to low number of beneficiaries being far below the norms, the CPC V suggested

redesignation of the AMA in that locality as the CGHS doctor, with medicines being obtained from an authorised chemist(s). The approved panel hospitals/ diagnostic centres for CG (MA) and CGHS beneficiaries can be utilised for treatment on the recommendations of the designated AMA doctor(s). As and when the beneficiaries increase a CGHS Wellness Centre can be budgeted and opened after approval by competent authority.

6. This involves no additional infrastructure expenses and is affordable.

7. The Govt. seems to favour a market-driven Health Insurance provider to take over the healthcare needs of the CG employees and ex employees in non CGHS areas. For one thing current private agencies providing health insurance mode are averse to taking OPD treatment and expenses as part of health insurance scheme. Of late a few have, to grab the contract, inclined to agree for OPD with or without a cap. But world over the OPD is outside the preview of the Health Insurance Providers scheme. Further the experience world over is that the insurance mode is a costlier mode and not affordable to the bulk of the low paid CG employees. The bulk of the CG employees in this bracket is about 98% including the supervising cadres. In terms of percentage to total of Group A and promotees from below form hardly 2%. Hence, for the bulk beneficiaries, the insurance mode as it is available in the Indian market is not affordable. Let us not forget CS(MA) Rules 44 is a reimbursable scheme, that is, free treatment for the employees and their dependants. CGHS is a replacement with a token payment on the lines of ESIC provisions. Hence this cannot be compared to a scheme where the contribution is based on estimated expenditure for treatment.

8. The scenario in the USA is also far from satisfactory. We are extracting the ILO published clip for your honour's ready reference. We quote.

"USA - Health Coverage status: With the exception of Medicare, Medical aid, the Children's Health Insurance Programme and the Veterans Health Administration, . health insurance in the USA is provided on a for profit basis by private insurance companies and is generally linked to a person's employment (60% of total number insured). Necessarily, many people are excluded. A recent USA Census Bureau report stated that 45.7 million Americans are uninsured. While an even greater number lack sufficient insurance cover the medical costs they might incur according the American Journal of Medicine. Medical debt is the principal cause of personal bankruptcy in the USA. Meanwhile the Institute of Medicine of the National Academy of Sciences have stated that the USA is the only wealthy industrialised nation that does not ensure that all citizens have health care coverage, and estimates that 18,000 deaths per year can be attributed to the lack of insurance. A study published in the American Journal of public Health put the number of deaths per year at 44800. The ongoing congressional debate on health care reform has produced on health care as a basic right issue of access, fairness - especially with regard to existing insurance practices and affordability". unquote. - [Extracted from ILO World Work No. 67 12/2009 issue page 19].

9. Thus we find the richest industrialised country, a trend setter for other nations, is still to cover all citizens with an affordable health delivery system. In fact this 'high cost' by the private insurance health providers is beyond the capacity of the common US citizen and the country has been witnessing avoidable deaths.

10. We presume the experience in less Wealthy industrialised European Union countries is no different. We have had no access to their statistics.

11. Health Insurance mode is not the only universal healthcare format and hence has necessarily to be adopted. Each country has to examine analyse the existing format even though pluralistic or fragmented and adopt a format affordable and user friendly to the user groups. In our country our courts have interpreted Art 21 Right to Life of our Constitution as inclusive of healthcare provision.

12. It is a fact that the CGHS, as sectoral health delivery scheme for the CG fraternity, has stood the test of time. It is affordable. It is user-friendly. The per card expenditure is in the range of Rs. 5,000/-

and hence affordable. It has become a role model for the other sectors like Railways (RELHS 97) and Defence Forces retirees (ECHS 2000), Port Trusts (autonomous bodies under the Deptt of Shipping), RBI and Banking Industry etc. Even in the Health delivery systems managed by private agencies, they have advertised in the media their readiness to treat on CGHS tariffs even without reference from CGHS. Many health delivery agencies proudly proclaim that their hospitals are on the approved panel of CGHS. The judiciary have ordered payment on CGHS tariff while adjudicating disputes in medical reimbursement issues.

13. In case the Govt. is not inclined to continue the CGHS as a department under the DGHS, they can corporatise the system on the lines of the Institute of Health & Family Welfare or the ESIC or like ECHS (Def) or with an IAS officer as CMD reporting of HM or Secy, Ministry of Health & FW or Secy. Dept. of Health.

14. In the circumstances kindly review the proposal to introduce health insurance utilising the existing private health insurance providers keeping in view that their main aim is profit and re-examine indepth the feasibility of utilising the AMAs of CSMA Rules 44 as CGHS OPD consultants to begin with for pensioners - now without any health care - after collecting CGHS subscriptions. After gaining experience, non-CGHS areas can be covered in the same way in the 2nd phase. Thus, in course of time, the CGHS will be the main healthcare provider for CG employees and ex-employees all over the country. The States will follow suit as usual.

15. The next alternative will be to corporatise the CGHS with internal autonomy like EPFO, CSIR, ESIC, ECHS, BSNL, MTNL, Port Trust etc.

With regards

(Ramachandran S. S.)
Chairman

Yours faithfully,

(Shyam Sunder)
Secy Genl

(Interem Reply dated 5.1.11 to BCPC Letter reproduced @ p.6/ ante)

OM No. 4 /5/2011 - P&PW-(D) dt 5.1.11 from Amitabh Dwivedi, Under Secy, Deptt of Pension & P W, New Delhi to the Ministry of Health & FW, New Delhi

Sub:- Forwarding of representation with regard to Pensionary Matter.

The undersigned is directed to forward herewith a representation dated 31/12/2010 in original received from Shri Shyam Sunder, Secretary General, Bharat Central Pensioners Confederation to Ministry of Health and Family Welfare for considering the grievances raised therein expeditiously in accordance with the extant rules/instructions under intimation to the representationist to whom a copy of this communication is also being endorsed.

Amitabh Dwivedi, Under Secy to the Govt of India
Tel : 2464 4636

Encl as above

Copy to :- Shri Shyam Sunder, Secy Genl, B C P C, 2/13A, LGF (Backside), Jangpura - "A" (PB # 3312) New Delhi-110014.

It is also informed that enhancement of FMA from fts.300/- was discussed in SCOVA meeting held on 20/9/2010 and it was informed that the Govt. could not raise it further due to constraints of resources.

PEEL THE ONION

by Deyangshu Datta

Since pre-history, allium has possessed the power to drive men to tears. The first tentative attempts to limit its destructive potential were made during the Vedic era. In a vast sociological experiment, the Aryans classified this naturally occurring substance as a dangerous drug and advocated that its consumption be shunned by all right-thinking members of the upper castes. It was alleged to cause "heat in the stomach" and to promote unbridled lust, especially among widows.

Unfortunately, the vast majority of the population at large proved to be neither right-thinking nor upper caste in its tastes. Then as now, the world remains addicted to the onion and its cousins, like the shallot and the leek. Allium cepa and its variants feature in every world cuisine. It is eaten, cooked or raw, or used as seasoning, across the length and breadth of the planet. This is why, every so often, it displays the power to drive politicians out of office.

In 1980, Indira Gandhi wore necklaces made of onions, rather than rupee notes or diamonds, on her triumphant comeback campaign. She wanted to emphasise the point that the Janata government had failed to control onion prices, thus causing hardship to the 'mango man'. In 1998, the BJP lost control of Delhi State as a direct result of onion prices having multiplied 650% in an election year. The current administration is a little luckier simply because elections are some years away. But the situation is more or less as bad as the winter of 1998-99 with regards to onion inflation. Prices have roughly quadrupled in the past three months.

This spike in prices is due to unseasonal rain having hit the onion crop in Maharashtra and thus, caused a shortfall in supply. Exports have been banned. Frantic and apparently successful attempts are now being made to import the veggie in an attempt to force prices down again.

Again, in analogy to 1998, India's diplomatic relations with Pakistan have actually improved to the

point where its western neighbour is prepared to supply onions against hard currency payments. A decade ago, Pakistan opted to attack Kargil instead.

At one level, the political sensitivity to the bulb doesn't quite make sense. Onions are a staple but they aren't essential. Nobody starves if they do without onions. In fact, Brahmins of many communities, practising Jains and some Buddhists, won't touch it at any price. But food just doesn't taste the same if your palate is used to the onion and you're forced to miss out. The price sensitivity to a small short-fall in supply does, however, make a great deal of economic sense.

For such necessary goods, where demand remains almost constant for a wide variation in price, a small change in supply can cause huge price fluctuations. That is what is happening now. Some estimates suggest that the shortfall is around 1 million tonnes. India produced 8.2 million tonnes of onions in 2008, according to the FAO, and it exported around 1 million tonnes. Fudging those numbers and allowing for the ineffectiveness of export ban mechanisms, the current domestic demand-supply gap is possibly as large as 15 %. Due to the unwillingness of the consumer to make do with 0.85 One Per Day, prices have gone up 350%.

There isn't much the Indian government can do beyond what it has already tried to do. The public distribution systems (PDS) are too erratic and the import agencies are too inefficient. Ideally, an efficient government with an efficient PDS and efficient import agencies would have imported and sold onions directly from temporary stalls in mandis, competing directly with retailers.

Right now, hoarding makes sense since the retailer hopes to chisel excessive profits. But as supply grows, hoarding will inevitably become a losing strategy. Prices will slide as dramatically as they rose. Next year, we're likely to have a bumper onion crop and low prices (as in 1999-2000) because everybody who knows their onions would hope for a repeat. So wait for next December.

Devangshu Datta is a Delhi-based financial analyst

The views expressed by the author are personal
Courtesy : OUTLOOK Weekly, New Delhi - 29

ONIONS TO STING TILL MARCH

by Zia Haq

CROP HIT PM expresses concern; export ban lowers wholesale prices, not retail

Retail prices of onions continued to remain high last Tuesday even as a ban on exports led to a 30% fall in wholesale rates. The government, however, cautioned that retail prices would fall from current exorbitant levels (₹ 75-80 per kg) only after three weeks. But prices are expected to return to the November reasonable levels (₹20-25 per kg) across the country only in March, when the rabi (winter) crop hits the market and eases the short supply caused by rain-induced crop losses.

A ban on onion exports eased prices at Maharashtra's Lasalgaon mandi, Asia's largest, which sets prices for the country, last Tuesday. But changes in whole-sale prices usually take about three weeks before they are reflected at the retail level.

Across the country—in Mumbai, Chennai, Kolkata, Patna, Chandigarh and other cities—consumers complained of house-hold budgets going awry as onions form the base ingredient for a majority of Indian meals.

High onion prices, which have contributed to the exit of at least two governments — at the Centre in 1980 and in Delhi in 1998 — forced an intervention from Prime Minister Manmohan Singh. His office shot off a letter to the Secretaries of the Consumer Affairs and Agriculture Departments expressing concern over the “extraordinary price rise” and calling for “urgent steps” to cool prices.

Unseasonal November rains in Maharashtra and Gujarat, which account for 20% of India's onion production, and the resultant damage to the crop have led to a demand-supply mismatch and the consequent price rise. The rains—and a moisture-related plant disease that followed — damaged two crop cycles: the main kharif (summer) crop, which was ready for harvest, and the late summer crop, which had just been planted and was due to be reaped in January.

Courtesy : Hindustan Times, New Delhi

PM MUST EXPLAIN SILENCE on 2G

by Khushwant Singh

For the first time in seven years the UPA government headed by Prime Minister Manmohan Singh has gone down in the estimation of the *aam admi*. If a public opinion poll were held today, the verdict may well go against it. The decline of its popularity began with the reckless waste of money in the Commonwealth Games.

It was followed by the sale of Telecommunication licences for a fraction of their market price. It is estimated that the loss incurred is upwards of 39 billion US dollars. Convert that into rupees and you will get a nasty shock. The Supreme Court asked the Prime Minister to explain the reasons for his doing nothing to stop minister A. Raja for causing heavy losses to the exchequer.

The Opposition parties joined hands with the BJP to demand a Joint Parliamentary Committee (JPC) to look into the matter. It spurned other alternatives suggested by the Government and stalled Parliament functioning for three weeks. The chief target of this demand is to question the integrity of the Prime Minister, bring him down in public esteem, have mid-term elections in the hope of reducing the number of Congress Party members in the Lok Sabha,

I watched the proceedings of the Congress Party meeting held in a village on the periphery of Delhi on TV to find out what its leaders had to say in defence of the Prime Minister. They paid handsome tributes. I go along with them. They also criticised the BJP and the Communists by taking them head

on. I also share their opinion on the negative role they have been playing all along, Hindutva, principal spokesman L.K. Advani says is “a noble concept”. It is for the *aam Hindu* to decide whether he wants India to be Hindu Rashtra or a Secular state, as envisaged by Mahatma Gandhi, Jawaharlal Nehru and Maulana Azad. However, what still needs to be explained is why the Prime Minister did not intervene in time to stop those scamsters from getting away with their nefarious designs?

Courtesy : Hindustan Times, New Delhi

IT'S PAY BACK TIME

The government's task does not end with probing scams. The monies looted must be diverted to promote the welfare of the common man

by SITARAM YECHURY

Speaking at the Hindustan Times Leadership Summit, Prime Minister Manmohan Singh exuded confidence about the rate of growth of our economy. He said: "Last year it was 7.4%, this year I am confident the economy will grow at 8.5% and the next year 9-10%." Such confidence comes notwithstanding the concerns over the recent downward trend in industrial growth. This has touched a 16-month low of 4.4% in September, The Index of Industrial Production (HP) slipped to 4.4% from 8.2% last September and 6.9% this August. What is more worrying is the fact that growth in the production of capital goods is tending towards becoming negative. This reflects a contraction in our potential for industrial activity. The Finance Minister has said that this declining trend, "is a matter of concern". More important is to see where the benefits of economic growth are going. Currently, the overall rate of inflation is around 9%, higher than the Prime Minister's confident assertion of an 8.4% economic growth rate. In real terms, the common people are suffering with the inflation rate in essential commodities being close to 14%. For most Indians, this growth rate, thus, means little in real terms.

The National Sample Survey Organisation (NSSO) has estimated that the unemployment rate rose exponentially in 2009-10 to 9.4% from 2.8% in 2007. Even among the employed, only 16% have a regular salary. 43% belong to the socalled self-employed category and 39% is casual labour. The declining livelihood status of the vast majority of our people is reflected in their state of health. The National Family Health Survey — 3 (NFHS) has shown a worrisome decline compared to the findings of NFHS-2. The percentage of children aged between 6 to 35 months suffering from anaemia rose from 74.2 to 79.2%. For married women in the age group of 15 to 49, this rose from 51.8 to 56.2%.

This is the health status of the aam aadmi while astronomical sums of money are being

looted through the various scams. Irrespective of how the current impasse in Parliament over the demand for a Joint Parliamentary Committee (JPC) to probe into the massive 2G spectrum scam unfolds, it is clear that the country is being pushed deeper into the murky morass of crony capitalism, notwithstanding the PM's declarations that India can 'ill-afford' crony capitalism.

Actually, crony capitalism is a tautology. Capital in its urge to maximise profits invariably seeks to bend, if not violate, all rules and regulations. Nepotism in awarding contracts, sweetheart deals in disposing off public properties (like, for instance, the outrageous sale of the public sector unit Balco and Centaur Hotel, Juhu, Mumbai by the earlier NDA Government) and creating illegal and new avenues for money laundering and looting public resources are some of the forms that crony capitalism takes. The capitalist State puts in place certain rules and institutionalises regulators to ensure adherence to these rules in order to **provide a level playing field for the capitalists**. However, given the fundamental nature of capitalism, where the big fish eat the small ones, these rules and regulations are pushed to the limits of violation. Capitalism inherently breeds cronyism.

In countries like India, late entrants into the global capitalist system, (particularly when it embraces the neoliberal economic trajectory of globalisation) such cronyism becomes all-pervasive, trapping in its web government institutions, indeed, the entire government itself. This has been the case in the current 2G spectrum scam, with the Supreme Court now dragging in the Prime Minister and his office. Probing the 2G spectrum scam is not only in the interest of upholding political morality. This is absolutely essential. The probe, however, must also result in recovering to the national exchequer the loss estimated by the CAG to be of a mammoth Rs 1,76,379 crores. All those who have been allocated the 2G spectrum at throwaway prices must be made to retrospectively pay the difference. The benchmark can be the auction price of the 3G spectrum available in the public domain. The licences of those corporates who refuse to do so must be cancelled and these must be freshly auctioned.

MANMOHAN ACCOUNTABLE, but on his own terms

Prime Minister Manmohan Singh direly needed a fresh coat of Teflon amid a plethora of scams haunting his government. On Monday (30.12.10), he sought to acquire one with some political finesse and an air of conviction so typical of him. His offer to appear before Parliament's Public Accounts Committee probing the CAG report on the 2G scam was meant to take the sting out of the Opposition's demand for a Joint Parliamentary committee (JPC). The move showed the PM as being accountable to Parliament—but not on terms set by the BJP and Left.

Singh dismissed the BJP propaganda that he opposed a JPC because he wasn't amenable to examination by a parliamentary panel. It was evident from first reactions that the PM's unilateral gesture didn't cut ice with the BJP. The principal Opposition's frontline leader Arun Jaitley contrasted the PAC's limited mandate of parawise comments on the CAG report with the JPC's vast scope and powers.

The UPA-Opposition hiatus on the issue might prolong the face-off till Parliament's Budget Session. But optics seemed to favour the Congress with television channels "breaking news" of CBI summoning Raja and his lobbyist friend Niira Radia even as the PM spoke at the AICC plenary. He said no guilty person would be spared—whether he's a political leader or a government official, whichever party he may belong to and howsoever powerful he may be. One can't really grudge the Opposition marching to its own drumbeats. The battle is perceptual. The Congress's only hope is in keeping its flock together while matching words with action.

A quick follow-up on Sonia Gandhi's six-point action plan to battle corruption could help capture popular imagination. The PM has promised action on it. But much depends on early initiatives by CMs of Congress-ruled states to give up discretionary powers to allot land and ensure transparency in contracts procurements.

"The trick is in setting the agenda for fighting corruption. We'd do it our own way, not on terms dictated by the Opposition," said a Congress

leader. He agreed that Sonia's call for time-bound closure of corruption cases must start with ongoing probes into the CWG-Telecom scandals.

That'll build pressure on the BJP to explain the scamtainted Karnataka CM BS Yeddyurappa's continuation in office. The Opposition unity will crack once terrorist cases involving RSS activists are fast-tracked and convictions secured, averred a government source. He said the explaining then would have to be done by the BJP that has resorted to relative silence on the Sangh fountainhead's retributive terror.

A realistic scenario this or a case merely of wishes being horses and beggars riding? The Congress is banking on Singh's urban middle-class constituency to rise in his defence —just as it did in the 2009 polls when the BJP ridiculed him as a weak Premier.

Courtesy : HT

(Contd from p - 16)

Again, the recovery of these monies, unscrupulously looted, is not only to reassert public morality. This recovery is much needed to improve the livelihood of the vast mass of the Indian people. It has been estimated that to provide all Indian families (APL and BPL) 35 kg of foodgrains at Rs 3 a.kilo, it would cost an additional food subsidy of Rs 84,399 crores. The loot in the 2G spectrum scam is nearly double of what is required to provide food security to all Indians. Or, for that matter, education for all is estimated by the National Institute for Educational Planning and Administration (NIEPA) to cost Rs 34,000 crore annually for the next five years or a total of Rs 1.7 lakh crores. This is less than what has been looted in the 2G spectrum scam. In fact, the scam accounts for nearly eight times the Rs 22,300-crore health budget for this year.

A government that continues to wear the pretence of concern for the aam aadmi must be forced to speedily uncover the manner in which such a colossal loot of our country's resources has taken place. Further, the government must be forced to recover this loss and use these huge sums of money to provide the much-needed food security, education and health for our people.

[Sitaram Yechury is CPI(M) Politburo member and Rajya Sabha MP]

The views expressed by the author are personal

GOI ORDERS

January 2011

CGHS - PVT HOSPITALS IN NCR

No: S.11011/23/2009-CGHS D.II/Hospital Cell
(Part I) dt 9.11. 2010 from Ministry of Health & F
W Deptt of Health & F W New Delhi - 110 108

Sub: Fresh empanelment of private hospitals and
revision of package rates applicable under CGHS,
Delhi

The undersigned is directed to invite reference to this Ministry's Office Memorandum of even number dated the 17th August, 2010, vide which revised package rates payable to private hospitals for treating CGHS beneficiaries of Delhi were notified and also that the rates would become applicable from 1st September, 2010. Three rates were notified, one for super-speciality hospitals, the second for hospitals that were accredited with the NABH and the third for hospitals not accredited with the NABH.

2. It was clarified vide this Ministry's Office Memorandum of even number dated the 13 September, 2010, that the revised rates would come into effect only after the hospitals that were short-listed submit their acceptance of the package rates notified, sign the Memorandum of Agreement with CGHS and also furnish the appropriate amount of performance bank guarantee. It was also clarified in the Office Memorandum as to the conditions stipulated in the tender document about the hospitals qualifying under different categories, like super-speciality; NABH accredited, etc. The hospitals that were short-listed for empanelment under CGHS Delhi were directed to sign the Memorandum of Agreement with CGHS on or before 25th September, 2010. However, vide Office Memorandum dated 25th October, 2010 the last date for acceptance of rates and signing of M.O.A was extended upto 1st November 2010.

3. The undersigned is directed to enclose a further list of hospitals, under the categories mentioned in the tender document, that have conveyed their acceptance of the rates announced vide Office Memorandum of 17th August, 2010, referred to above and have signed the Memorandum of Agreement with CGHS and have also furnished the appropriate performance bank guarantee.

These hospitals are also taken as included in the list of approved hospitals for empanelment under CGHS, Delhi.

4. It has now been decided that : (i) In the list of hospitals enclosed with Office Memorandum of even number dated 7th October 2010 hospitals who had been approved under the fresh empanelment procedure, and had signed the fresh Memorandum of Agreement and submitted the appropriate performance guarantee are eligible to charge at the revised rates with effect from 7th October 2010.

(ii) In the second list of ten hospitals enclosed, which have been now approved under the fresh empanelment procedure, and have now signed the fresh Memorandum of Agreement in response to Office Memorandum of even number dated 25th October 2010 and submitted the appropriate performance guarantee will be eligible to treat CGHS beneficiaries and charge at the pre-revised (old) rates till 8th November 2010 and at revised rates with effect from the date of issue of this Office Memorandum;

(iii) Hospitals that are presently on the panel of CGHS, Delhi, which either did not apply in response to the fresh empanelment process initiated by the CGHS during the second half of 2009, or have not been approved by the CGHS under the fresh empanelment procedure would stand removed from the list of approved hospitals empanelled under CGHS w.e.f 2nd November 2010 as clarified in Office Memorandum of even number dated 25th October 2010, without any further notice.

5. The Office Memoranda of 17th August, 2010, 13th September, 2010 and 25th October 2010 can be downloaded from the website of CGHS, www.mohfw.nic.in/cghsnew/index.asp.

6. Notifications for empanelment of diagnostic centres / imaging centres and rates for investigations are notified separately and can be downloaded from the website of CGHS, www.mohfw.nic.in/cqhsnew/index.asp.

List of Hospitals Empanelled under CGHS Delhi, **GENERAL PURPOSE HOSPITALS**

1. MGS Hospital, 35/37, Rohtak Road, Punjabi Bagh, Delhi for General Purpose, w.e.f. 2-11-2010 already CGHS panel

2. Vinayak Hospital, NH-I, Sec-27, Atta Noida for General purpose including joint replacement, w.e.f. 2-11-2010 already CGHS panel
3. Surbhi Hospital Pvt. Ltd., Near City Centre Metro, Golf Course Road, Morna, Sec-35, Noida for General purpose, w.e.f. 2-11-2010 already CGHS panel

SPECIALITY (SELECTIVE) HOSPITALS

1. Wlalik Radix Health Care Pvt. Ltd. for Endoscopic Surgery, already CGHS panel
2. Kukreja Hospital D-36, Acharya Niketan, Mayur Vihar, Delhi, for Endoscopic Surgery, already CGHS panel

EYE CARE CENTRES

- Shree Jeewan Hospital, 67/1 . New Rohtak Road, Delhi, for Eye Care Centre, already CGHS panel
2. Dr. Pattnaik's Laser Eye Institute, C-2, Ground Floor, Lajpat Nagar-3, Delhi, for Eye Care Centre, already CGHS panel
3. Dr. Kapur's The Healing Touch Eye Centre, D-8, Vikaspuri, Delhi, for Eye Care Centre, already CGHS panel
4. Sight Centre (East) 81, Defence Enclave, Vikas Marg, Delhi, for Eye Care Centre, already CGHS panel
5. Private Hospital - Dr. Sachdeva Pvt. Ltd., DLF-II, Gurgaon, Haryana for Eye Care Centres and Dental Facilities, already CGHS panel

OM No:S.11011/23/2009-CGHS D.II/Hospital Cell /CGHS(P) dt 10.11.10 from Ministry of Health & F W Department of Health & Family Welfare Nirman Bhawan New Delhi - 110 108
 Sub: Fresh empanelment of private Diagnostic Laboratories / Imaging Centre and revision of package rates applicable under CGHS, Delhi.

The undersigned is directed to state that CGHS had initiated action for fresh empanelment of private Diagnostic Laboratories / Imaging Centre under CGHS, Delhi (which covers areas in Delhi, Faridabad, Gurgaon, Ghaziabad and NOIDA) and also for the revision of package rates (which were fixed in 2006), to be paid to diagnostic centres, by floating tender for the same. On the basis of the responses received rates for various procedures / treatments have been arrived at and have been uploaded in the website of CGHS:

[www>/.mohfw.nic.in\cghsnew\index.asp](http://www.mohfw.nic.in/cghsnew/index.asp) and can be downloaded.

2. The undersigned is directed to enclose the list of Diagnostic Laboratories and Imaging Centres that have conveyed their acceptance of the rates announced vide Office Memorandum of 17th August, 2010, referred to above and have signed the Memorandum of Agreement with CGHS and have also furnished the appropriate performance bank guarantee. These Diagnostic Laboratories and Imaging Centres are now taken as included in the list of approved hospitals for empanelment under CGHS, Delhi. However, empanelment of Imaging centres is provisional subject to recommendation for empanelment by QCI after inspection. Diagnostic Laboratories , who have not been NABH Accredited and have only applied for NABL Accreditation (being on the panel of CGHS at the time of submission of tender) shall however, be removed from the list of approved Diagnostic Laboratories, if they fail to obtain NABH Accreditation within 6 months from the date of issue of this notification.
3. Diagnostic Laboratories and Imaging Centres that are presently on the panel of CGHS, Delhi, which either did not apply in response to the fresh empanelment process initiated by the CGHS during the second half of 2009, or have not been approved by the CGHS under the fresh empanelment procedure can continue to treat CGHS beneficiaries at the old (pre-revised rates) till 22nd .November , 2010. On 23rd November 2010, their names will stand removed from the list of approved Diagnostic Laboratories and Imaging Centres empanelled under CGHS, without any further notice.
4. In order that CGHS beneficiaries get treatment from well maintained and run Diagnostic Laboratories / Imaging Centre, it has been decided to have differential rates of reimbursements, as per details given in the enclosed rates list. The principle followed for the differential package rates being :
 (i) where L-1 rates were arrived at on the basis of rates quoted by non-NABH accredited diagnostic centre, NABH accredited diagnostic centres will be entitled to reimbursement of certain percentage

of additional amount over and above the L-1 rates; and (ii) where L1 rates were arrived at on the basis of rates quoted by NABH accredited diagnostic centres, then non-NABH accredited diagnostic centres would be entitled to an amount lower by certain percentage than the reimbursement made to NABH accredited diagnostic centres at L-1 rates.

5. A Diagnostic Laboratories / Imaging Centre empanelled under CGHS, whose normal rates for treatment procedure / test are lower than the CGHS package rates shall charge as per the rates charged by them for that procedure / investigation from a non-CGHS beneficiary and will furnish a certificate to the effect that the rates charged from CGHS beneficiaries are not more than the rates charged by them from non-CGHS beneficiaries.

6. In case of non-emergencies, the beneficiary shall have the option of availing specific investigation from any of the empanelled Diagnostic Laboratories / Imaging Centre of his / her choice (provided the Diagnostic Laboratory / Imaging Centre is empanelled for that treatment procedure / test), **after the same has been advised by CGHS / other Government Specialist/ CMO in-charge** and permission is obtained from the competent authority.

7. Permission for treatment is granted by CMO in-charge / Additional Director / Joint Director, CGHS in case of pensioners, former Governors, former Vice-Presidents, ex-MPs, Freedom Fighters, etc., and by Rajya Sabha / Lok Sabha Secretariat as the case may be in case of sitting Members of Parliament, concerned Ministry / Department / Organisation in case of serving Government employees, serving employees and pensioners of autonomous bodies covered under CGHS.

8. The empanelled Diagnostic Laboratories / Imaging Centre shall honour permission letter issued by competent authority and provide investigation facilities as specified in the permission letter.

9. Diagnostic Laboratories / Imaging centres shall provide credit facility to the following categories of CGHS beneficiaries (including dependant family members, whose names are entered on CGHS Card) on production of valid permission letter:

- Members of Parliament;
- Pensioners of Central Government drawing pension from central estimates;
- Former Vice-presidents, Former Governors and former Prime Ministers;
- Ex-Members of Parliament;
- FreedomFighters;
- serving CGHS employees;
- serving employees of Ministry of Health & Family Welfare (including attached / subordinate offices under the Ministry of Health & Family Welfare); and
- such other categories of CGHS cardholders as notified by the Government.

9.1 Bills should be submitted to the Office of the Rajya Sabha Secretariat / Lok Sabha Secretariat in case of sitting Members of Parliament and to Additional Director, CGHS (Hqrs), Delhi, in case of other beneficiaries enlisted above, once in a month.

9.2 Diagnostic centres / Imaging Centres shall extend credit facility to the above categories of CGHS beneficiaries under emergency / with prior permission irrespective of the CGHS city where they are registered and send the bill to Additional Director, CGHS (Hqrs), Delhi.

9.3 Bills of serving employees of the Ministry of Health & Family Welfare and the employees of attached / subordinate offices under the Ministry of Health & Family Welfare will be sent directly to the office / officer which / who referred the patients to the diagnostic centre.

9.4 In case of emergencies empanelled diagnostic centres/ Imaging Centres shall not demand payment from CGHS beneficiaries on production of valid CGHS card, issued by competent authority of any CGHS City.

9.5 Reimbursement in case of pensioners, former Governors, former Vice-Presidents, ex-MPs, Freedom Fighters , etc., is made by CGHS and by Rajya Sabha Secretariat / Lok Sabha Secretariat in case of sitting Members of Parliament and by concerned Ministry / Department/Organisation in case of serving Government employees, serving employees and pensioners of autonomous bodies cover ed under CGHS,

9.6 Serving Central Government employees and their dependent family members not covered by the CGHS will not be denied treatment at package rates if they approach the diagnostic centres with a proper referral letter from the Ministry / Department in which they are working, after verifying the genuineness of the employee by production of his /her valid identify card issued by the appropriate authority.

9.7 Serving Central Government employees and their dependent family members not covered by the CGHS will not be denied treatment at package rates if they approach the diagnostic centres in emergency condition to the patient. The treatment will given after verifying the genuineness of the employee by production of his /her valid identify card issued by the appropriate authority.

10 In case of treatment taken in emergency in any non-empanelled private diagnostic laboratories / imaging centres, reimbursement shall be considered by competent authority at CGHS prescribed packages / rates only.

11 Any legal liability arising out of such services, responsibility solely rests on the diagnostic Laboratory / Imaging Centre and shall be dealt with by the concerned empanelled diagnostic centre themselves.

12 This Office Memorandum supercedes all earlier instructions relating to empanelment of diagnostic centres for Delhi, Faridabad, Ghaziabad, Gurgaon and NOID Areas.

13 This issues with the concurrence of Internal Finance Division in the Ministry of Health & Family Welfare, vide Dy. No: AS&FA/4768/2010 dated the 10 December, 2009.

14 In partial modification of the earlier Office Memorandum of even number dated 17th August 2010 the revised rates will come into effect from the date of issue of this Office memorandum.

15 A copy of this Office Memorandum along with rate list and a copy of MOA are placed on the internet at <http://mohfw.nic.in/cghsnew/index.asp>.

**LIST OF DIAGNOSTIC LABORATORY /
IMAGING CENTRE EMPANELLED UNDER
CGHS, DELHI**

1. B. R. Diagnostic, W-15, Greater Kailash-I, New Delhi-48 for Ultrasound, Doppler, BMD.

Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

2. C-15 MRI Diagnostic and Research Centre Ltd. for Ultra Sound, Doppler, MRI. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

3. CT-X-ray and Scan Clinic Pvt. Ltd., A-12, Vikaspuri, New Delhi-18 Ph. : 4725 2000 for Laboratory Investigations, Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

4. City X-ray and Scan Clinic Pvt. Ltd., 4B / 7, Tilak Nagar, New Delhi. Mob. : 9818115559 for Laboratory Investigations, Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection. .

5. Clinical Diagnostic Centre, 69, Hargobind Enclave, New Delhi. Ph. : 4376 300 for Laboratory Investigations, Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

6. Delhi Institute of Functional Imaging K-16, South Extension, Part-I, Delhi. Mob. : 9873494949 for Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

7. Dr. A. Lachandani Pathology Laboratories for Laboratory Investigation.

8. Dr. Lal Path Labs Pvt. Ltd., 54, Eskay House, Hanuman Road Delhi, for Laboratory Investigation.

9. Dr. M.L. Aggarwal X-ray and Ultrasound Clinic, A1/50, Safdarjung, Delhi, for Ultra Sound, Doppler. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

10. Dr. Savita Jain, Arun Imaging Centre, D-29, Vivek Vihar, Delhi-95 Ph. : 011-22149256 for Radiology Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

11. Dr. S. S. Doda Ultrasound Centre, 23-B,

GOI ORDERS

January 2011

Main Pusa Road, Delhi, for Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

12. **Delhi Heart Hospital** 176 Jagriti Enclave, Vikas Marg, Delhi for Laboratory Investigation, Radiology, Ultrasound invest. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

13. **Focus Imaging and Research Centre Pvt. Ltd.**, C-10 Green park Extn., Delhi. for Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

14. **Ganesh Diagnostic and Imaging Centre Pvt. Ltd.**, 109, Pocket, A-1, Sec-8, Rohini, Delhi, for Laboratory Investigations, Radiology. Focus. Imaging and Research Centre Pvt. Ltd., C-10 Green park Extn., Delhi. for Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

15. **Ganesh MRI Centre Pvt. Ltd.**, CS/Oct-7, Sec-8, Rohini, Delhi for Laboratory Investigation, Radiology.

16. **Goyal MRI and Diagnostic Centre**, B-1/12, Safdarjung Enclave, Delhi, for Laboratory Investigation, Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

17. **JDAR Pathology Lab**, 2/6, Shanti Niketan, New Delhi, for Laboratory Investigation.

18. **Janta X-ray Clinic**, A-6, Vlikas Puri, Delhi, for Laboratory investigation, Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

19. **Mahajan Imaging Pvt. Ltd.**, Hauz Khas, Delhi, for Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

20. **NCR MR! and Diagnostic Pvt. Ltd.** Faridabad, for Radiology. Empanelment for Radiological investigations is provisional subject to recommendation by QC after inspection.

21. **Organ Imaging Research Centre Pvt. Ltd.**, A-23, Green Park. Delhi, for-Radiology-CT, MRL BMD. Empanelment for Radiological

'investigations is provisional subject to recommendation by QC after inspection.

22. **Dr. Khanna's Path care Pvt. Ltd.**, A-43, Hauz Khas, Delhi, for Laboratory Investigation.

23. **Quest Diagnostic India Pvt. Ltd.**, A-17, Infocity, Sec-34, Guargaon. for Laboratory Investigation

24. **Saral Advanced Diagnostic Pvt. Ltd.**, E-1073, Saraswati Vihar, Pitam Pura, Delhi, for Laboratory Investigations, Radiology. Empanelment for Radiology investigations is provisional subject to recommendation by QCI after inspection.

25. **Spectrum Imaging and Diagnostic Centre**, 8. Inder Enclave, Main Rohtak Road, Paschim Vihar, Delhi, for Ultrasound Investigationa and MRI. Empanelment for Radiology investigations is provisional subject to recommendation by QCI after inspection.

26. **Star Imaging and Path Lab.**, 4B/4, Tilak Nagar, Delhi, for Laboratory Investigation and Radiology. Empanelment for Radiology investigations is provisional subject to recommendation by QCI after inspection,

27. **Clinical Laboratory**, E-13/9, Vasant Vihar, Delhi, for Laboratory Investigation.

28. **Unipath Diagnostic**, G-49, Lajpat Nagar, Delhi, for Laboratory Investigation, Radiology U/ S, Empanelment for Radiology investigations is provisional subject to recommendation by QCI after inspection.

29. **Dr. P. Bhasin for Laboratory Investigation / Radiology. Empanelment for Radiology** investigations is provisional subject to recommendation by QCI after inspection.

Universal Love

A man should wander about treating all creatures as he himself would be treated.

Sutrakritanga 1.11.33

SHORT - CUT TO BENEVOLENCE

Try your best to treat others as you would wish to be treated yourself, and you will find that this is the shortest way to benevolence,

Mencius

GET REGISTERED FOR HEALTH CHECK-UP; BUT

OM No. S-11015-2/2008-CGHS Desk II dt 29-7-2010 from Min of Health & FW (Dept of Health), New Delhi – 110 108

Sub: Preventive Health Check-up of CGHS beneficiaries above the age of 40 years

The undersigned is directed to state that CGHS has been providing medical care facilities to all its beneficiaries through dispensaries in 25 cities. Government hospitals, polyclinics and through private hospitals and diagnostic centres empanelled under CGHS can play proactive role in providing medical facilities to its beneficiaries by providing for preventive health checkup of its beneficiaries above specified age. The suggestion has been examined in the Ministry of Health & Family Welfare and it was decided to implement a preventive checkup scheme of all CGHS beneficiaries above the age of 40 years, with effect from 24-2-2010. Presently, the check up has been introduced in two dispensaries in Ramakrishna Puram (in Sector XII and Sector IV). The scheme is voluntary to CGHS beneficiaries. To avail this facility, beneficiaries of these dispensaries can register themselves in their respective dispensaries. The following tests would be carried out:

Male : Hb; Blood Sugar (Fasting & PP); LFT; KFT; T3 T4 TSH; Lipid Profile and ECG.

Female : Hb; Blood Sugar (Fasting & PP); LFT; KFT; T3T4 TSH; Lipid Profile; ECG and PAP Smear.

2. After investigations, the beneficiaries will undergo history taking, general examination, eye examination and gynaecological examination. They are then examined by a medical specialist and based on the investigations, general systemic, eye and gynaecological examinations, the beneficiaries would be advised on the follow up and further examination/treatment by specialist.

3. Beneficiaries intending to get the health check up need not get prior permission from their respective Ministries/Departments. The cost of getting the health check up is Rs. 800/- (Rupees Eight hundred only) in respect of male beneficiary

and Rs. 900/- (Rupees Nine hundred only) in respect of female beneficiaries. The expenditure incurred by serving employees and their eligible members may be reimbursed by the Ministry/ Department in which they are working.

4. This issues with the concurrence of IFD, Ministry of Health & Family Welfare Dy. No. 4656/ AS & FA/20.07.2009 dtd. 3-12-2009.

R Ravi, Director

[NB:- *The OM is silent about pensioner CGHS beneficiaries.* But the respective Medical Specialists, when approached, are authorised to get their diagnostic test(s) made, even at authorised private Diagnostic Centres.

Editor, BHARAT PENSIONER

OM No. CPAO/Tech/Nodal Officer/Vol II/2010/552 dt 13-7-2010 from CPAO (Pensions), Trikoot – II, Bhikaji Cama Place, New Delhi – 110 066 to all Pension Disbursing Officers in the country
Sub : Issue of revised PPOs for pre 2006 pensioners

A meeting with representatives of banks under the Chairmanship of Secretary (Pension AR & PG) was held on 15-6-2010 at 3rd Floor, Department of Pension & Pensioners Welfare Lok Nayak Bhawan, regarding issuance of revised PPOs for pre 2006 pensioners.

Unanimously it was decided that:

Every bank would appoint Nodal Officer for monitoring the work of issuance of revision authority for pre 2006 retirees who in turn would collect the information from all branches and manually send Annexure III to the concerned PAOs with a copy to CPAO. It would be the responsibility of the banks to ensure that the data sent to PAOs are complete and correct. Further the time frame for completion of this work was fixed as 31-7-2010 to which also all the representatives of all the banks agreed.

Kindly ensure that necessary action is undertaken by your bank in respect of above requirements/action at the earliest.

P Sarada, Senior Accounts Officer (Tech)

You shall love your neighbour as yourself.

Bible 19.18

Fixation of new pension / para 4.1 and 4.2

Letter No. 38-6/10-P&PW(A), dt 00-6-2010 from Deptt of Pension & PW New Delhi – 110 003 to Sh. GS Oberoi, Noida.

Sub: Revision of pension of pre-2006 pensioners. Please refer to your letter dt 4-5-2010.

2. As you are aware, in Department of Pension & PW OM No. 38-37/08-P&PW(A) (pt. I) dt 3-10-2008 it was clarified that the pension calculated at 50% of the minimum of pay in the pay band plus grade pay would be calculated at the minimum of the pay in the pay band (irrespective of the pre-revised scale of pay) plus the grade pay corresponding to the pre-revised pay scale. For example, if a pensioner had retired in the pre-revised scale of pay of Rs. 18400-22400, the corresponding pay band being Rs. 37400-67000 and the corresponding grade pay being Rs. 10,000/- p.m. his minimum guaranteed pension would be 50% of Rs. 37,400 + Rs. 10,000 (ie Rs. 23700). The pension will be reduced pro-rata, where the pensioner had less than the maximum required service for full pension as per rule 49 of the CCS (Pension) Rules, 1972 as applicable on 1-1-2006 and in no case it will be less than Rs. 3500/- p.m. In case the pension consolidated as per para 4.1 of OM No. 38/ 37/08-P&PW(A) dt 1-9-2008 is higher than the pension calculated in the manner indicated above, the same (higher consolidated pension) will be treated as Basic Pension. The Minimum revised pension that would be admissible to a past pensioner in terms of para 4.2 of OM dt 1-9-2008 for each of the pre-1996/pre 2006 pay scales was indicated in the Table : Annexure I of Department of Pension & PWs OM No. 38-37/08-P&PW(A) dt 14-10-2008.

3. The CPAO has also issued clarification to the Banks vide letter dt 6-5-2010 to the effect that CPAO.s D.O. letter No. CPAO/Tech/6th CPC/2009-10/1265 dt 26-9-2008 and Corrigendum No. CPAO/Tech/6th CPC/200 & 10/478 dt 24-11-2009 should be read with the clarifications issued by Department of Pension & PW vide OMs No. 38-36/08-P&PW dt 3-10-2008,14-10-2008 and 11-2-2009.

Harjit Singh, US to Govt of India

Letter No. 36-04/2008-Pen(T) dt 24.11.2010 from Deptt of Telecom, New Delhi to All Controller/Joint Controller of Communications Accounts, DoT Cell Sub: Releasing Industrial Dearness Relief using orders available on DPE Website

It has come to the notices of this office that orders for releasing Dearness Relief on IDA pension are not being regularly received in various offices of CCA resulting in delay in payment of Dearness Relief to pensioners.

The matter has been considered in this office and it has been decided that CCAs may download these orders from DPE Website and act accordingly. These orders are available under the url <http://dpe.nic.in/newd/gfch4blIndex1.htm>.

S P Singh, Director (Estt) Tel: 2303 6500

(Contd from p - 28)

Another two in three wrongly believed that nuts and dried fruits had cholesterol, which is found only in foods of animal origin, such as meats, egg, butter and cheese. The new nutrition mantra celebrates the high satiety value, good fats and complex carbohydrates found in nuts — once shunned for being high on calories—and recommends them to people to better manage blood sugar levels and lose weight.

Recognising the benefits of heart-healthy fats found in nuts, the US Food and Drug Administration allowed packaged nuts — such as almonds, hazelnuts, pistachios, walnuts and peanuts — to declare: “*Scientific evidence suggests that eating 1.5 ounces (28 gram) per day of most nuts, such as almonds, as part of a diet low in saturated fat and cholesterol may reduce the risk of heart disease.*”

LAST ACTION HERO

Persistent stress impairs memory, lowers libido and triggers chronic problems such as diabetes and high blood pressure, “*That apart, pressurised people are more likely to reach for cigarettes, unhealthy snacks and alcohol to cope with their BlackBerrys and laptops taking over their leisure time,*” says Misra. “*Since most people have to live with some amount of pressure, taking time for your health becomes imperative, be it a dental check, taking a walk or simply stocking the fridge with carrots and oranges,*” added Sagar.

STICK TO YOUR NEW YEAR RESOLUTIONS

by Rahat Bano

The New Year celebrations are over; and therefore it's time to ponder over.

In a recent survey in the United States, 40% respondents said they broke the resolutions they made in 2009. A good number of people decide not to make any resolutions at all. However, take heart... there's no need to surrender. You can stay true to yourself if you know how to make your pledge doable. After all, the majority (60%) of the participants in the poll said they kept their word.

Of "critical importance" for today's new volunteers is become a learner. "Resolve to learn something new, unrelated to your career, which interests you," says Meena Surie Wilson, senior enterprise associate with the research, innovation and product development group of the Centre for Creative Leadership — Asia Pacific, Singapore. In addition, "imitate the behaviour of somebody at work who you truly admire, for example a co-worker who disagrees with the leader honestly," says Surie Wilson, currently based in Jamshedpur.

Then work towards making good on your promise. Before coming to the execution part, start with a practical recipe. Shalini Verma, Certified Executive and leadership coach and Founder, Sky Scrapers Academy, Delhi, recommends converting resolutions into goals. "You may use the acronym SMART — make it specific, measurable, achievable (it should not be over the top), time-bound and realistic. The goals should be slightly out of your comfort zone — I like to call it audacious — so that you are excited to achieve them but they should not be so obnoxiously big that you give up even before you start," says Verma.

"While framing your resolution into a goal, ask yourself, '**What would happen if I do not achieve this goal?**' The answer will give you a clue as to how important this goal / resolution is to you. If the emotional connectivity to your goal is not high, I suggest you don't pick it up at all. It

only leads to draining of time and energy, and for some people accumulation of guilt," says Verma. **Jot down your resolutions.** "They occupy much less space when they are on paper than when they are in your head, and are more powerful when you see them written down. Some people I know write down their goal statements once every day," says Verma.

Then chop them down. "This removes your anxiety over how you will get there, and makes the goal look much more achievable. **Make it a point to reward yourself every time you achieve a smaller goal,**" says Verma.

Going back to the writing part, this is utterly crucial as **it can bring about clarity in thought and more effectiveness in action.** Many an expert says that you should have a vivid mental picture of what you crave for — with specifics. Visualise yourself doing what you want to do and have. "Just savour what it will feel like to keep your resolutions — the rewards that will come to you, your feelings of joy and excitement. See yourself in different situations," says Surie Wilson. She adds : "This serves as a constant reminder and keeps you excited and glued to your goal."

While you are at it, one way of not losing steam is to rope in someone who can be your partner-in-the journey, a watchdog or at least a cheer-leader. Get company. "Find a goal buddy, someone who has a similar goal as you. This builds in accountability and ensures that you are on track," says Verma. It could be your children or spouse, "who would have much joy laughing at your slip-ups and relishing your achievements," a confidant or a group of colleagues who "buck each other up," says Surie Wilson. (*Slightly edited for the advantage of all our Affiliated Assns*)

Courtesy : Hindustan Times

ESSENCE OF MORALITY

One should not behave towards others in a way which is disagreeable to oneself. This is the essence of morality. All other activities are due to selfish desire.

Mahabharata

HONI KO ANHONI KAHEN, DEKH KABIRA

by Vinod Mehta, Editor-in-chief

ANHONIs of 2011 & HONIs of 2010

The end of the year is nigh. But I don't despair that you don't despair. If you've been good, if you've spoken with reserve (or ideally not spoken a word at all) and have therefore been rewarded by not having a word you spoke (or didn't) appear in OPEN, OUTLOOK, OINDIA TODAY or any other magazine whose name starts with an 'O', then you will find yourself on the other side this Saturday, resurrected and as fresh as a new WikiLeaks, able to enjoy the final decades of your life.

I find end-of-the-year prognostications boring. Less boring than the word 'prognostication' perhaps, but boring nonetheless. But unlike anyone else, I don't weasel my predictions by saying that such and such thing should happen or is likely to happen in the new year. There's good reason why Bejan 'Ganesha speaks' Daruwalla can carry off those technicoloured shirts he wears. And that's because he doesn't qualify his predictions. 'Sagittarius says you will get a promotion', or 'Rahu in Virgo says your husband won't get a hysterectomy' or 'Mars on top of Venus says that India will have a 9.54 % growth rate in the third quarter' — Daruwalla tells you what will happen, no doubts allowed.

Which is what I, too, will be doing today. So running the high risk of inviting your ire for not writing something soaking with gravitas, here are 11 things that I know will happen in 2011. When you're done reading this, shut the door on your way out and have a drastically happy new year.

- 1) Shyam Benegal will cast Aishwarya Rai Bachchan in his next film. There will be some problems during the shooting of an 'intimate' scene involving Ash and another actress. But she will settle down again after she misunderstands Senegal telling her that the script demands a 'thespian' scene.

- 2) The BJP and the Left will withdraw its demand for a Joint Parliamentary Committee probe into the 2G scam after the Prime Minister agrees to appear before the Parliamentary Accounts Committee wearing a pair of football shorts, give

Committee Chairman Murli Manohar Joshi a glass of **lassi** and sing the first 'four lines of "**Nanha munna rahi hu/desh ka sipahi hu...**".

- 3) A dog will be killed after it is run over by a van in Hyderabad. The Indian Mujahideen will claim responsibility.
- 4) India will deliver a diplomatic masterstroke by stating that Pakistan-occupied Kashmir is actually Chinese territory. The enmity that ensues between Beijing and Islamabad will allow New Delhi to stop worrying about the two neighbours being friendly with each other any more.
- 5) Sachin Pilot will be anointed as the young face of the Congress who will ultimately take over the post of Prime Minister from Manmohan Singh. Speculation will start that Pilot is actually 'warming the seat' for Nehru's great-great grandson Hainan Vadra.
- 6) On March 9, India will scrape through in their league match against the Netherlands in the 2011 Cricket World Cup. Mahendra Singh Dhoni will cite 'team spirit' for pulling off this minor victory as Indian fans will rejoice.
- 7) Maoists in Chhattisgarh will offer to lay down their arms permanently only government manages to convince Jnlnh the Ambani brothers to redistribute all their wealth among tribals. Anil will agree, but talks will break down after tribals say no to using Reliance Mobile.
- 8) The word 'fuck' will appear for the second time in six months in a 'family' newspaper. The columnist in question will be charged with sedition even as the person who first used the word in December 2010 will be roaming around as free as a bird.
- 9) Three months into her chief ministership of West Bengal, Mamata Banerjee will finally put a stop to her decades-long 'carefully careless' image and will start wearing impeccably ironed cotton saris..
- 10) Julian Assange will again be charged with 'rape' by the Swedish government. This time he will admit that he didn't get a signed permission in triplicate from the woman with whom he had engaged in an 'adult phone conversation'.
- 11) The photograph of the writer of this column will change. As a result of the complaints pouring in, the column will be replaced by a weekly space capturing the 'voices of young India'. Everyone will be happy.

BEFORE it became annus horribilis, 2010 was going along nicely. The usual crises surfaced but their lifespan was brief and impact digestible. A good monsoon promised a bumper crop, some crucial legislation like the Food Security Act seemed on the anvil, the main Opposition party appeared to be getting its act together after a period of disarray, the economy shed its lethargy and there was talk of double-digit growth, inflation was coming down. India was not a bad country to live in.

Our estranged neighbour, having failed to convince the international community that the war in Afghanistan could not be won without solving the Kashmir problem, realised that the terror infrastructure it had financed and nurtured was coming back to devour its creator. We were showing more spine against the Chinese and matching them in rhetoric and coercive diplomacy. Indo-American relations under President Obama picked up after a sluggish start; Britain's David Camcron went the extra mile, warning Pakistan that it could not look "both ways" on terrorism.

And then Suresh Kalmadi happened. Starting from September, a series of media exposes revealed the ugly face of the Indian Olympic Association. When the Commonwealth Games preparations began, there was little doubt that Mr Kalmadi, given his past record, would mess things up. What the country did not anticipate was the flagrant and crude diversion of public funds into private pockets. From toilet paper to gymnastics equipment to housekeeping expenses, the robbery took one's breath away. Some last-minute emergency measures saved the day but not before the nation had been shamed in front of the world. The putative superpower could not organise clean toilets!

From then on, it was downhill all the way, India morphed into the Republic of Scams. The Adarsh scandal cost the head of the Maharashtra Chief Minister; the P.J. Thomas cvc bungle, which despite talk of Caesar's wife, turned into a farce when the government announced that "impeccable integrity" was an impractical idea. Mr Yediyurappa, through bluff, bullying and

blackmail, continued to show the V-sign to the cameras despite being caught in flagrante delicto. SORIT

Finally, the affair of the Niira Radia tapes in which this magazine had a small role to play. The debate took a curious turn. Everyone went for the hapless Ms Radia, accusing her of every sin under the sun. According to me, Niira Radia is the sideshow in this awesome subversion of our democracy. She is merely the aggressive lobbyist she is supposed to be. Consequently, we tied ourselves up in knots arguing whether lobbying needed to be legalised or left to free enterprise. What we should have been arguing about is how the lady got so far with so many different and influential people. She is the bribe-giver. But **what of the bribe-takers?** *The rogues' gallery constitutes the creme-de-la-creme of Indian society.*

To top it all, the country was faced with the privacy issue. OUTLOOK is in court on this subject, so I had better be careful, but even a cursory hearing of the tapes shows the content is of compelling public interest. I have avoided prime-time discussions on the issue in the interests of my marriage and my dog, but can any sane person seriously maintain that OUTLOOK is guilty of violating individual privacy? The past four months have left me so depressed that I have cancelled my annual foreign holiday. Instead, I shall be drinking a glass of Sula wine on New Year's eve in Nizamuddin East hoping for a less stressful 2011. I hope you will join me in raising a glass, wherever you are.

Courtesy : OUTLOOK Weekly, New Delhi - 29

MPs HOW MUCH WORK ? @ WHAT SALARY

There is a feeling among people that MPs are increasing their salaries but not doing their work. People outside do not like to see it (disruptions in House) frequently.

GURUDAS DASGUPTA, MP, CPI leader

Lessons of Health Survey : Non - stress, diet & exercise

by Sanchita Sharma

Life's too short to be wasted on choices that make it shorter, yet most of urban middle and upper-middle class India seems to be doing just that. An HT-C fore 10-city survey of 25-to-50-year-olds shows that two in five people lose their temper each day, while just one in three get a full night's sleep. One in four smoke, while more than half drink alcohol, though only 3% drink every day.

"Anger and sleeplessness are the two most easily identified signs of stress. Contrary to popular perception, letting it rip is the worst thing you can do in a stressful situation as it escalates aggression and does nothing to resolve the situation," says Dr Rajesh Sagar, associate professor, department of psychiatry, All India Institute of Medical Sciences, New Delhi. Anger triggers biological changes in the body. "The energy hormones, adrenaline and noradrenaline, shoot up, as does the heart rate and blood pressure. A persistently angry situation is not just emotionally disruptive but can put too much stress on the body and cause diabetes and heart attack over time," adds Sagar. More than 13 million people die of **heart disease** every year, making it India's number one killer. **Diabetes** affects 50.7 million people, the largest number in the world.

TOO STRESSED TO WORK OUT

Since the stressors cannot be wished away, they have to be dealt with by channelling anger in an assertive, as opposed to aggressive, way to avoid becoming hostile instead of confronting people head-on. *"Walking, running or playing a sport are effective stress-busters, as is laughing out loud or taking a break,"* says Sagar.

And that's just what people are not doing. Seven in 10 people surveyed said they did not exercise, with almost half not even managing to walk for one km without getting breathless. Instead, they are buckling under and turning to perceived stress-busters such as alcohol and smoking. *"The reverse is true. Smoking causes chronic stress and a study from the London School of Medicine and Dentistry showed that*

quitting smoking led to a 20% reduction in stress levels as compared to when they smoked," says Sagar, quoting a study from the international medical journal **Addiction** in June 2010.

Indians and all south Asians need one hour of physical activity seven days a week to stay healthy, recommend India's National Guidelines for Physical Activity released in October last year. "Most people tell me it is impossible to keep an hour aside for exercise" says Dr Anoop Misra, director, department of diabetes and metabolic diseases, Fortis Group of Hospitals. It's not that tough to find the time. *"You have to convince yourself a healthy body is worth the hard work, then factor in your schedule and choose an exercise that interests you, be it walking your dog, working out in a gym or popping in a virtual fitness disc into a console,"* he said.

DON'T IGNORE WARNING SIGNALS

The survey showed that most people know what they need to do to be healthy but do little about it. One in three thought lifestyle diseases could be managed with yoga, yet only one in three can touch their toes, an astoundingly small number considering all the respondents were under 50 years.

Similarly, though one in six suffered chronic pain and one in four had uncontrolled blood pressure and for diabetes, only one-fourth of the people surveyed had got a health check-up done in the last two years.

This is in keeping with the findings that most people wait to be diagnosed with a problem such as heart disease or diabetes before putting on their walking shoes or watching what they eat, if at all. In the case of diabetics, says Misra, some do not do so even after being told **daily activity is part of the prescription**. *"Data from patients show that 40 % have fruit only twice a week - it's recommended every day - and one-fourth do no exercise even years after being diagnosed with diabetes,"* says Misra.

The findings of the HT-C fore survey were similar. Only one in 20 - 6% - ate enough fruits and veggies, defined as eating a mix of five fruits and vegetables in a day. Junk and packaged food, however, found its way on the menus of over half the people surveyed every day. (Contd on p 24)

1. नई दिल्ली भारत पेंशनस समाज :- भारतीय विद्या भवन सभागार में वरिष्ठ उपाध्यक्ष बी.पी.एस. आर. एन. त्रिपाठी द्वारा धन्यवाद ज्ञापन परमादरणीय अध्यक्ष पिप्पल जी मुख्य अतिथि ए.के. मर्चेंट एवं सुदूर प्रदेशों से कष्टदायी यात्राकर पथारें सभी सम्मानीय बहनों एवं भाइयों आप सभी का बी.पी.एस. प्रबंधन की ओर से हार्दिक स्वागत अभिनंदन एवं कोटिशः धन्यवाद ! आप सभी अपना अमूल्य समय देकर इस वार्षिक सम्मेलन को अपनी गरिमामयी उपस्थिति से सुशोभित किया, पुनः धन्यवाद ।

आप के विचार एवं समालोचना ही हमारा मार्गदर्शन करते हैं, इसके लिए मैं आभार व्यक्त करता हूँ। मेरे समक्ष आप सभी ईश्वर का प्रतिरूप हैं, अपने शब्द रूपी पुष्टों को अर्पित कर आप सभी का अर्चन, वंदन एवं पूजन करता हूँ कृपया स्वीकार करें।

मैं आर. एन. त्रिपाठी सिनियर बी./पी० (बी.पी.एस.) एक नाचीज़ व्यक्ति था पर बी.पी.एस. ने क्या से क्या बना दिया :-

जब तक बी.पी.एस. से जुड़ा न था, कोई जानता न था बी.पी.एस. ने मुझे अपनाकर, अनमोल कर दिया ।।

जिस व्यक्तित्व ने पथ प्रदर्शक बनकर कार्य सिखाया, मुझे अनमोल बनाया उस पूज्यनीय, तपस्वी, सत्य एवं त्याग की मूर्ति, एक सरल साहित्यकार, कलाकार दीनबंधु सर्वगुण संपन्न, बी.पी.एस. के मुख्य स्तम्भ मेरे गुरुवर श्री श्याम सुन्दर जी का आजन्म ऋणी हूँ उनके चरणों में मेरा कोटिशः नमन। समीप रहकर ही आप कुछ प्राप्त कर सकते हैं मैं दावे से कह सकता हूँ :-

जो आपके करीब होते हैं, वो बड़े खुशनसीब होते हैं।

गत 25 वर्ष से अनवरत सेवा की गंगधार प्रवाहित करते करते आज 80 वर्ष आयु प्राप्त करने पर भी जिस अदम्य साहस, स्फूर्ति, ज्ञान, स्मरण शक्ति ईश्वर ने दी है। मेरी हार्दिक

कामना है शतायु तक बनी रहे। जब आप खड़े होते हैं बोलने को धरा हिलती है, आप के, संस्कार, आपका चरित्र, आप की पवित्रता, आपका समर्पण स्वयं सब कुछ सम्प्रेषित कर देता है। जिससे बी.पी.एस. का झंडा बुलंद बना रहेगा। बी.पी.एस. का स्थायी कार्यालय लेने से यद्यपि आप सभी का सहयोग है, परन्तु जो विश्वास की लहर उन्होंने फैलायी और आप सब सहभागी बने सभी का पुनः पुनः पुनः धन्यवाद। रहीम ने भी कहा है :-

बड़े बड़ाई नहिं करौं, बड़े न बोलें बोल,
रहिमन हीरा कब कहै, लाख टका मेरो मोल।

एक और विशेष बात आपको बताना चाहता हूँ महल के कंगूरे सब देखते हैं नींव की ईंट कौन देखता है, आज उसी नींव की बात करने जा रहा हूँ :-

शांति, दया, क्षमा, ममता की खान परम साहसी श्रीमती गोस्वामी के बिना बी.पी.एस. की सभाएं सकुशल सफल हो जाए, असंभव अपने स्वास्थ्य की परवाह किए बिना सभी व्यवस्थाएं विशेषकर लजीज भोजन का जिसकी आप सभी प्रशंसा करते हैं, अनवरत कार्यरत रहती हैं। मैं उस मातृत्वमूर्ति श्रीमती गोस्वामी की चरण वंदना कर कह सकता हूँ :- “जिस दिन से आप का आशीर्वाद मिला है, मेरी आँखों में दुनियां हसीन दीखती हैं।”

अपनी बाणी को विराम देता हूँ, गलतियों के लिए क्षमा प्रार्थी। आप सबके लिए पेश है :-

“मैं पूजा करता हूँ ऐसे खुदा के नेक बंदों की -
जो दर आए सवाली को भी ढुकराया नहीं करते।।
आपके सहयोग का मैं सवाली हूँ और
आप सबके निगाहे करम का गरुर रहता है -
इसीलिए पीए वगैर भी सदा ससर रहता है।।

पुनः धन्यवाद !!

2. अजनी, नागपुर - नेशनल रेल्वे पेन्शनर्स एसोसिएशन ए. आर. दास की अध्यक्षता में स्वतंत्रता दिवस हर्षोल्लास से मनाया गया। सर्वप्रथम म. गांधी जी तथा अन्य शहीदों के छायाचित्रों पर माल्यार्पण कर श्रद्धांजलि अर्पित की गई। मुख्य अतिथी से. नि. चीफ मेडिकल सुपरिनटेंट मध्य रेल नागपुर के डा. एम. वी. छोड़ेस्वार ने भारी सख्त्या में उपस्थित पेन्शनरों को संबोधित करते हुये कहा कि देश को आजादी दिलाने में महात्मा गांधी जी के नेतृत्व में हजारों लाखों शहीदों ने प्राणों की आहुती देकर कठिन परिश्रम से देश को आजादी दिलाई जिसे अक्षुण्ण बनाये रखना हम सभी भारतवासियों की जबाबदारी है। देश को समृद्ध बनाने एवं अधिक प्रगति के लिए हमें गरीबी एवं भ्रष्टाचार की समाप्ति, आतंकवाद का सफाया करना आवश्यक है। इसलिए हरेक व्यक्ति को अपने अपने कार्य कर्तव्यनिष्ठा तथा ईमानदारी से करना चाहिए। पानी बचाओ, पौधे लगाओ की दिशा में पेन्शनर्स सहयोग कर सकते हैं। सभा का संचालन श्री एम. के. कापसे सचिव ने किया।

3. मुजफ्फरनगर :- गवर्नर्मेंट पेन्शनर्स वेलफेयर आर्गेनाइजेशन की बैठक 12.09.2010 को वी.पी. सिंघल की अध्यक्षता एवं महामंत्री ई.डी.पी. जैन के संचालन में सम्पन्न हुई। गत माह की कार्यवाही की पुष्टी के बाद महामंत्री ने वृक्षारोपण, 8 प्रतिशत मंहगाई पेन्शन का भुगतान एवं डा. सोमदत्त शर्मा एवं श्रीमती सुनीता की पेन्शन स्वीकृत होने की सूचना दी। पूर्व अध्यक्ष प्राणनाथ तथा अन्य सदस्यों के निधन पर दो मिनट भौंन रखा गया। सभी बातों से अवगत करने के पश्चात ई.डी.पी. जैन ने सभा को विसर्जित किया।

4. सांभरलेक (राजस्थान) :- दी रिटायर्ड साल्ट एम्प्लाइज एसोसिएशन की जनरल मीटिंग 2.05.2010 को सांभर साल्ट्स लिमिटेड कार्यालय के बाहर सम्पन्न हुई। सर्व सम्मति से रामकृष्ण शर्मा अध्यक्ष, रामनिवास बंसल

मंत्री, शंकर लाल फलोड कोषाध्यक्ष ए.वी. भटनागर उपाध्यक्ष के अतिरिक्त 6 अन्य सदस्य चुने गए।

5. देहरादून :- गवर्नर्मेंट पेन्शनर्स एसोसिएशन की बैठक अध्यक्ष डा. ए. एन. जखमोला तथा एन.डी. डोवरियाल महामंत्री के संचालन में सम्पन्न हुई। देहरादून में चार सी. जी.एस. डिस्पेन्सरी खोलने वर्तमान डिस्पेन्सरी में अतिरिक्त कर्मचारी की नियुक्ति करने, मेडिकल बिल का शीघ्र भुगतान करने, आयुर्वेद, यूनानी, होम्योपैथिक, सिद्ध पद्धति की सुविधा उपलब्ध कराने के बारे में विस्तृत चर्चा हुई। सदस्यों में रेल स्टेशन दून पर रिजर्वेशन के लिए वारिष्ठ नागरिकों के लिए अलग काउंटर न होने पर रोप व्यक्त किया गया। लोक सूचना अधिकारी व अपीलीय अधिकारी की नियुक्ति की मांग की गई।

6. फगवाड़ा :- सेन्ट्रल गवर्नर्मेंट पेन्शनर्स एसोसिएशन की बैठक एस.एल. शर्मा अध्यक्ष तथा सरदार तरसेम सिंह महामंत्री के संचालन में सम्पन्न हुई। गतमास की कार्यवाही की पुष्टि के बाद उपलब्धियों तथा आगामी कार्यक्रम के बारे में विस्तृत चर्चा की गई। सरदार तरसेम सिंह ने पेन्शनरों से कहा मस्त रहो व्यस्त रहो केवल अपना ही नहीं देश के बारे में भी सोचो। भगतसिंह का उदाहरण प्रस्तुत करते हुए कहा :-

जहां हंस हंस के बेटे देश पर कुर्बान हो जाएं।
बदौलत उनके ही ये शाने हिन्दुस्तान जिंदा है।।

7. मुजफ्फर नगर - गवर्नर्मेंट पेन्शनर्स वेलफेयर आर्गेनाइजेशन की मासिक बैठक 10.10.10 प्रातः 10 बजे उपाध्यक्ष डा० पी०सी० अग्रवाल की अध्यक्षता एवं ई.डी.पी. जैन महामंत्री के संचालन में सम्पन्न हुई, राष्ट्रीयगान, गतमाह की कार्यवाही की पुष्टि के बाद, पी.एन.वी. बैंक तथा उ.प्र. शासन से पेन्शनर्स की समस्याओं के समाधान हेतु किए गए प्रयासों का, 300 रुपये मेडिकल भते की स्वीकृति, बैंकों से पेंशन

स्लिप का देने के निर्देश के महामंत्री ई.डी.पी. जैन ने अगवत कराया नवम्बर की बैठक में, उत्तर प्रदेश पेंशनर्स के एरियर भुगतान, पी.एन.बी. हारा समस्याओं के समाधान तथा अन्य गतिविधियों के बारे में सभा को सम्बोधित कर शैलकुमार जैन तथा चरणसिंह के निधन पर दो मिनट का मौन रखकर श्रद्धांजलि के बाद सभा विसर्जित हो गई।

8. गाजियाबाद :- गवर्नर्मेंट पेंशनर्स एसोसियेशन ने 17 दिसम्बर को अध्यक्ष आर.सी. श्रीवास्तवा के नेतृत्व में पेंशनर्स दिवस मनाया। 80 वर्ष के 5 सदस्यों को सम्मानित किया। अध्यक्ष श्रीवास्तव ने मेडिकल सुविधाओं में कभी और सी.जी. ए.च. एस के नकारात्मक आदेशों की निंदा की। अर्द्धवार्षिक पत्र का लोकार्पण भी किया। छठे वेतन आयोग की सिफारिशों के अनुरूप पेंशन पुनः निर्धारण करने में हो रही देरी पर रोष एवं क्षोम जताया गया। इस अवसर पर के.वी. खन्ना, ए.च.सी. लाल, एस.सी. आनंद पत्रकार कुलदीप तलवार उपस्थित थे। सभा की कार्यवाही राष्ट्रीय तथा क्षेत्रीय अखबारों में (नवभारत टाइम्स, राष्ट्रीय सहारा, हिन्दुस्तान, नई दुनिया आदि में प्रमुखता के साथ छापा गया)।

9. फरावाड़ा :- सेंट्रल गवर्नर्मेंट पेंशनर्स वेलफेसर एसोसियेशन का वार्षिक अधिवेशन सोहन लाल शर्मा की अध्यक्षता में 5.12.2010 को हनुमान गढ़ी मंदिर में सम्पन्न हुआ, मुख्य अतिथि फिरोजपुर मंडल के एडिसनल डी.आर. एम.आर. एस धेरा थे। गुरुवरशा सिंह, स्वर्ण चन्द, दलबाग सिंह एवं ग्यान चंद को शाल एवं स्मृति चिन्ह देकर सम्मानित किया। मुख्य सचिव तरसेम सिंह ने 2010 की उपलब्धियों का बौरा पढ़ा और बताया कि पेंशनरों की बकाया राशि लगभग 5 लाख का पैमंट हो गया। निम्न प्रस्ताव पारित हुआ :-

1. डी.आर.एम फिरोजपुर की तरफ से पैंडिंग केसों का शीघ्र निपटान किया जाए।

2. मेडिकल भत्ता 1200/- प्रतिमाह की जाए।
3. पेंशन में बढ़ोत्तरी 80 वर्ष की जगह 65 वर्ष पर की जाए।
4. एसोसियेशन को कार्यालय के लिए स्थान दी जाए।
5. रेलवे अस्पताल लुधियाना, जालंधर में विशेषता प्राप्त डाक्टर नियुक्त कर अच्छी दरवाइयों का प्रबंध किया जाए।

सोहन लाल शर्मा प्रधान, सरदार तरेसमसिंह मुख्य सचिव, दर्शन कुमार कोषाध्यक्ष के अतिरिक्त दो उपप्रधान, उपसचिव लेखा परीक्षक सर्व सम्मति से 2012 तक के लिए निर्विरोध चुने गए। अंत में तरसेम सिंह ने सभी आए मेहमानों का धन्यवाद किया।

10. कोटा (राजस्थान) :- भारत पेंशनर्स समाज की कार्यकारिणी की 9 अक्टूबर 2010 को सर्व सम्मति से गठित की गई जिसमें संरक्षक ब्रिगेडियर नाहर सिंह, अध्यक्ष शिवनंदन चतुर्वेदी, महासचिव नवल किशोर शर्मा, कोषाध्यक्ष मोहन लाल ओझा के अतिरिक्त दो संरक्षक, उपाध्यक्ष संयुक्त सचिव आदि निर्वाचित हुए। सभा अध्यक्ष के धन्यवाद प्रस्ताव के पश्चात सम्पन्न हुआ।

11. रींवा :- भारत पेशनर्स समाज का वार्षिक सम्मेलन 17.12.2010 को सम्पन्न हुआ। महासचिव के डी. सिंह ने प्रतिवेदन पढ़ा एवं सभी उपस्थित पेंशनर्स का स्वागत एवं अभिनंदन किया उपलब्धियों का विवरण बताते हुए एकता पर बल देने को कहा सदस्यों के निधन पर शोक व्यक्त किया गया। पेंशनर्स हितार्थ स्मारिका का विमोचन एवं वितरण भी हुआ। अध्यक्ष ने सभी को धन्यवाद दिया तथा एम.श्री. मिश्रा, मु. सादिक खां, उपाध्यक्ष एवं सचिव रामकृष्ण पाल गुप्ता, एस.एस.पी. तिवारी, कोषाध्यक्ष जी.पी.

द्विवेदी के सहयोग का आभार प्रकट किया। मुख्य अतिथि राजेन्द्र शुल्क खनिज मंत्री म.प्र. विशिष्ट अतिथि को (80 वर्ष के ऊपर) शाल श्रीफल से सम्मानित किया। 300 पेंशनरों की तालियों से सभागार गृंज उठा ऊर्जा मंत्री राजेन्द्र शुल्क ने पेंशनर्स को समाज की धरोधर बताया और इनके उपयोग से देश का विकास होगा।

12. रायपुर :- छत्तीसगढ़ पेंशनर्स समाज, ने 17 दिसम्बर को पेंशनर्स दिवस, हनुमान मंदिर, राजातालाब में मनाया। मुख्य अतिथि माननीय धरमलाल कौशिक, अध्यक्ष, छत्तीसगढ़ विधानसभा, रायपुर थे। 80 वर्ष से अधिक उम्र के 12 पेंशनरों का पुष्पहार, शाल एवं श्रीफल से सम्मान किया गया। पेंशनर समाज ने 32 माह के एरियर्स और छत्तीसगढ़ में निवासरत 80,000 पेंशनरों को मध्य प्रदेश का पेंशनर नहीं मानते हुए, छत्तीसगढ़ शासन का पेंशनर मानने हेतु मांग रखी। के.एन. पटेल, प्रांतीय सचिव को लाइफ टाइम अचीव्हमेंट अवार्ड से नवाजा गया। मनोज हाजरा, प्रांतीय उपाध्यक्ष एवं आर.के. श्रीवास्तव, प्रांतीय महासचिव को उत्कृष्ट कार्य के लिए शाल एवं श्रीफल से सम्मानित किया गया।

कार्यक्रम के प्रथम सत्र में के.एन. पटेल, प्रांतीय सचिव ने प्रतिवेदन पढ़ा। पी.एल. वर्मा, प्रांतीय कोषाध्यक्ष ने आय एवं व्यय का विस्तृत विवरण प्रस्तुत किया। आर.के. श्रीवास्तव ने विभिन्न योजनाओं की जानकारी दी। श्रीगोविन्द तिवारी, महासचिव ने 32 माह के एरियर्स का प्रतिवेदन पढ़ा। मुख्य अतिथि द्वारा, प्रस्तुत मांगों पर सहानुभूतिपूर्वक विचार करने का आश्वासन दिया गया। कार्यक्रम के अंत में प्रांतीयक्ष डॉ. तापस कुमार बेनर्जी द्वारा आभार प्रदर्शन किया गया। श्री एम.के. हाजरा ने कार्यक्रम का संचालन किया।

13. बठिंडा :- रेलवे पेंशनर्स वेलफेर में स

एसोसियेशन का वार्षिक बैठक एवं पेंशनर्स दिवस 17.12.2010 को 60 उपस्थित सदस्यों के साथ मिलकर मनाया। 80 वर्ष आयु प्राप्त पेंशनर्स को शाल देकर सम्मानित किया गया। सचिव चरणजीत लाल ने वर्ष 2010 का लेखा जोखा प्रस्तुत किया और निम्न प्रस्ताव सभा ने पास किए :-

1. 70 वर्ष पर पेंशन 10 प्रतिशत दी जाए।
2. पेंशन 50 प्रतिशत के स्थान पर 70 प्रतिशत एवं पारिवारिक पेंशन 30 प्रतिशत के स्थान पर 50 प्रतिशत दी जाए।
3. आपातकालीन स्थिति में अमान्यता प्राप्त अस्पताल खर्च के भुगतान की समय सीमा निर्धारित की जाए। उदाहरण -

गुरबक्स सिंह की पत्नी की ईलाज प्राइवेट अस्पताल में हुआ दो वर्ष बीत जाने पर भी लगभग 3 लाख खर्च का भुगतान नहीं हुआ है। ड्राइवर ओम प्रकाश को समुचित समय से रेल अस्पताल से सहायता न मिलने के कारण मृत्यु हो गई। वह बठिंडा, अम्बाला और दिल्ली भेजने के चक्कर में जान गंवा बैठा।

रेल डाक्टर को हाई अस्पताल भेजने का अधिकार दिया जाए। अक्षम और विलम्ब करने वाले कर्मचारियों के विरुद्ध प्रशासनिक कार्यवाही की जाए।

14. भोपाल :- सेन्ट्रल गवर्नर्मेंट पेंशनर्स एसोसिएशन - महासचिव जी.एस. असिवाल भारत पेंशनर समाज केन्द्रीय कार्यालय दिल्ली के प्रबंधन समिति सदस्य चुने गए। अध्यक्ष एम.एम. शर्मा ने अपने बुलेटिन में स्कोवा मीटिंग, नई पेंशन योजना, नए पी.पी.ओ. तथा अन्य समस्याओं पर विस्तृत प्रकाश डाला है और 17.12.2010 को पेंशन दिवस पर पधारने की अपील की है।

January 2011

THANKS !

NEW MEMBERS - Annual

A - 0835	Uma Shanker Saxena	Jhansi	11/11
A - 0841	K S Chaudry	Shillong	11/11
A - 0843	P K Rokade	Pune	11/11
A - 0844	Umesh Chander	Kapurthala	11/11
A - 0845	Dipti Kanti Das	Lumding	11/11
A - 0847	Raj Kumar	Delhi - 32	11/11
A - 0848	Ram Babu Sharma	Alwar	11/11
A - 0850	S Nath Chakraborty	Sapatgram	11/11
A - 0851	Vasantlal S Parmar	Rajkot	11/11
A - 0852	Gurunath S Juvekaer	Karwar	11/11
A - 0853	V K Goverdhan	Hyderabad	11/11
A - 0854	Prafulla P Badwe	Nasik	11/11
A - 0856	Ms Amita Vaswani	Delhi - 50	11/11
A - 0857	D S Bhatt	Dhoraji	11/11
A - 0858	Venkatarao Ayyagari	Amalapuram	11/11

M - 4155
L - 9240

M Bhaskar Rao
C R Choudhry

Secunderabad
Kurkeshtra

100
100

AFFILIATED ASSOCIATIONS (RENEWAL)

M - 6837/12 F E ex-MES Officers	Delhi - 45	12/11
M - 0368/01 Retd Rly Emp Assn	Mughalsarai	01/11
M - 3648/12 Mizoram C Penrs Assn	Aizwal	12/11
M - 1123/10 C G Penrs Assn	Serampore	10/11
M - 4165/12 Rly Penrs Assn	Madhupur	12/11
M - 3790/08 CGPAan Rathtala	Fingpara	08/11
M - 8746/09 Retd Rly Emplys Assn	Burdwan	09/12
M - 4478/11 Pensioners Samaj	Nasirabad	11/11
M - 6614/01 DLW Penrs W Assn	Varanasi	01/12
M - 3073/12 Penrs Assn	Amalapuram	12/11
M - 3301/12 Penrs Assn	Tezpur	12/11
M - 1570/12 Penrs Assn	Solan,Kunihar	12/11
M - 7638/12 Bihar Penrs Samaj	Sukhpur	12/11
M - 8736/12 Pensioners Samaj	Riyah Badi	12/11

NEW MEMBERS - Biennial

A - 0836	S P Jain	Delhi - 87	11/12
A - 0842	B S Sankhla	Ajmer	11/12

RENEWAL - Annual

M - 7090/10 Chander B Sharma	Delhi - 34	10/11
M - 5683/12 BR Marwaha	Jalandhar	12/11
A - 0204/12 M W Gidwani	Delhi - 35	12/11
M - 7963/01 K R Datta	Yamuna Nagar	01/12
A - 0604/12 R Ananth	Delhi - 91	12/11
A - 0240/01 Ishwar Singh	Ambala City	01/12
M - 7921/11 Datar Singh	Jalandhar	11/11
M - 5725/12 Sukhoo Lal	Allahabad	12/12
M - 4473/11 B B Ganguly	Hooghly	11/11
A - 0183/11 Dalip K Mukherjee	Kolkata	11/11
M - 4980/11 C M Malmule Gharkul	Akola	11/11
M - 5697/12 N R Vaishnav	Surendranagar	12/11
M - 6657/12 P Rajagopal	Chewgalpattu	12/11
M - 5606/11 D J Modha	Porbandar	11/11
M - 8253/12 M A Venkatachalam	Kulai	12/11
M - 8523/11 K V Sastry	Hyderabad	11/11
M - 5631/11 Birbal Narang	Ambala Cantt	11/11
M - 8507/10 Satyanand Singh	Gaya	10/11
M - 8574/12 B Rama Mohana Rao	Secunderabad	12/11
M - 5222/04 Jai Kishan Padha	Jammu	04/12
M - 8831/01 B K Sehgal	Faridabad	01/12
M - 7232/12 V B Chawla	Delhi - 60	12/11
M - 8240/11 S K Gupta	Delhi - 88	11/11
A - 0211/01 Joginder Pall	Jalandhar City	01/12
M - 6520/10 Kalyan K Banerjee	Makhlia	10/11
A - 0543/12 Jarnail Singh	Moga	12/11
M - 7191/12 T Srinivasan	Chennai	12/11
M - 8535/11 P C Gupta	Patiala	11/11
A - 0223/01 B D Verma	Satna	01/12
M - 5701/12 C S Shrivastava	Khurai	12/11
M - 6839/12 A L Srivastava	Katihar	12/11
M - 4535/12 G D Mudgal	Mumbai	12/11
M - 6945/12 G Venkateswara Rao	Veeranki Loak	12/11

AFFILIATED ASSOCIATIONS (New)

A - 0846	P&T Penrs Assn	Patiala	11/11
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**SCPC FUND 1% Donations
DECEMBER, 2010**

L - 2634	N C Sharma	Delhi - 63	1,000
A - 0376	K T Wazalwar	Nagpur	1,000
L - 2560	M N Kaul (Akhun)	Gurgaon	900
L - 2690	S L Sharma	Mumbai	500
M - 5672	Sudhir Chand Dutta	Suckchar	400
M - 3301	Penrs Assn	Tezpur	350
M - 7405	K B Nanda	Delhi - 24	250
A - 0220	C L N Murthy	Seoni	200
M - 8241	M M Dhanrajani	Rajkot	125
M - 7912	Ram Kishan Gupta	Delhi - 09	101
M - 7913	R N Joshi	Delhi - 33	100
M - 7914	Ajit Parkash Jain	Delhi - 33	100
M - 7201	K K Sharma	Delhi - 28	100
M - 8027	B D Kantharia	Vadodara	100

RENEWAL

January 2011

M - 3880/11 S A Pandian	Tenkasi	11/11	A - 0221/01 R Jagannathan	Jabalpur	01/12
M - 6587/01 D H L N Rao	Guntakal	01/12	M - 7120/11 B R Narula	Shahganj	11/11
M - 7912/11 Ram Kishan Gupta	Delhi - 09	11/11	M - 3962/02 Sudhakar Dalvi	Nagpur	02/12
M - 7913/11 R N Joshi	Delhi - 33	11/11	A - 0546/12 M Janardhanan	Nagpur	12/11
M - 7914/11 Ajit Parkash Jain	Delhi - 33	11/11	A - 0578/01 P C Ved	Jamnagar	01/12
A - 0544/12 S Srinivasan	Chennai	12/11	M - 5178/03 Balwant Singh	Chandigarh	03/12
A - 0622/02 P L Deshmukh	Nagpur	02/12	M - 4530/12 M S Solanki	Gandhinagar	12/10
A - 0456/08 A P Shet	Khed	08/11	M - 6267/12 S A Hameed	Vijaywada	12/11
M - 6829/01 Rajinder Kumar Rishi	Barnala	01/12	M - 6740/08 Ghanshyam S Parmar	Indore	08/11
M - 6239/11 P L Gupta	Shyamgarh	11/11	M - 4505/12 Anup Chand Sharma	Malerkotla	12/11
A - 0530/11 Rajendra Prasad Jha	Mahesana	11/11	M - 7870/10 R S Agarwal	Agra	10/11
M - 6290/12 J N Trivedi	Chand Kheda	12/11	M - 5177/03 Vidya Sagar Kalia	Amritsar	03/12
A - 0230/01 S C Bhattacharjee	Haridwar	01/12	A - 0562/12 Arvind A Bhavsar	Gandevi	12/11
M - 7628/12 K Yagapa	Visakhapatnam	12/11	M - 7935/12 ASU Lal Umaji Kurdia	Beawar	12/11
M-6971-A/5 M N A Baig	Chattisgarh	05/11	M - 6262/12 X D Silva	Ujjain	12/11
M - 5693/12 J Bumyan Titus	Nazareth	12/11	A - 0533/11 M D Sharma	Mathura	11/11
M - 6327/01 R Srinivasan	Madurai	01/12	A - 0342 /03 Byomkes Chakrabarti	Kolkata	03/12
M - 6223/11 P S Ahluwalia	Agra	11/11	M - 8551/12 P S Deshpande	Bakrol	12/11
M - 7125/12 M S Nagaraja Rao	Bangalore	12/11	A - 0378/04 SK MD Shariff	Prakasham	04/11
M - 4504/12 Bhujbal Singh Pandia	Seoni	12/11	M - 6554/12 P K Mitra	Jabalpur	12/11
A - 0213/01 K C Shrivatri	Seoni	01/11	M - 3070/12 S S Srivastava	Indore	12/11
A - 0192/11 P K Biswas	Kolkata	11/11	M - 6566/12 B D Goyal	Sangrur	12/11
M - 5672/03 Sudhir Chand Dutta	Suckchar	03/12	M - 3967/12 Ex Hav Sardana Singh	Ludhiana	12/11
M - 7235/12 S P Phogat	Hyderabad	12/11	M - 4603/12 Niranjan Nath	Siliguri Town	12/11
M - 6608/01 H P Bhalla	Delhi - 14	01/12	M - 6266/12 Kishan Singh	Gharaunda	12/11
M - 5665/12 G L Verma	Delhi - 29	12/11	M - 7620/12 N L Rao	Rajahmundry	12/11
M - 8516/10 Jaswant Singh	Delhi - 91	10/11			
M - 4190/12 B M Masand	Delhi - 17	12/11			
M - 7201/12 K K Sharma	Delhi - 28	12/11			
M - 8027/12 B D Kantharia	Vadodara	12/11			
M - 7221/12 N Krishnamurthy	Tanjore	12/10	M - 8202/10 Maj Gurbaksh Singh	Mohali	10/12
M - 4509/12 Jaswant Singh	Nabha	12/11	M - 8750/09 Kuldeep Rai Verma	Faridabad	09/12
M - 5786/01 Tirath Ram Sharma	Talwandi Bhai	01/12	M - 8241/11 M M Dhanrajani	Rajkot	11/12
M - 6709/06 M L V Khanvanshi	Dahod	06/11	M - 6367/03 R B Singh	Mahnar	03/12
M - 7139/12 Rajat Bose	Bhopal	12/11	M - 7151/12 M V V Subba Rao	Vijayawada	12/12
A - 0557/12 P N Sharma	Ferozpur City	12/11	A - 0559/12 Jitendra Mohan Datta	Coochbehar	12/12
M - 3582/12 O P Kumar	Agra	12/11			
M - 7461/06 L P Singh	Haridwar	06/11			
M - 5679/12 Capt Mehar C Yadav	Distt Alwar	12/11			
M - 6724/12 K S Joshua	L B Nagar	12/11	M - 8754/09 R H Sarma	Bangalore	09/13
M - 6546/11 P L Goyal	Udaipur	11/11	M - 7648/01 Er Iqbal Singh	Ludhiana	01/14
A - 0214/01 Suraj Mal Jain	Beawar	01/12			
A - 0425/07 Vinod Rai Shah	Ahmedabad	07/11			
A - 0498/12 Prof Dr S B Gupta	Delhi - 16	12/11			
A - 0188/11 M Balasubramanium	Delhi - 91	11/11			
M - 8666/04 Roop Ram	Faridabad	04/11			
M - 4993/12 O N Sher	Jammu	12/11			
A - 0590/01 Om Parkash Verma	Delhi - 75	01/12			
M - 8256/12 Madan Mohan	Delhi - 95	12/11			
M - 7922/11 Sant L Yashwant	Nasik	11/11			
A - 0539/12 B L Tuli	Delhi - 17	12/11			
M - 7236/12 I N Kapoor	Delhi - 60	12/11			
M - 4155/12 M Bhaskar Rao	Secunderabad	12/11			
M - 8237/12 Surya Prasad J Mehta	Vadodara	12/11			
M - 8630/02 A S N Murthy	Tuni	02/12			
M - 4554/01 V H Hingorani	Indore	01/12			

Biennial

M - 8202/10 Maj Gurbaksh Singh	Mohali	10/12
M - 8750/09 Kuldeep Rai Verma	Faridabad	09/12
M - 8241/11 M M Dhanrajani	Rajkot	11/12
M - 6367/03 R B Singh	Mahnar	03/12
M - 7151/12 M V V Subba Rao	Vijayawada	12/12
A - 0559/12 Jitendra Mohan Datta	Coochbehar	12/12

Triennial

M - 8754/09 R H Sarma	Bangalore	09/13
M - 7648/01 Er Iqbal Singh	Ludhiana	01/14

ORANGES

Oranges are actually modified berries and were first pricked up by humans in South East Asia in around 4000 BC (6000 years ago). Oranges were known as "fruit of God" and were often referred to as the "golden apples" that Hercules (Greek mythological hero) stole. There are over 600 known varieties of Orange with Brazil being the largest producer in the world. Oranges provide a strong immune system which is one of the best defences against infections.



Er. S C Maheshwari
 Secretary (Railways)
 Bharat Pensioners Samaj (Members SCOVA)

Dated: 10th Jan 2011

Respected Sir,

This is with reference to your letter dated: 09-Dec-2010, we are please to confirm the empanelment of retired employees of Indian Railways with their dependents (Parents, Spouse and children) on the following terms and conditions:

- I. For IPD services CGHS 2010 rates for
 - Cardiology & Cardio Thoracic Surgeries
 - Orthopedics and Joint replacements
 - Organ Transplants
- II. Rest all services on :
 - 15% discount on IPD Services (for non insured employees) such as room rent, surgeon's fee, investigations (laboratory & radiology), consultants visit charges except (excluding drugs, disposables, consumables, packages, blood components and implants) :
 - 15% discount on OPD Services (Investigations & diagnostics). No discount will be given on any pharmacy purchase and day care procedures.
 - 15% discount on Medanta Health Check up.
- III. Room rent entitlement will be as per Indian Railways entitled room rent category.
- IV. The Contract will be from 10-Dec-2010 till 31-March-2012.

A line of confirmation and acceptance from your side is highly solicited.

Thanks & Regards,

A handwritten signature in black ink, appearing to read 'Rajiv Misra'.

Rajiv Misra
 General Manager
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D R FOR PENSIONERS

	June-10	July-10	Aug-10	Sep-10	Oct-10	Nov-11
All India CPI (IW) Base 2001=100	174	178	178	179	181	182
% age Increase	45.05	46.35	47.50	48.65	49.80	50.81

Contributed by J N Uppal, Dy Director (Retd), CSO, Min of Planning

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2nd NATIONAL CONVENTION of Rly Pensioners @ Secunderabad-HYD - 13.02.11

The Second National Convention of Rly Penrs being organised by B P S will be held in Railway Kalyana Mandapam, Chilkalguda, Secunderabad from 10.00 am to 5.00pm on 13-02-2011 Sunday. Delegate fee is Rs. 100/- towards lunch, and tea and snacks in pre and post lunch sessions. For convenience the delegates, the venue that has been booked for the convention (and also STAY there) is situated only about one km from Secunderabad Railway Station. Out-station delegates reaching Secunderabad on 13th morning and leaving even on the next night (14th) or in the morning of the 15th February can stay there itself. Alternate arrangements are also being made for those who are coming one day earlier, that is on the 12th provided they intimate the details of there arrival (12.2.11) to M Somasekhara Rao Secretary, Reception Committee

A souvenior is being brought out on the occassion by the Reception committee. The souvenior will contain useful information on health, diet, financial management, legal rights etc, relating to senior citizen besides pension and related subjects. Tarrif for advertisements in the souvenior is as given below.

1. *Full inside page* Rs. 5,000/- . *Half page* Rs. 3,000/- . *Quarter page* Rs. 2,000/-.

BPS-affiliated Pensioner Assns are requested to procure advertisements for the souvenior and send them latest by 15th January 2011 to Secretary, Reception Committee at the above address. Individual Railway pensioners as well as Railway pensioner Associations are also requested to send donation to the reception committee for successfully conducting the convention. All donations may be sent by way of crossed cheque/DD. in favour of "Reception Committee, BPS National Railway Convetion". For urther details please contact Shri.M. Somasekhara Rao, Secretary, Reception Committee. H.no.12-11-1411, Boudhanagar, S'bad. Ph. 040-27078848 Cell. 9949052609.

Shyam Sunder, Secy Genl, BPS, NDLS

Letter No. BPS/R dt 10-12-2010 from Er. S C Maheshwari, Secy (Rlys) BPS to Shri Rajiv Misra, General Manager, Medanta

Subject: Benefits to Railway Pensioners

Based on our discussion on 09.12.2010 U/son behalf of 'Bharat Pensioners Samaj request you that pending empanelment for cashless treatment with Railways,following facilities may be extended to Indian Railway Pensioners on cash payment.

- CGMS 2010 rates for
- 1. Cardiology & Cardiac surgery 2. Orthopedic and Joint replacement 3. Neurology
- 4. Organ Transplant And rest of the s-peelatty on thru following terms:
 - * 15% Discount on 3PD services on standard hospital tariff (for ion insured employees) sudi as Room Rers S, Surgeon's Fees, Consultants visit charge Investigations (Uboratory & Ristiology) except Drugs, Disposable, Consumables, Stood'components. Packages and Implants.
 - * 15% Discount on Medanta Health Check-
 - 15% Discount on OPD Senricci on standard hospital tariff such as (Diagnostic & consultation) (*Medanta the MEDICITY agreement on CGHS rates for reimbursement may be seen at p.*)

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