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BHARAT PENSIONER

भारत



पैन्शनर

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

No. BPS/CAT / SG/2K12

Dated : 10.01.2012

To,

Shri V Narayansami
Minister of Personal, PG & Pensions,
North Block,
New Delhi - 110 001

Sir,

As you are aware, the Principal Bench of the Central Administrative Tribunal, in their judgement dt 01.11.2011 (OA No 0655/2010 & others), held that

"para 30. In view of what has been stated above, we are of the view that the clarificatory OM dt 3.10.2008 and further OM dt 14.10.2008 (which is also based upon clarificatory OM dt 3.10.2008) and OM dt 11.02.2009, whereby representation was rejected by common order, are required to be quashed and set aside, which we accordingly do. Respondents are directed to re-fix the pension of all pre-2006 retirees w.e.f. 1.1.2006, based on the resolution dt 29.08.2008 and in the light of our observations made above. Let the respondents re-fix the pension and pay the arrears thereof within a period of 3 months from the date of receipt of a copy of this order. OAs are allowed in the aforesaid terms, with no order as to interest and costs".

2. In this connection it may be pertinent to bring out that the Tribunal had noted the positive role played by your worthy predecessor, Shri Prithviraj Chavan in para 29 (d) of their decision in the following words :-

"29 d) That even the Minister of State for Finance and Minister of State (PP) taking note of the resultant injustice done to the pre-1.1.2006 pensioners had sent formal proposal to the Department of Expenditure seeking rectification but the said proposal was turned down by the officer of the Department of Expenditure on the ground of financial implications. Once the Central Government has accepted the principle of modified parity, the benefit cannot be denied on the ground of financial constraints and cannot be said to be a valid reason".

(Contd. on p.6)

ESTEEMED MEMBER

Do U WANT your grievance to be pursued by

BHARAT PENSIONERS SAMAJ**How to process your Grievances?**

If you have any grievance in pension / other matters you may take it up with your Head of Office / the Pension Sanctioning Authority / the Pension Disbursing Authority, as the case may be. If you do not get response within a reasonable time (say 45 days), resort to RTI 2005 to know the status of your representation.

However, if you wish that the case be pursued by BPS, kindly do not shoot out letters to the Prime Minister, Ministers, Ministries and HODs etc. Let the BPS decide how to process further.

For prompt attention by BPS HQ office, all your correspondence should contain the following essential details about the aggrieved, so that past records can be easily linked,

1. Name 2. Full Postal Address
3. Contact Tele / Mob No
4. BPS - Subscription No / ID No
5. Office from which retired (Name & Address of the Office may be indicated in full)
6. Post held at the time of retirement (and scale of pay)
 - (i) If pension has been sanctioned, quantum may be specified.
 - (ii) The particulars of A/o Officer which issued the PPO.
 - (iii) The particulars of Pension Disbursing Authority
 - (iv) PPO number / or a photocopy of the PPO.
7. Give reference of representations/ correspondence made with your department so far & of the reply, if any, received (better attach Xerox copies)
8. Your representation should be brief and to the point (in less than 4000 characters or 150 to 200 words) only {supporting documents may be attached}
9. Your grievance (as above) may be sent, for uploading on the Pensioners' Portal website of the Govt of India, Deptt of Pension & Pensioners' Welfare, direct to :-
S C Maheshwari, Secy BPS
490-A/16, Gurudwara Road, Gurgaon- 122001
M-09868488199

Secy Genl, BPS

INVITATION

With great pleasure NFRPA announces hosting of 3rd National Convention of Rly Pensioners Associations on to be held under the aegis of Bharat Pensioners Samaj at New Jalpaiguri 29.03.2012 to be followed by 8th biennial Central Conference Of N.F. Railway Pensioners Association on 30th & 31st of March 2012

N.F.Railway Pensioners' Association Guwhati humbly seek your participation in this historic event wherein delegates from all over the country will gather to deliberate upon welfare of aged persons and to identify deficient areas and to draw a strategic plan of action. The idea is not only to seek support from the Government in deficient areas but also to develop systems which enable all of us to act on our own as one family with mutual confidence, support and growing interdependence.

A strong protest would be made against the Disparity in fixation of Pension of Pre & Post 2006 retirees, PFRDA Bill, Privatization of Railway services, Banks, PSUs and the rampant corruption. Demands will be raised for merger of 50% DR with basic pension, restoration of commuted value of Pension in 12 years, additional old age Pension from 75 years onwards, effective Time Bound Grievance Redressal mechanism, better patient friendly medical facilities, raising FMA to 1200 pm & removing distance restriction, parity in issue of passes to pre & post 2006 retirees, companion in the same class for all classes of post retirement passes, prompt sanction of family pension to widowed / divorced / unmarried dependent daughters & dependent disabled children etc etc

Please intimate your travel plans & requirements to facilitate your comfortable stay.

Bimalendu Chakraborty

Working Chairman, Reception Committee
Mob.08016135182, Tel: 0353 2592331, 2562545
e.mail: bimalendu1947@gmail.com
Postal address : O/o of N.F. Rly Pensioners Assn,
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3. Please add ₹25 and remit ₹225 as Branch Transfer fee if you deposit cash.

4. If you have an email facility, please intimate Cheque No / Cash paid / Membership No. for quick accounting & updation.

Rameshwar Kumar, Treasurer

BHARAT PENSIONER RETURN YOUR COPY: 11/2011

Many copies of your beloved BHARAT PENSIONER were stolen / lost in the Post Offices during the last month. Can I, therefore, make a personal appeal, on behalf of others, who did not receive their originally posted copy ?

RETURN your 11/2011 Issue of BHARAT PENSIONER for the use of the needy mentioned above. DO NOT paste any postal stamps. Simply write "To SENDER" (after crossing out your own name & address) on each copy separately & put it in the POST BOX. THNX. *Shyam Sunder, S/G*

Member, BPS Ganesh Dass Khanna (A - 0970) awarded Smt Uma Khanna Award by Lt Guv, NCT Delhi

For his reliability, dedicated hardwork and organisational capacity, Shri G D Khanna was awarded Smt. Uma Khanna Memorial Annual Award for the year 2010 - 2011 by Lt Governor, Delhi Shri Tejendra Khanna on 16.12.2011. The Award is of Rs. 30,000/- with a Medal and Certificate.

BPS congratulates him for the Award

BPS wishes all of you a very Happy New Year : 2012

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BHARAT PENSIONERS SAMAJ, NEW DELHI

(Federation of All India Pensioners' Associations)

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T : 011 - 2275 5422 M : 0 - 98102 38999

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

PFRDA Rally Jantar Mantar : 25.11.11
**Shyam Sunder (2nd from left) on the dais
 & Com S K Vyas on the extreme left**



PENSION BILL OPPOSED ACROSS THE BOARD

BPS Secy, S C Maheshwari on PFRDA Bill
By NAVTAN KUMAR NEW DELHI / 11th Dec

The proposed Pension Fund Regulatory and Development Authority (PFRDA) Bill does not ensure guaranteed return to pensioners.

The bill, tabled in Parliament, puts a question mark on the assured return option to pensioners. Pensioners are concerned over the fate of their hard-earned money as the new bill proposes to invest the pension funds in the market. This lacks the social security ingredient as it is subjected to market risks.

The proposed module has been a failure in European countries, say pensioners, but the government appears to be hell-bent on implementing it in India. Suggestions from the Parliament standing committee on finance, headed by former finance minister Yashwant Sinha, have also been ignored.

The bill seeks to set up a statutory PFRDA to promote old age income security and to develop and regulate pension funds in the interest of the subscribers of the schemes and also allows for foreign investment. The bill will provide legal backing for putting pension funds into stock markets. This is being done despite the experience of 2008 financial crisis.

The two major concerns of the parliamentary committee - provide for an assured return option to new subscribers and a specified FDI cap - have been overlooked by the government.

The Pensioners' Network, which has 3.75 lakh
BHARAT PENSIONER

ex-government employees associated with it, has strongly opposed the move. Pensioners' Network general secretary S.C. Maheshwari said that there has to be guarantee on minimum return, a provision which is missing in the bill. The government's proposal to invest the pension funds in market has been a matter of concern for the pensioners.

At present the minimum guaranteed pension is Rs 3,500. He said that the government should continue with the existing pension scheme, though it could be made much more effective. For new employees, the government has started New Pension Scheme (NPS) since 2004, which will come under the proposed regulator.

Maheshwari said that his organisation recently conducted a survey that highlighted the New Pension Scheme failed in European countries, which is similar to the proposed bill in Parliament. *"Therefore, the government should take lessons from their failure and avoid implementing it in our country. The basic issue of minimum guarantee should have been incorporated in the bill. We feel that the government is acting at the behest of the World Bank,"* he said.

The group had organised a protest march on 25 November, in New Delhi, at Jantar Mantar and submitted a memorandum to PM Manmohan Singh.

Meanwhile, the Left has strongly opposed the government move and has said the bill will deprive lakhs of government employees of their right to get an assured rate of pension at the time of retirement which they have been enjoying. The bill was tabled by UPA-I in 2004 itself, but it could not carry it forward due to stiff opposition from the Left, which was supporting the government at that point of time.

CPI-M's Prasenjit Sen said: *"The bill will provide legal backing for putting the pension funds into the stock market. This is being done despite the experience of 2008 financial crisis, which badly hit the Western countries. A large number of employees there found the pension benefits curtailed sharply."*

"We completely oppose the provision for 26% FDI in the pension sector. The government is not including this provision in the bill so that it can increase the FDI component in later years without amending the law," he said.

Courtesy : Sunday Guardian (Daily), New Delhi

On Pension Fund Regulatory and Development Authority

The national executive of the Communist Party of India strongly condemns the recent decision of the government to enact Pension Fund Regulatory and Development Authority Bill. The Bill if passed will deprive millions of government employees both in Centre as well as in states and in autonomous bodies of their right to pension after superannuation. These categories of the employees had been enjoying this right since a long. Even the Supreme Court of India has in a judgement laid down that "**pension is not bounty or grace**". According to the Apex court, it is a right. The employees fear if Pension Fund Regulatory and Development Authority Bill is enacted, the government may deny pension even to existing employees in due course. The Central Government Employees Trade Unions and other Central Trade Unions have therefore expressed their strong opposition to this measure and demanded that the Bill be dropped.

What is worse, the government of India has completely acted contrary to the recommendations of the Parliamentary Standing Committee of Ministry of Finance. The proposed bill has provision for putting pension funds in stock market thereby undermining the safety of these funds. It is unethical and most deplorable attempt on the part of the government to divert public funds for private profits. It is also **deplorable** that government has decided to invite **26 per cent FDI in Pension Scheme**.

The Communist Party of India strongly opposes the move of the government to enact this Bill and to divert pension funds to stock market as it will **be against the interests of the workers** and it will mobilize other democratic forces in the country in order to defeat the government moves.

FOUR BLISSES

The first bliss is Health, the second Wealth, the third an Obedient Son & the fourth bliss is Loyal Wife

[NAC Agenda on p 7] ACHIEVEMENT IN NAC - 05.01.12

Dear Comrades,

The meeting of the National Anomaly Committee was held 05.01.2012 as scheduled. 28 items were subjected to discussions.

In the meantime we are to inform you that the Government has today agreed in the Anomaly Committee meeting **to grant one increment on 1.1.2006 in the pre-revised scale** of pay for all those whose increment falls between 1st Feb and 30th June 2006. This is applicable only for those **who were in service as on 1.1.2006**. They will draw their next increment in the new Pay Band on 1st July 2006.

KKN Kutty

Secy Genl, Confederation of Central Govt Employees & Workers

(Contd. from p.1)

3. Sir, the pensioners have full faith that, under your brilliant leadership of the Ministry of Pension, there cannot be any delay in the refixation of their pension and payment of arrears.

Sir, more than 2 months have already passed but no orders have so far been issued to refix the pension, and consequently payment of arrears, of all pre - 2006 retirees wef 1.1.2006 for implementation of the Full Bench decision referred to above.

4. You are therefore, requested to intervene in the matter personally so as to ensure that this grievance of pre-2006 is settled without any further delay.

Thanking you,

Tele: 2437 6642

Yours faithfully

Mob: 98184 28385

Shyam Sunder

Secy Genl

D.A. :- As above

"Pehla sukh nirogi kaya, doosra sukh aati maya, teesra sukh putra agyakari, chautha sukh pativrata nari".

NAC Agenda items : 05.01.2012

The fourth meeting of the National Anomaly Committee to discuss the anomalies arising out the implementation of the recommendations of the 6th Central Pay Commission is scheduled to be held on Thursday, the 5th January, 2012 at 3.00 P.M. in Room No.119, North Block, New Delhi, Secretary, Department of Personnel & Training will chair the meeting.

Agenda items for the 4th meeting of National Anomaly Committee (NAC) to be held on 5.1.2012 has been uploaded on the official website of AIRF today, we have reproduced and given below the specific contents of the agenda items (but only those of interest to pensioners only) for your ready reference.

Editor, Bharat Pensioner

Item No	Subject	Status till date (after three meetings of NAC)
Item No.29	Revision of Base Index for DA	The items 29 & 30 were clubbed and were discussed in the 3rd meeting of the NAC where the Staff Side pointed out some anomalies in decimal increases in percentage not being considered for sanction of DA/DR.
Item No.30	Bench Mark in AICPI Scheme for grant of DA / DR w.e.f. 1.1.2006 on CPC VI Level pay / Pension Restructuring.	The Official Side stated there was no anomaly in the matter and that the fraction which was ignored earlier was taken into account while calculating the next DA instalment. Further fixation of the base has been done in the manner followed after previous Pay Commissions and there was no anomaly. Therefore, there was no question of any loss to the employees because of this. The Staff Side would give detailed calculations in the matter to the Department of Expenditure for examination.
Item No.45	Anomaly in Pension of those in receipt of stagnation increments in pre-revised pay scale.	This was discussed in the 3rd meeting of the NAC where the Official Side stated that this issue is somewhat related to the issue of granting one time increment to employees having their date of next increment between February 2006 to June 2006 under agenda item 5 (V). Accordingly, it was decided that the matter may be clubbed with agenda item 5(V) and the Staff Side was asked to confirm that their request for grant of an Increment in the pre-revised scale would not have repercussions on any other category and not lead to any further demands.



Sk Mehboob, Treasurer, D Prabhakar Rao, Prez & M Somasekhar Rao, Genl Secy addressing the Gathering

HYDERABAD : Central Govt. Pensioners Forum

CGPFAP celebrated "All India Pensioners' Day" at a meeting on 17.12.2011 in the premises of Municipal Community Hall, Lalithanagar, Adikmet, Hyderabad.

The meeting was addressed among others by Sarvasri G.S. Vittal, Vice President, South Zone, AICCPA, M. Chandra Mouli, Secretary (Postal Pensioners), Bharat Pensioners' Samaj, ML Gupta, President, AIRROA, Prof. A. Balkishan of Osmania University, Dr. O Vittal Rao, Secretary, A.P. State Senior Citizens' Confederation, K. Mallikarjuna Rao, Secretary, BPS, A.P. Unit, S. Rama Rao, Ex-President, Postal Officers' Pensioners' Association and V. Tirupathi Rao, 93 year old Railway Pensioner. They explained the significance of Pensioners' Day and appealed to the Government at the Centre and in the states to grant all reasonable benefits to pensioners to enable them to lead their lives with dignity and self respect

In resolutions adopted, the meeting demanded the Central Government to implement forthwith Central Administrative Tribunal, New Delhi, Principal Bench's Order dated 1-11-2011 to all pre 1-1-2006 central government pensioners and pay arrears thereof as directed by the Bench, to extend the same fitmen benefit

[A photo of the GATHERING : see p 35]



*G S Vittal, Vice Prez, AICCPA (South),
D Prabhakar Rao, Prez CPGF,
K Mallikarjun Rao, Secy (BPS - AP)*

to pre 1-1-2006 pensioners on par with post 1-1-2006 pensioners to bring down disparities in their pensions, to implement full parity to pre 1-1-96 pensioners with effect from 1-1-2006 as recommended by V Central Pay Commission and to grant 50% DR merger benefit to pensioners w.e.f. 1-1-2011. The meeting also called upon all concerned authorities to expedite issue of revised PPO to pre 1-1-2006 pensioners, revising their pensions as per VI CPC as long delays in issuing the same have been causing undue hardship to older pensioners and family pensioners. The meeting further demanded expansion of medical facilities for railway pensioners in Secunderabad area. The resolutions were moved by Sri D.S. Sastry and seconded by Sri N.L.N. Murthy.

44 senior pensioners, 10 of them above 80 years of age, were felicitated in the meeting. About 450 pensioners from twin cities of Hyderabad and Secunderabad and neighbouring places attended the meeting. Sri D. Prabhakar Rao, President of CGPF presided over the meeting while Shri M. Somasekhar Rao, General Secretary welcomed the gathering. Sri Sk. Mahboob, Treasurer of the Forum proposed a vote of thanks. The proceedings of the meeting were widely covered in the local News Papers as well as T V channels.

M. SOMASEKHAR RAO

BHARAT PENSIONER

PETITION submitted by
BHARAT PENSIONERS SAMAJ, New Delhi
Before the Parliamentary Standing
Committee of Personnel & Public Grievances
with reference to Bill No. 131 of 2011

(The Right of Citizens for Time Bound Delivery of Goods and Services and Redressal of their Grievances Bill, 2011)

While Bharat Pensioners Samaj, the oldest and the largest body of Indian Pensioners and a stake holder in DOP & PW Grievance redress mechanism, congratulates, Government of India for introducing in Lok Sabha the 'Citizens Charter Bill 2011', we beg to convey the dismay of the retirees in the country for excluding their matters from the definition of "Complaints".

Sir, serving Public servants have definite negotiating instruments/channels for redress of their issues. Whereas Pensioners have no other channel except the grievance redress mechanism of DOP & PW which too is almost defunct, as toothless DOP & PW, in the absence of sufficient powers, is functioning like a Post Office. The concerned Ministries/Departments to whom DOP & PW forwards Pensioners Grievances, do not take these grievances seriously.

The result is that the complaints are not resolved even after a year or more. The greatest irony is:

1. That Pensioners/Family Pensioners are exploited, harassed & humiliated by their own counterparts in chair, who at the sight of an old person adopt a wooden face & indifferent attitude.
2. Pensioners do not have any representation even in forums & committees wherein the pension policies & connected matters are discussed. The forum of Pension Adalat too is not of much avail as it meets only once a year & takes up only retirement benefit settlement claim cases. It does not consider healthcare and family Pension related grievances. Similarly, SCOVA too meets only once a year & the Forum is meant for feedback on Government policies.

The DOP & PW though it lacks direct **Service**

Delivery Capability, yet has been striving over the years for redress of Pensioners grievance through 'Sevottam' model of the Department of Administrative Reforms & Public Grievances, treating them to be 'internal clients' which they are not. Since they are no more the part of administration & their matters exclude administrative control activities. Most of their complaints arise due to misinterpretation / non implementation or incorrect implementation of Polices & Rules pertaining to them. Thus, in terms of Sevottam model, retirees are the combination of the two i.e. internal & external clients and therefore are necessarily the service recipients of 'Citizens' Charter'.

Bharat Pensioners Samaj, therefore, appeal that the definition of 'Complaint' in Chapter 1 Para 2(f) may be modified to read :

(f) "complaint" means a complaint filed by a citizen regarding any grievance relating to, or arising out of, any failure in the delivery of goods or rendering of service pursuant to the Citizens Charter, or in the functioning of a public authority, or any violation of any law, policy, programme, order or scheme but does not include grievance relating to the service matters of a serving public servant.

REDRESS OF GRIEVANCES

Letter No. BPS/SG/2011/12/DOP&PW
dt 25.12.2011 from Shyam Sunder,
Secy Genl Bharat Pensioners Samaj to the
Secy, Deptt of AR, PG & Pensions

Subject : Modification of Citizens' Charter of
DOP & PW

Sir,

Bharat Pensioners Samaj, in the interest of welfare of Pensioners/Family pensioners seek the following amendment to 'Citizens Charter' of DOP & PW:

A review of the existing charter brings out the following:

1. **Subtitle: 'Our functions / activites'** following is provided:
 - Facilitating Prompt redressal of Pensioners grievances.

- Striving for excellence in grievance redressal mechanism through 'SEVOTTAM' model.

With reference to above, items under 'Service standards' item No 6 in column "Standards", it is written:

'Forwarding to concerned Ministries/ Departments within 5 days from the date of receipt under information to Petitioner'

Again under the heading 'Grievance Redress process':

'Against final resolution - open time line - is provided, in case inter-ministerial consultation is required'.

It is submitted that Open Time line is against the spirit of 'SEVOTTAM'. Excellence in grievance redressal mechanism will not be possible merely by forwarding the grievance to concerned Ministries / Departments & then forgetting about it, that is, letting it unresolved indefinitely, without anytime limit.

It would be pertinent to point out that as a Nodal Ministry / Department, DOP & PW cannot escape the responsibility of monitoring the grievance upto correct & final resolution of the complaint. Thus, following amendments may be considered on top priority.

I. Under 'Service standards' item No 6 in the column "standards", may be amended to read : '**Forwarding to concerned Ministries/ Departments within 5 days from the date of receipt & monitoring till final & correct resolution, under information to Petitioner'**

II. Under 'Grievance Redress process': Time line for response - Final response - item (ii) May be amended to read: 30 days from the date of receipt of the grievance in the concerned Ministry/Department where inter-ministerial consultation is required.

With regards

Truly yours,



AT THE RAINBOW'S END

The spectacle of the Lokpal Bill collapsing in the Rajya Sabha is a huge disappointment; in fact, it is a disillusionment. But it is not an irreversible defeat

By - GOPALKRISHNA GANDHI

India's future does not depend on the Lokpal Bill. The fact that the enactment of the draft seems to have gone into a coma does not mean the country has slipped into unconsciousness. Yet, that Bill is an important and crucial framework for our moral self-confidence and for our self-pride as a people.

When the Lok Sabha passed the Bill, I was delighted; in fact, elated for three reasons: first, a national surge, an upsurge of sentiment against the abominable phenomenon of corruption had at last reached the law-making body of the country and crystallised into a legislative text, howsoever imperfect. Here was a people's movement coalescing with the Constitution's rubric to rid India's body politic of its most poisonous toxin.

Second, Team Anna's campaign had put the institution of Parliament to the test. It had placed the onus for change onto the shoulders of elected MPs. Parliament was now passing that test, and passing it most creditably. Here was the highest edifice of our democracy, the repository of a whole people's political trust, doing itself and the nation proud.

Third, we could now look forward to a brand new institution ranking high, with Parliament and the judiciary, comprising some nine individuals of credit selected by a panel of the elected and the 'selected' dignitaries, who would put corruption among public servants on notice. Here was a new vision, a new energy, being gifted by the departing year to the new one just dawning.

These were notable achievements; in fact, they were huge fulfilments. Although compromised by disappointment over the defeat of the proposal for a constitutional amendment

that would have put the lokpal beyond any facile tinkering, they were something of which one could say 'Nothing less is deserved by the people of India; and nothing else can be expected by representatives of the world's largest democracy'.

But the spectacle of the Bill collapsing in the Rajya Sabha under the weight of polemics and worse, is a huge disappointment; in fact, it is a disillusionment.

Here was a golden opportunity for Parliament to rise to the occasion, to equal the people's expectations of it—squandered.

There was a great deal of posturing in the House on Thursday. There was a great deal of offending and defending. The past was raked up, intentions were questioned, old wounds opened, new ones inflicted.

But the whole thing – the debating of the Bill's clauses, the disputing of its motives, the rubbishing of the Anna Hazare campaign, the valourising of Parliament's legislative supremacy, all of that seemed to flux into a common crucible – an acknowledgment of the need for a lokpal. No one, except Ram Vilas Paswan asked, in all honesty, if we really need a lokpal. Barring that, the need for a lokpal was as much of 'a given' as the need for checking corruption.

So, what happened ?

There will never be a satisfactory or convincing answer to that question.

The puzzlement and utter dejection writ on the earnest face of its chairman, and our Vice-President, the good and high-minded Hamid Ansari, was, at that moment, the face of India.

What is important now and vital, in fact, as much to the future of parliamentary credibility as to that of civil society-powered popular campaigns is that:

- The Rajya Sabha's failure to pass the Bill be taken as a reverse, but not an irreversible defeat. The momentum for giving the nation a lokpal not be allowed to slow down.

- The campaign be given, by the campaign leaders, not 'more of the same', but a gear-shift into a fresh powering that takes the campaign into (a) a heightened awareness generation and (b) negotiation with MPs from all parties, without mixing up its high-minded objective with electoral misadventures. Trying to telescope the lokpal campaign with UP's electoral fortunes will be like forcing a rainbow into a dust-storm.

- The campaign be taken by the ruling political combination into a working session with other parliamentary parties in a manner that ensures its passage in the next session of Parliament.

No one has doubted or disputed Parliament's prerogative to legislate transformationally. No one should have to doubt its desire to do so with sincerity. No one has doubted or disputed Team Anna's prerogative to campaign inspirationally.

No one should have to doubt its wisdom to do so with patience.

Gopalkrishna Gandhi is a former administrator, diplomat and governor
The views expressed by the author are personal

(Contd. from p.20)

4. In view of the foregoing, and considering the advantages of disbursement of pension through CPPCs to all the stake holders, you are advised to establish/ operationalise the Centralised Pension Processing Centres (CPPCs) and implement the above mentioned pensioner - friendly measures at the earliest in your bank.

RABINDRANATH TAGORE

The butterfly counts not months but moments
and has time enough.

Time is a wealth of change, but the clock in its
parody makes it mere change and no wealth.
Let your life dance on the edges of Time like
dew on the tip of a leaf.

RLY PENSION ADALAT

**Rly Bd's RBE No.169/2011/
letter No. E(W)2011/PA-1/4, dt 20.12.2011**
**Sub: Conduct of Pension Adalats and
dealing with pensioners.**

Ref: Board's Letters :

- (i) No. E(W) 95/PA-1/1 dt 12.10.1995.
- (ii) No. E(W) 95/PA/2 dt 19.12.1997.
- (iii) No. E(W) 2001/PA/1 dt 30.09.2004.

Representations are being received from Pensioners' Associations and individual pensioners stating that Ministry of Railways' instructions with regard to conduct of Pension Adalats are not being properly followed and that pensioners' grievances are not being addressed/replied resulting in harassment to railway pensioners.

2. This Ministry attaches great significance to adherence to policy guidelines issued in the matter as a follow up to the policy adopted by the Central Government with regard to pensioners' welfare under various orders and as enshrined in the National Policy on Older Persons.
3. Accordingly, based on the scheme announced by the Government, this Ministry had issued detailed instructions in the matter of conduct of Pension Adalats vide letter No. E(W) 95/PA/1 dated 12.10.1995 with a view to on-the-spot redressal of pensioners' grievances. It is again reiterated that these@ instructions may be followed scrupulously for redressal of pensioners grievances. Any cases which could not be resolved in the Pension Adalats may be finalized and replied within a maximum period of three months.
4. Zonal Railways have also been advised earlier that complaints from Pensioners' Associations should be examined thoroughly and replies should be sent in time and that pensioners should be extended all help for addressing their problems promptly at one place obviating the need for them to run from pillar to post. It may be ensured that these instructions are followed by all concerned.

5. Further, Board has decided that CPO(IR) on Zonal Railways Headquarters, a DPO on Divisions and a Dy. CPO in Production Units will be the nodal officer for dealing with Pensioners' Associations and coordinating with other departments for addressing pensioners' concerns raised by Associations and individual pensioners and replying to their representations. Other units may also nominate officer of the appropriate level for this purpose. It is also advised that such information and other information regarding Pension Adalats, etc., may be posted on the respective websites of Zonal Railways, Production. Units, etc. on the Pensioners' related web page. It needs no emphasis that the staff in the concerned departments should also be sensitized for dealing with pensioners with due respect and according urgency to' redressal of their grievances.

**Rly Bd's RBE No.141/2011
Letter No F(E)III/2008/PN1/12 dt 10.10.2011**
**Sub : Revision of pension of pre-1996 and
pre-2006 retired employees of scale Rs. 6500-
10500 w.r.t. Grade Pay of Rs.4600/-.**

A doubt has been raised by one of the Zonal Railways as to whether pension/family pension of pre-2006 retirees, who retired from the pre-revised scale of Rs.6500-10500, will be stepped up w.r.t. Grade Pay of Rs. 4600 in the light of the decision of Department of Expenditure vide their O.M. No. 1/1/2008-1C dt 13.11.2009 w.e.f. 1.1.2006 to grant revised Grade Pay of Rs. 4600 in lieu of Rs. 4200 to those who were in pre-revised pay scale of Rs.6500-10500.

2. This issue has been examined in consultation with Ministry of Finance, Department of Expenditure, and it is clarified that **pre-2006
retired employees who were in the pre-
revised scale of Rs.6500-10500 are not
entitled for stepping up of their pension and
family pension with reference to the revised
Grade Pay Rs.4600/-.**

S Sreeram, Joint Director Finance(Estt)

FAMILY PENSION - LIST OF DOCUMENTS

OM No. 1/16/2011-P&PW(E) dt 08.12.2011
from Deptt of Pension & PW, (Desk 'E'),
Lok Nayak Bhavan, New Delhi.

Sub: Family pension - list of documents to be submitted by a claimant member of family (other than spouse) along with Form 14, PPO and death certificate in respect of the deceased pensioner/family pensioner - regarding.

1. The Department of Pension & Pensioners' Welfare has been receiving references for clarification by various Ministries/Departments of the Government regarding the documents for family pension, including certificate of income, required to be submitted by a claimant member of family (other than spouse) along with application form (Form 14), PPO and death certificate after the death of a pensioner/family pensioner. The matter was also discussed at length in the 20th meeting of SCOVA held on 21st September, 2011 (item No. 9.2 of the Minutes refers). It was agreed in the meeting that a list of such documents will be made available at the website of the Department of Pension & Pensioners' Welfare. It was pointed out in the meeting that it is indicated in this Department's Office Memorandum No.45/51/97-P&PW(E), dated 21.7.1999 that a self certificate for the income of those who are self employed or are in receipt of income from sources other than employment may be accepted. It was decided to send a copy of this O.M. to all member associations of SCOVA.

2. This is informed that the claims submitted by a claimant member of family (other than spouse) for family pension after the death of a pensioner/family pensioner, in Form 14 and supported by the death certificate and PPO of the pensioner/family pensioner, may be processed in consultation with the Pay and Accounts Officer, who is the custodian of the pension file, which contains all relevant Forms and information of the pensioner. In a very rare case where the name of the claimant member is

not available in the records of the Head of Office as well as the Pay & Accounts Officer concerned and the claimant member also fails to submit a copy of PPO or Form 3 containing 'Details of Family' submitted earlier by the deceased employee/pensioner, the certificates prescribed at serial number 9(v) of Form 14 may be accepted. In addition to these certificates, PAN Card, Matriculation Certificate, Passport, CGHS Card, Driving License, Voters ID Card and Aadhar Number may also be accepted. Acceptance of voter's ID card and Aadhar Number is subject to the condition that the pensioner/family pensioner certifies that he/she is not a matriculate and he/she does not have any of the documents mentioned in Form 14 or above. Apart from these documents, the Ministries/Departments may accept any other document submitted by the claimant, which may be relied upon and which establishes the relationship of the claimant with the pensioner and/or contains his/her date of birth.

3. The applicant has also to prove that no other surviving member in the family, who may have a prior entitlement for family pension, is eligible. For this purpose, the above and/or any other documents, such as marriage/death/income certificates of the other members, which may be essential in a given situation, may be used.

4. As decided in the SCOVA meeting, a copy of O.M. No.45/51/97-P&PW(E), dated 21.7.1999 is enclosed for circulation to all Ministries/ Departments/ Associations.

Encl : As above.

D K Solanki, Under Secretary
Ph.: 2464 4632

(Contd from p 14)

3. Ministry of Agriculture, etc. are requested to bring the contents of this Office Memorandum to the notice of their Controllers of Accounts, Pay & Accounts Officers and Attached and Subordinate Offices for their guidance and necessary action.

RATTAN LAL

Deputy Secretary to the Govt of India

FP TO PARENTS ETC.**No.45/51/97-P&PW(E) dt 21.07.1999****Dept of Pension & PW, New Delhi****Sub : Recommendations of 5th Central Pay Commission - Grant of Family Pension to Parents, Sons and Daughters - Clarifications regarding.**

Orders were issued in this Department's Office Memorandum of even number dated 5th March, 1998 prescribing the income criterion and certain other eligibility conditions for the grant of Family Pension to the dependent parents and widowed or divorced daughters of deceased Central Government employees in pursuance of the recommendations of the 5th Central Pay Commission. This Department has been receiving a number of references seeking clarifications on issues of relevance for implementation of these orders. After consideration of these references, the following clarifications are furnished for the guidance of all concerned:

1. In terms of the OM dated 5th March, 1998, parents who were wholly dependent on the deceased Government Servant when he/she was alive will also be entitled to Family Pension with effect from 1st January, 1998 subject to the fulfilment of the other conditions prescribed in this regard. Doubts have been raised whether parents of Government Servants who died prior to 1st January, 1998, will also be entitled to Family Pension. It is clarified that Family Pension will be admissible in these cases subject to the following:

- a. The parents were wholly dependent on the Government Servant when he/she was alive;
- b. The Government servant has not left behind a widow/widower, eligible son or daughter or a widowed/divorced daughter, who will have a prior claim to Family Pension in the order indicated;
- c. All other prescribed conditions are fulfilled.

The Family Pension will, however, be payable only with effect from 1st January, 1998. It will be the responsibility of the

pension sanctioning authorities concerned to satisfy themselves, based on a scrutiny of the service records and other relevant documents, that the parents were, in fact, wholly dependent on the deceased Government Servant when he/she was alive and that he/she has not left behind any of the other specified beneficiaries who have a prior claim to the family pension,

- d. The family pension wherever admissible to parents, the mother will receive the pension first and after her death the father will receive the family pension.
2. The production of Income Certificate as stipulated in this Department's OM of 5th March, 1998 is also required to be insisted upon before authorizing the Family Pension to the eligible sons and daughters (including widowed/divorced daughters) and dependent parents. In case they are self-employed or are in receipt of income from sources other than employment, Income Certificates furnished by the concerned beneficiaries themselves may be accepted for the purpose.
3. Eligible sons of deceased Government employees will also be required to furnish six-monthly certificates in regard to their marital status as is required of eligible daughters.
4. Payment of Family Pension is to be discontinued in the event of the eligible sons/ daughters (including widowed / divorced daughters) getting married/remarried or on their earning a monthly income exceeding Rs.2550/- or on attaining 25 years of age whichever is earlier. The crucial date for determining their continued eligibility to Family Pension shall be 1st January, 1998 and not 5th March, 1998 (the date of issue of this Department's earlier Office Memorandum) as has been presumed by some of the ministries and departments.
2. These clarifications issue with the concurrence of the Department of Expenditure, vide their U.O.No.I064/EV/98 dated 29.6.1999.

(Contd on p 13)

WALK AND MEDITATE*by M N Kundu*

Considerable walking every day is unavoidable for many and a necessity for all of us. If this prime time is used for meditation as well, we can accelerate our spiritual progress far amidst busy schedule. The Buddha advised walking meditation to remove exertion, develop concentration and remain in constant mindfulness. One can meditate differently during sitting, lying, standing and walking condition to make it a part of daily living.

Walking meditation is an intense experience of mindfulness of whatever happens within our body, mind, emotions and surroundings when we walk. Breath being central to any practice of meditation, we may start with focus on breathing, how the rhythm of walking synchronise with inhalation and exhalation. Count the steps during each inhalation and exhalation and focus on heartbeat, how the fresh air spreads within to energise the whole body and removes fatigue. Notice the difference during pause and stop.

Now focus your attention to the sensation of the entire body in sequence, soles of the feet, ankles, lower legs, thighs, hip-joints, pelvis, spine, belly, chest, arms, finger, shoulder, neck, jaws, eyes etc. gently looking ahead. Notice the tension and relaxation in each body part during movement. Be aware of your feelings during walking, pleasant, unpleasant or neutral and let them drift without any attachment to any. Notice the emotional responses like joy, hatred, irritability etc arising out of them and thoughts as they pass by without any judgement.

Experience the balance between inner and outer world with calmness and clarity. Come to a natural halt and experience letting go with proper awareness. You can spread your love and kindness to all while walking. Imagine a blooming lotus or a rising sun in your heart centre spreading love, light and freshness to the entire surrounding as you walk. Spread vibration of compassion, peace and love.

Walking meditation enables us to use physical, mental and emotional experiences of walking as the basis of developing greater awareness and take it to working life. It makes us live in pure awareness like a lotus leaf unaffected by external associations.

Courtesy : Hindustan Times

BHARAT PENSIONER

2 FPs - DEPENDENCY CRITERION

OM No.1/11/2011-P&PW(E) dt 30.11.2011
from Deptt of Pension & PW,
Lok Nayak Bhawan, New Delhi.

Sub: Interpretation of dependency criterion for grant of two family pensions under the CCS (Pension) Rules, 1972- regarding.

The undersigned is directed to refer to this Department's O.M. No.45/86/97-P&PW(A)-Part-I, dt 27.10.1997 and O.M. No.45/51/97-P&PW(E), dt 5.03.1998 regarding eligibility of dependent parents, sons and daughters for receipt of family pension and the income/dependency criterion prescribed for that. Attention is also invited to O.M. No.38/37/08-P&PW(A), dt 2.09.2008 whereby the dependency criterion has been revised.

2. This Department has been receiving communications from various quarters seeking clarification whether in the wake of the Office Memoranda referred to above, second family pension is admissible to a family pensioner who is already in receipt of an amount of family pension which is equal to or more than the dependency criterion.
3. It is hereby clarified that family pension admissible to a beneficiary in respect of one deceased employee/pensioner is not to be counted as income for the purpose of determination of eligibility for another family pension, which is admissible in connection with another deceased employee/pensioner. However, any other income/earning of the beneficiary under consideration will be counted towards income for deciding eligibility for family pension.
4. It is further clarified that the sum of amounts of family pensions admissible to a family pensioner as indicated above shall be regulated as per Rule 54 (11) (a) of the CCS (Pension) Rules, 1972 as amended from time to time.
5. This issues with the concurrence of Department of Expenditure vide their I.D. No.383/E.V/2011, dt 22.11.2011.

K K Mittal, Director Tel: 24624752

**OM No. 11-25/2009-CGHS/SZ/CGHS(P) dt
22.12.2011 from Ministry of Health and
Family Welfare, Deptt of Health and FW,
Nirman Bhawan, New Delhi-110 108**

**New Health Check up Facility under CGHS
Sub: Expansion of Preventive Health Check
up Project in CGHS Delhi**

A Pilot Project was initiated for Preventive Health Checkup at CGHS Wellness Centre R. K. Puram-V, New Delhi in the year 2010-11. On the basis of the feedback received and also keeping in view of the importance of Diagnosis of Chronic Non-communicable Health Problems at the preventive level, it has been decided to expand the project to other dispensaries of CGHS Delhi - NCR. 8 Wellness Centres have been identified in order to initiate the project activity which will cover the whole of CGHS Delhi as referral centres on zonal basis. The dispensaries are as follows-

1. CGHS Wellness Centre, R.K. Puram-V(South Zone)
2. CGHS Wellness Centre, Sadiq Nagar (South Zone)
3. CGHS Wellness Center, Chanakya Puri (Central Zone)
4. CGHS Wellness Centre, Pandara Road (Central Zone)
5. CGHS Wellness Centre, Janakpuri-I(North Zone)
6. CGHS Wellness Centre, Shalimar Bagh(North Zone)
7. CGHS Wellness Centre, Kingsway Camp (East Zone)
8. CGHS Wellness Centre, Ghaziabad (East Zone)

The beneficiaries of the same zone may be referred to the two project centres for Preventive Health Checkup depending upon the laid down criteria.

The beneficiaries above the age of 40 years are to be covered under this project. The beneficiaries' referral has to be done on-line through the In-charge module. The service beneficiaries should be issued a referral slip for further reimbursement at their own offices. Serving beneficiaries will not require any permission from their respective offices/ departments for this purpose once they are referred by their respective CMO I/c to undergo Preventive Health Check up. Reimbursement would be done as per the package rate of Rs. 790/- for man and Rs.875/- for woman beneficiary. Pensioner beneficiaries would be

provided cashless facilities. M/s Hindlabs (a unit of HLL Lifecare Ltd.), the service provider, would raise bills in respect of the preventive health check up scheme, directly to the Additional Director CGHS of the concerned zone.

Initially the project will operate on two days a week at every project centre (dispensary) which may be extended depending on the response received. It is decided to conduct Preventive Health Check up on 50 beneficiaries in a day at every project centre. M/s Hindlabs will conduct laboratory and E.C.G. investigation as per package for this Preventive Health Checkup. It will set up collection centres at 8 earmarked dispensaries along with facility for E.C.G.

There will be arrangement for proper health education by means of Audio Visual and IEC materials at these project centres which will be supplementary to the clinical and laboratory investigations under this project.

CMO I/c of the Wellness Centres along with the In-charge of the project centres will maintain proper record of the activities for further evaluation of the project in future.

This project will start functioning **w.e.f. 1st January, 2012**.

All the CMO I/c of Wellness Centres are requested to take note of the new facility that has become available and to give wide publicity to the same in their Wellness Centres for the benefit of CGHS beneficiaries registered with them and refer the interested beneficiaries to the Preventive Health Checkup centres.

All Ministries/Departments are also requested to publicize this facility among their staff members and note that the expenditure incurred by the serving beneficiaries is to be reimbursed as per the package rate of Rs. 790/- and 875/- for man and woman beneficiary respectively for the purpose of Preventive Health Checkup. Any further information if required may be obtained from CMO Project at Office of the Additional Director, CGHS (HO), New Delhi.

V.P.SINGH, Deputy Secretary to the Govt of India

**Circular No : S.110011/23/2009-CGHS D.II/
Hospital Cell (Part IX) dt 20.12.2011 from
Ministry of Health and Family Welfare,
Dept of Health & FW, Nirman Bhawan,
New Delhi 110 108**

**Sub : Guidelines regarding referral letters
and settlement of bills of Empanelled
Hospitals / Diagnostic Laboratories / Imaging
Centres through UTI-ITSL**

With reference to the above mentioned subject the undersigned is directed to state that in response to several queries received by Ministry seeking clarifications regarding settlement of hospital bills through UTI-TSL, it has been decided to issue the following guidelines for the Empanelled Hospitals / Diagnostic Laboratories / Imaging Centres, CGHS and UTI-ITSL:

**2(A) INSTRUCTIONS TO EMPANELLED
HOSPITALS / DIAGNOSTIC LABORATORIES
/ IMAGING CENTRES**

1. The empanelled Hospitals / Diagnostic labs / Imaging Centres will honour permission letters (Referral letters) duly signed and stamped with proper issue number. Wherever the permission letters have been issued through computers, any manual corrections should be duly countersigned and stamped.

2. The Hospital shall not undertake treatment of referred cases in specialties for which it is not empanelled, But it shall provide necessary treatment to stabilize the patient and transport the patient safely to nearest recognized hospital under intimation to CGHS authorities. However in such cases the Hospital shall charge as per the CGHS rates only for the treatment provided.

3. The Hospitals / Diagnostic labs / Imaging Centres should provide treatment only for the procedures / investigations for which they are empanelled. If any inadvertent permission letter has been issued for other procedures for which they are not empanelled, the Hospital / Diagnostic lab / Imaging Centre will inform the beneficiary

accordingly and refer him / her back to the dispensary, except in emergency condition.

4. In case of procedures like Chemotherapy / Radiotherapy / Dialysis and follow-up treatment procedures where the permission is valid for 3-6 months and a copy of the permission letter is enclosed with the hospital bill for the second and

5. subsequent admissions, hospitals will indicate the ID No. of the Claim wherein original permission letter had been enclosed.

6. CGHS Cards / Plastic cards are valid in all CGHS cities, irrespective of the city where the CGHS card is registered. In case any verification regarding the photocopies of Plastic card / CGHS card is required the details of the individual may be ascertained by accessing the data online at <http://cqhs.nic.in/welcome.jsp> by entering relevant details. A print out of the same may be enclosed. The beneficiary will not be asked to submit a colour photo copy of CGHS / Plastic Card.

6.1 In case of implants and coronary stents the bills must be accompanied by a copy of the relevant invoices pertaining to the procurement of the stents / implants by the hospitals. In addition to this, the outer pouch of the Stent packet along with the sticker on it on which details of the stent are printed shall also be enclosed with the medical bill for claiming reimbursement. In case of medicines, a consolidated list with relevant batch numbers and cost must be enclosed.

6.2 The empanelled hospital shall also submit a self certified undertaking that the hospital has not charged the CGHS / CS(MA) beneficiary more than the rate at which stent / implant / medicine has been procured by the hospital and in case of any detection and establishment that the hospital has overcharged the hospital shall be removed from the list of hospitals empanelled under CGHS without any further notice.

7. In case of serving employees admitted under emergency, the hospitals shall ensure that the details pertaining to the office where the patient is employed are entered in records.

8. In case of indoor treatment, routine investigations are included in the package. However, if any special investigations are performed, reports of such special investigations should be enclosed and reimbursement shall be considered on merits of each case.

9. ICU - package includes - accommodation charges in ICU, Monitoring and ECG. Other investigations cost of medicines and disposables and '2' consultations charges per day are reimbursable as per applicable norms in addition to the package rate of ICU, Cost of ventilator and oxygen if, any are reimbursable as per applicable norms. In selected cases, where opinion of other specialists is necessary, only one consultation by a specialist per day may be considered necessary. Reports of Investigations should be enclosed along with the opinion of the other specialist.

10. In case of emergency treatment wherein a CGHS beneficiary has been admitted for more than 10 days detailed summary of reports of all the Investigations shall be closed.

11. In case of CAG / Angioplasty / CABG, the bills should be accompanied by the findings of Coronary angiography test of the beneficiary.

12. In case of pensioner CGHS beneficiaries on a visit to another city and treatments taken under medical emergency or with prior permissions, hospitals / diagnostic centres will send hospital bill through UTI- ITSL to CGHS of City, where the hospital / diagnostic centre is located, irrespective of the CGHS city, where the card is registered.

13. The rates and guidelines for Exclusive cancer hospitals are applicable only for Exclusive Cancer hospitals / units approved under Exclusive Cancer hospitals.

2(B). INSTRUCTIONS TO UTI-TSL

1. UTI-ITSL shall have to thoroughly scrutinize the physical bills submitted by hospitals before they are accepted. This is to ensure that the hospitals receive provisional payments within 10 days of submission of the physical bills.

2. UTI-ITSL shall seek clarifications, if any, within a maximum of '3' days of receipt of the physical bill- all clarifications in one go.

3. UTI-ITSL shall submit physical bills to CGHS in small bundles and ensure that they are acknowledged by CGHS.

4. UTI-ITSL and CGHS shall ensure that reconciliations of the payment of bills with Pay & Accounts Officer is undertaken regularly.

5. UTI-ITSL shall inform the details of deductions made including TDS.

6. UTI-ITSL shall ensure that recoveries, if any are made from subsequent bills of hospitals.

2(C). INSTRUCTIONS TO ADs / JDs / CMOs I/C

1. Permissions shall be issued only for eligible persons and against approved hospitals and diagnostic centres. It is the responsibility of the CMO i/c to ensure that permissions are issued only for approved centres and listed procedures.

2. Permission letter should be specific for the treatment / investigation to be undertaken.

3. In case of Chemotherapy / Radiotherapy and Haemodialysis, the permission letters shall clearly mention the number of cycles of Chemotherapy / Radiotherapy planned and how many dialyses are to be undertaken in a week.

4. CMOS i/c shall ensure that permission letters are issued on the same day, if a beneficiary applies for the same before 11 AM.

5. Addl Directors / Joint Directors shall not return the bills in original (RIO) to UTI-ITSL without specifying valid reasons or indicating the deficiencies or the amount to be adjusted in subsequent bills.

6. ADs / JDs shall indicate to UTI-ITSL, the details of deductions made in claimed amount wise – online through an excel sheet.

7. ADs / JDs shall hold review meetings with representatives of UTI-ITSL and hospitals and diagnostic centres on a regular basis.

3. These instructions will be applicable from 26/12/2011.

4. Old settled cases shall not be reopened.
5. These instructions shall supercede the earlier decisions taken during the meeting held on 5th, 6th and 7th of September 2011 in the office of Addl. Director, CGHS(HQ), New Delhi.

UTI-ITSL, ADs including AD (HO) / JDs of CGHS / Empanelled Hospitals / Diagnostic Laboratories / Imaging Centres shall comply with these instructions & guidelines.

V.P.Singh, Deputy Secy to Govt of India



**GOVERNMENT OF INDIA
CENTRAL PENSION ACCOUNTING OFFICE
Department of Expenditure, Ministry of Finance
Trikoot-2, Bhikaji Cama Place, New Delhi**

NOTICE FOR PENSIONERS

CPAO has set-up a Toll Free Call Centre for registration and redressal of grievances of all Central Civil Pensioners (Ministries except Railways, Post & Telecom and Defence)

**Toll Free Telephone Number:
1800-11-77-88**

You may call at the above number to register any grievance with CPAO and obtain the registration number.

The Toll Free Call Centre will be operational from 9.00 A.M. to 5.30 P.M. on all working days.

You may also register your Grievance on the Website www.cpaao.nic.in or send it through e-mail at cccpao@nic.in

Sd/-
(Ajay S. Singh)
Controller of Accounts

We value our **EMPLOYEES**
We care about our **PENSIONERS**
OFFICE OF PRINCIPAL CCA DELHI REGION
HOLDS
PENSION ADALAT
ON 15th FEBRUARY 2012

Pension Adalat will be held on 15th February 2012 at O/o Pr. CCA, DOT Building, Prasad Nagar, New Delhi-110005. **Telecom Pensioners/Family Pensioners whose PPOs/FPPO has been issued by CAO (Pension) Delhi Region or who are drawing Pension from Pension Disbursing Authorities (Banks/POs etc.) in Delhi Region**, are requested to forward their pension related grievance, if any to **CAO (Pension), O/O PR. CCA, DOT BUILDING, PRASAD NAGAR, NEW DELHI** in two copies containing all relevant details viz Name and Designation of the Pensioner/Family Pensioner, Date of retirement/death, Name and address of unit office where last served, PPO/FPPO Number, Name and address of Pension Disbursing Authority (Bank/Post Office), current correspondence address and contact numbers etc. along with full details of their grievance.

NOTES:

1. If you are a Telecom pensioner/Telecom Family Pensioner of abovementioned category and have any kind of Pension/Family Pension related grievance, please send your representation in two copies abovementioned officer latest by **31st January 2012**.
2. Cases involving purely legal points e.g. succession etc. and the grievances involving policy matter cannot be taken up in the Adalat.
3. For more details visit at our office website: www.prccadelhi.gov.in
4. Telephone No. 011-25729465 and Fax No. 011-25729703

(2289046_1) davp 06201/11/0068/1112

WHAT & HOW OF CPPC**Establishment of CENTRALISED PENSION PROCESSING CENTRE (CPPC)**

Letter No. DGBA, GAD, No. H.3078/45.01.001/2008-09 dated MO-2008 from Reserve Bank of India to the Chairman & Managing Director of All agency Banks

The Committee on Customer Service (Prabhkar Rao Committee) set up recently by Reserve Bank of India has recommended setting up of Centralised Pension Processing Centres (CPPCs) by the agency banks. While State Bank of India have established and operationalised Centralised Pension Processing Centres (CPPCs) to undertake pension related back-office work, most of the agency banks are planning to set up CPPCs for their banks.

2. To streamline the pension payment arrangements in the Government Departments and also in banks, it would be necessary to establish and operationalise the CPPCs at an early date. The arrangement for disbursement of pension through the CPPCs would entail following advantages :

- (i) A centralised pension cell in a bank would be in a position to (a) focus exclusive on pension matters, (b) acquire expertise in payment and calculation matters, (c) interact as a single window with the Government Departments and (d) ensure accuracy and speedy payments every month and thus avoid innumerable complaints from the pensioners.
- (ii) In a core banking environment the start of the Centralised Pension Processing Centre would be inevitable in application of modernised systems and technology to the sensitive part of customer transaction.
- (iii) CPPC would have additional benefit of enabling every bank to have a centralised and easily accessible database of pensioners so that all the matters including those relating to transfer of pension accounts from one branch to another, from one location to another or even from one bank to another could be easily managed.

3. Simultaneously, the following pensioner friendly measures may also be taken by the banks to provide hassle free service to the pensioners :

- (i) Consequent on establishment of the CPPCs pension-paying branch would not have any pension related papers and, therefore, would not be able to settle pensioners' complaints directly, Banks, while setting up CPPCs, should evolve a system so that the pensioners have a regular forum for interaction and settlement of grievances.
- (ii) At locations outside the CPPC, there should be designated Nodal Officers for pension related complaints who should be easily accessible to the pensioners and who should hold regular meetings at different locations in their jurisdiction on the lines of Pension Adalat.
- (iii) Each bank should establish a toll free dedicated pension line manned by trained persons with access to the database to answer queries, note down and redress complaints, etc.
- (iv) Bank's internal inspections of its branches should include specific points such as, delays in the start of pension, payments of Dearness Relief, correctness of pension/ family pension, etc.
- (v) Nodal officers/inspectin officers should randomly contact the pensioners who visit the branch during inspection and check on the quality of service provided or any problem faced by the pensioner.
- (vi) The internal inspection/audit should during inspection/audit randomly call the pensioners whose phone numbers would be available with bank branch to enquire about their satisfaction with pension related service.
- (vii) Regular training sessions for bank personnel dealing with pension matters may be organised for consultation with the concerned Government Department.

(Contd. on p.11)

DISPOSAL OF MRCs

**Circular F. No. S.11024/8/2011/CGHS(P)
dt 14.11.2011 from Deptt of Health and FW,
New Delhi.**

Sub : Streamlining of Procedure for disposal of Medical Reimbursement Claims (MRCs) in CGHS

The pensioner CGHS beneficiaries and their dependent family members are entitled to get cashless medical treatment in CGHS empanelled private hospitals on a referral by a Government medical specialist / CMO in-charge, after obtaining prior permission from the CMO in-charge of the CGHS Wellness Centre/ Dispensary they are attached to. They are however, also entitled to obtain the medical services from any un-empanelled hospital in emergency condition and get reimbursement of medical expenses incurred by themselves or any of their dependent family members.

They can file Medical Reimbursement Claims (MRCs) with the respective CGHS Wellness Centres they are attached to the CMO in charge is expected to scrutinize the claim papers with reference to the prescribed Checklist and forward the same to the Office of AD/JD in charge of the zone / city. The Office of AD/JD processes the claim and arranges reimbursement of the admissible amount to the pensioner beneficiary at the earliest.

2. A number of complaints are being received from the pensioner beneficiaries about the slow and tardy pace of disposal of MRC claims by CGHS. Complaints have also been received about the unnecessary harassment of pensioner beneficiaries who are also senior citizens, affecting them mentally and financially and thereby creating a bad image for CGHS. CGHS is responsible for taking care of healthcare needs and well being of the central government employees and pensioners. It has therefore been decided to lay down a comprehensive procedure to be followed by all concerned in CGHS to ensure timely and hassle free disposal of the MRC claims by CGHS in order to facilitate prompt

reimbursement of medical expenses to the pensioner beneficiaries.

3. The procedure to be followed by CGHS for dealing with MRC cases shall be as follows;

i. The beneficiary will submit the MRC in the prescribed format with all relevant supporting vouchers/documents in original, to the CMO-I/ C of the relevant CGHS Wellness Centre. The CGHS Wellness Centre shall verify and ensure, before accepting the claim papers, that all relevant documents are enclosed as per the prescribed checklist and issue a dated acknowledgement to the claimant in token of receipt of the MRC by CGHS.

ii. The CGHS Wellness Centre shall forward the MRC papers online to the Office of Zonal AD/JD, CGHS for further processing for reimbursement of claims. The physical papers shall be sent to the office of the AD/JD within one / two days of receipt of claim papers.

iii. If there are still any deficiencies/gaps found in MRC documents/papers, the Office of AD/JD, shall retain the papers and communicate the list of deficiencies / observations, preferably online, to the CMO-I/ C for removing the shortcomings. The MRC may also be returned in original to the CMO - I/C, if it is absolutely necessary for doing the needful to remove the deficiencies in consultation with the beneficiary.

iv. The CMO-I/C shall contact the beneficiary concerned and inform him about the shortcomings in the MRC papers and request him to submit the requisite information / documents. The CMO - I/ C shall not return the MRC in original unless it is rejected in total.

v. The MRCs should be scrutinized and processed by the Office of AD/JD as far as possible through computerized software as per the extant policy and instructions issued from time to time about the CGHS rates and admissibility of claims under CGHS.

vi. The amount found admissible as per the CGHS guidelines may be passed for payment

and forwarded online / manually to the PAO for making payment. The original documents should also be forwarded simultaneously to the PAO for making payment of the admissible amount to the claimant.

vii. When a bill is sent to the PAO, the details pertaining to the claimant will be entered through computer and the claimant shall be informed of the same along with bill number, amount admissible and details of disallowances clearly indicating the specific reasons / grounds for deductions.

viii. The Office of AD/ID of the zone / city shall submit a weekly report in Form - 'MRC-I' and Monthly Return in Form - 'MRC - II' indicating the details of disposal of MRC cases, to the Office of AD(HQ), CGHS for Delhi & NCR and to the Office of Additional DDG (HQ), CGHS for other than Delhi and NCR CGHS cities.

ix. A separate analytical statement shall be attached with the Monthly Return in Form - 'MRC - M' giving therein, the details of the MRCs pending for 2 months and above, clearly indicating the reasons there for and steps taken to dispose of such cases.

x. The Office of AD (HQ), CGHS, New Delhi and Office of Addl. DDG (HQ), CGHS shall compile the Monthly returns received from the respective zones and cities and submit a consolidated Monthly Return on MRC cases (Zone-wise/City wise) to the Director, CGHS for monitoring of MRC cases on a monthly basis. A copy of this Monthly Return shall also be endorsed by AD (HQ), CGHS and Addl. DDG (HQ), CGHS to Additional Secretary and Director General, CGHS for his information.

4. All the CMO - I/C of the CGHS Wellness Centres and the ADs and JDs of the zone / city are hereby directed to follow the above procedure religiously in both letter and spirit to ensure speedy and timely disposal of the Medical Reimbursement Claims (MRCs) filed by the pensioner CGHS beneficiaries.

Encl: Forms - MRC-I & II

L C Goyal, AS&DG (CGHS)

OM No.S.11011/23/2009-CGHS D.II/Hospital Cell (Part I) dt 11.11.11 from Ministry of Health and Family Welfare, Deptt of Health & FW, New Delhi 110 108
Sub : Clarification regarding Fresh empanelment of private hospitals and revision of package rates applicable under CGHS.

The undersigned is directed to invite reference to this Ministry's various Office Memoranda issued for empanelling hospitals under CGHS at new rates in various CGHS covered cities, vide which revised package rates payable to private hospitals for treating CGHS beneficiaries were notified and hospitals and Diagnostic Laboratories and imaging centres were empanelled and to state that in response to the representations received from various quarters. It has now been decided to clarify as below:

(1) A consolidated and updated list of hospitals, which are empanelled under CGHS through tender process initiated in 2009-10, is enclosed specifying the procedures, for which they were empanelled. Clarification is issued in respect of the hospitals, which were already empanelled under CGHS prior to their empanelment in 2010-11 and are approved for the same specialties for which they were empanelled earlier under the precious tender / continuous empanelment scheme, .

(2) List of hospitals, which have acquired NABH status has been updated. The term, — Endoscopic procedures — under which category Hospitals are empanelled shall include endoscopic surgery as well as laparoscopy and laparoscopic surgery for the purpose of providing treatment facilities.

(3) Treatment in Casualty OPD shall be treated as treatment under emergency and credit facility shall be extended to the CGHS beneficiaries. However, routine OPD consultation shall not be considered a medical emergency.

(4) NABL Accreditation is not prescribed for imaging centres and therefore, list of Rates prescribed NABL centres shall be applicable for Imaging Centres.

INDIVIDUAL PLASTIC CARDS TO CGHS BENEFICIARIES

OM No. S 11012/3/2011- CGHS (P)
dt 29.12.2011 from Ministry of Health &
Family Welfare Department of H & FW
Nirman Bhawan, Maulana Azad Road,
New Delhi 110 108.

Sub: Issue of Individual Plastic Cards to CGHS beneficiaries – regarding

The undersigned is directed to Invite reference to this Ministry's O.M No. Misc. 6024/2007/CGHS (HQ)/CGHS(P) dated 30th December, 2009 wherein guidelines on issue of individual Plastic cards to each CGHS beneficiary (serving and retired) were issued. In order to further streamline the issue of CGHS Plastic Cards, the guidelines are revised as follows:

NEW PROCEDURE FOR ISSUE OF CGHS CARDS IN DELHI & NCR

(A) **SERVING EMPLOYEES**

1. CGHS Cards shall be issued only to the eligible Central Government employees and such class of persons as may be decided by the Government whose place of residence is situated within the coverage area of CGHS.
2. Requisition for CGHS Cards shall be prepared in duplicate in Form 'A'. One copy to be forwarded to Additional Director (HQ), CGHS, New Delhi and the other to be retained with the Department where the applicant is currently employed (hereinafter referred to as 'sponsoring authority/Ministry/ Department) for record.
3. The requisition shall be sponsored by an officer in charge of administration not below the rank of Under Secretary.
4. Requisitions for CGHS Cards shall be accompanied by two copies of recent 3x5 cm. size individual photographs of all family members of the government employee, one set of which shall be pasted on the application form and shall be attested by a Gazetted

Officer in charge of administration. Another set of photographs shall be signed on the back by the concerned beneficiary and enclosed with the application form for onward submission to the Office of Additional Director (HQ), CGHS, New Delhi.

5. Requisitions shall be sent along with two copies of the challan as in Form 'C' duly filled in, to the Additional Director (HQ), CGHS, New Delhi.
6. The Office of Additional Director (HQ), New Delhi shall process the requisition forms and get the cards prepared in the prescribed format which shall then be delivered to the concerned sponsoring authorities as per the laid down procedure.
7. CGHS Cards will be delivered only to the person authorised by the sponsoring authority after obtaining an acknowledgement in Form 'D'.
8. The sponsoring authority shall ensure that the government employee, for whose family members the CGHS Cards are made out, gives a proper receipt on taking delivery of card(s) by putting his/her signature.
9. On the occurrence of death, CGIHS cards issued to a government employee shall be withdrawn and deposited by the Administration of his/her Department with Additional Director (HQ), CGHS, New Delhi for cancellation.
10. In case of change in entitlement for CGHS facilities, the Government employee shall enclose the CGHS card(s) with the application for issuing new card(s) with the revised entitlement.
11. In case of mutilation, the mutilated CGHS Card shall be enclosed with the application along with the challan in token of payment of the prescribed charges for issuing a new card.
12. CGHS Card(s) may be issued to employees of autonomous bodies (if CGHS facility is allowed to such body) under the Administrative Ministries of Government of India in accordance with the procedure prescribed above. Officers of a rank equivalent or

corresponding to Under Secretary In such autonomous bodies though not enjoying Secretariat status shall be the requisitioning authority and certifying authority in respect of such employees.

13. CGHS Card(s) for employees of autonomous bodies attached to the Ministries will be issued only if the employee is residing within the CGHS covered areas.

14. Duplicate cards may be issued on payment of prescribed fee with the details of the lost / misplaced cards. For Issue of duplicate cards, the same procedure shall be followed by the concerned employee and his/her sponsoring authority/Department /Office.

15. The employees should be encouraged to submit their applications online by using the CGHS portal. After online submission of the application from they should take a print out of the same and submit the hard copy duly signed and photographs affixed thereon, to the sponsoring authority for processing and onward submission to the Office of Additional Director (HQ), CGHS for issuing the cards. Detailed instructions for online submission of applications are at APPENDIX.

16. The plastic cards issued by CGHS shall be valid for a period of five years from the date of issue. The validity period shall also be indicated on the card.

LOSS / MUTILATION OF CGHS CARDS

1. The holder of the CGHS card is personally responsible for its safe custody.

2. In case of loss of a CGHS card or a temporary index card. It shall be incumbent on the card holder to report the loss immediately to the Office of the Additional Director (HQ), New Delhi and also to the Ministry or Office which sponsored the requisition for the issue of the CGHS card.

3. On receipt of a report from the card holder about the loss of the CGHS card., the Ministry / Office concerned shall send a Report to the

Office of the Additional Director (HQ), CGHS, and New Delhi giving full details of the circumstances leading to the loss of CGHS card.

4. In case the lost CGHS card is subsequently found, the Office of Additional Director, CGHS shall be informed and in case a duplicate one has been issued in the meantime, the original CGHS card shall be returned to the Office of Additional Director, CGHS for cancellation.

5. A penalty of Rs.50 shall be imposed on the person concerned for the loss of the CGHS card. The penalty once deposited will not be refunded even if the CGHS card is subsequently retrieved.

6. The loss of CGHS card shall be recorded by the Ministry / Office concerned in the remarks column against the relevant entry in the Register of CGHS cards maintained by them in the prescribed Form 'E'.

7. The Ministry of Health and Family Welfare may in special circumstances and for the reasons to be recorded in writing, waive the penalty charges for the loss of a CGHS Card in any particular case.

8. Besides the recovery of penalty charges, a Government employee who fails to give a satisfactory explanation for the loss of CGHS card(s) issued to him /her, would be liable to disciplinary action.

9. In the case of the loss, mutilation of CGHS card, a temporary card will be issued only after the penalty charges for such loss or mutilation, as the case may be, have been deposited by the concerned employee.

10. Penalty for Mutilation of the CGHS card before the period of expiry is Rs 50/-.

MISCELLANEOUS

1. CGHS card Issued by the Directorate General of Central Government Health Scheme (CGHS) is not transferable.

2. Misuse of CGHS card will entail penal consequences and in the case of Government employees, disciplinary action can also be taken.

3. On the expiry of the period of validity of a

CGHS card, the holder of the CGHS card shall surrender it immediately to the Ministry/Office concerned and apply for renewal or the CGHS card(s), if necessary.

4. The holder of a CGHS card(s) will surrender it to the sponsoring authority when the CGHS card is no longer required by him on account of his transfer or shifting of residence to a non-CGHS covered area.

5. Each Ministry / Office sponsoring requisitions for CGHS cards shall maintain a register in Form 'E' to record the details of CGHS cards issued as per the recommendation of the Ministry / Office. This register shall be submitted to the Directorate General of CGHS if and when required for scrutiny.

6. The Ministry of Health and Family Welfare may issue any further instructions, as may be considered necessary to supplement the CGHS Guidelines and instructions.

The new procedure as laid down in this Office Memorandum shall be effective from the 16th day of January, 2012 and it supersedes all previous instructions issued from time to time on the subject.

NEW PROCEDURE FOR ISSUE OF CGHS CARDS IN OTHER CITIES

The above procedure can also be followed in all other cities 'mutatis-mutandis' with suitable modifications. The Card making process would be centralised in the office of the AD/JD. CGHS in charge of the city.

INSTRUCTIONS REGARDING SUBMISSION OF REQUISITIONS FOR ISSUE AND COLLECTION OF CGHS CARDS

1. Requisitions for issue of CGHS Card(s) should be sent to Additional Director(HQ) CGHS, New Delhi. They should also be duly diarised in the Administrative Section of the concerned Ministry / Department.

2. It would be the responsibility of the Ministry/ Department /Autonomous bodies concerned to

scrutinise the applications carefully before these are sent to the CGHS. The sponsoring authority concerned should also scrutinise the CGHS Cards collected from the CGHS (HQ) before delivery of the same to the applicant, so as to ensure that each CGHS Card(s) is in order and containing all particulars/information required to be included in the CGHS Card(s). In the case of any error being noticed, the fact should be brought to the notice of the Additional Director (HQ) CGHS, New Delhi immediately. The CGHS Card(s) should not be delivered to the applicant until the error is rectified. All applications should be thoroughly scrutinised by the Ministries etc.. for ensuring the correctness of the details furnished in the requisitions and the bonafides of the applicant.

3. The Ministry/Office concerned should nominate a representative, who will deliver the requisitions to the Office of Additional Director (HQ) CGHS. New Delhi and collect the CGHS Card(s) etc. therefrom. His/her name and designation, alongwith Identity Card Number should be indicated on the Challan slip In Form 'C'. His/her specimen signatures on the Challan slip will also be duly attested by the Administration Section of the Ministry/Office concerned.

4. The rubber stamp indicating the name and designation of the sponsoring authority should be affixed below his/her signature on the application form, and his/her telephone number should also be indicated to enable the Office of Additional Director (HQ) CGHS, New Delhi to contact the officer concerned over the telephone or otherwise, in case of any doubt.

5. Each Ministry/Office shall, from time to time, nominate an officer to sponsor the requisitions to be forwarded to the Office of Additional Director (HQ)CGHS, New Delhi. The name, designation and telephone no. of the sponsoring officer so appointed by the Ministry/ Office concerned shall be intimated to the Office of Additional Director (HQ)CGHS. New Delhi as and when a change takes place.

6. It shall be the responsibility of the sponsoring authority / Ministry/Department/Office to ensure that the monthly CGHS contribution at the prescribed rate is regularly deducted from the salary bill of the CGHS beneficiary and remitted to the Government account to keep his/her CGHS membership alive and valid as CGHS is a contributory scheme.

7. It shall also be the responsibility of the Individual Central Government employee to whom the CGHS membership has been granted by issuing CGHS card(s), to deposit his/her monthly CGHS contribution at the prescribed rate through his/her regular salary bill to keep his/her CGHS membership alive and valid.

8. It shall be the responsibility of the CGHS beneficiary to ensure that the CGHS card(s) issued to him and his/her family members are not misused in any circumstances or by any unauthorised person.

Apply for New CGHS Plastic Cards through online

SUB : PROCEDURE FOR ONLINE FILLING OF DATA FOR NEW CGHS CARDS / AND PLASTIC CARDS FOR EXISTING CARD HOLDERS.

A. NEW CGHS Cards

A Provision is there to fill up data on application form available online. Serving employee/pensioner interested to fill up data themselves may log on to the site <http://cghs.nic.in>. He /she shall click on the link 'Apply for Plastic Cards'. Two options would open. He / she shall click on the option 'New employees / pensioners who are not CGHS beneficiaries apply for Plastic Cards' and fill up data in the online Data base. After the data is filled in and submitted the System shall generate a Token number to identify the application form generated. A print command is required for taking a print out and photos of self and other family members shall be affixed on the form.

In case of serving employees, the application form is to be verified and authenticated by his/her Ministry/department / Organization and forwarded to CGHS office.

At CGHS office the data filled up by applicant would be retrieved by using the token number and after verification of Data based on the authentication given by department in case of serving employees and after verification of supporting documents in case of pensioners, forward the data online to the agency preparing the Plastic Cards. Photos are scanned and images uploaded. A printout shall be issued after allotment of CGHS Wellness centre, which shall be valid till the Plastic Card is received.

B. Plastic Cards for CGHS beneficiaries already enrolled and have not applied for Plastic Cards.

Serving employee / pensioner interested to fill up data themselves may log on to the Site <http://cghs.nic.in> . He / she shall click on the link 'Apply for Plastic Cards'. Two options would open. They shall click the option . 'Existing CGHS beneficiaries who have not applied for Plastic Cards' and enter CGHS Dispensary / CGHS Card number / Category or simply enter the Ben ID and enter. A form shall appear with Ben ID. A print out of same shall be filled up and photos are affixed. The form shall be authenticated by Ministry / Department / Organization concerned and forwarded to CGHS. The data is forwarded online to the agency for preparing Plastic cards.

(Contd. from p.28)

properly and many people are not even aware of such a provision.

WHAT YOU CAN SEEK

Services offered: SC/ST certificate, OBC certificate (60 days); nationality certificate, domicile certificate, income certificate (21 days)

Services to be added: issuance of birth delays order, issuance of death delays order, issuance of NOC for landrelated matters (30 days); registration of Hindu marriage (7 days)

Procedure: If there is any delay in the issuance of a certificate, the applicant can fill up a form, seeking compensation for the number of days by which the service has been delayed

Compensation : ₹10 per day, up to ₹200 per application

Grant of family pension to next eligible member in the family in the case of missing family pensioners

Posted: 06 Jan 2012 03:41 AM PST

**OM F.No.1/17/2010-P&PW(E) dt 02.01.2012
from Deptt of Pension & Pensioners'
Welfare, Desk (E), New Delhi – 03.**

Sub: Grant of family pension to next eligible member in the family in the case of missing family pensioners.

The undersigned is directed to state that as per extant instructions of the Government, conditional provisions have been made in the case of a missing employee/pensioner, as a measure of social security, to cut short the period of 7 years, as given in Sections 107 and 108 of Indian Evidence Act, 1872, after which the presumption of a missing person being no longer alive may be raised, and enable the family pensioner to receive family pension after a period of six months from the date of filing FIR. However, there is no such provision in the case of a missing family pensioner that the next eligible member of the family of the employee/pensioner may be granted family pension.

2. The Department of Pension and Pensioners' Welfare has been receiving requests to issue a clarification whether family pension to eligible child / children of a family pensioner who has been declared missing can be granted.

3. The matter has been considered in this Department in consultation with the Department of Expenditure, Ministry of Finance. It has been decided to make similar provisions to mitigate the hardships of the family caused by the deprivation of its rightful family pension as a consequence of disappearance of the family pensioner. The administrative Departments/ Ministries may grant family pension to the next eligible member in the family subject to fulfilment of conditions as prescribed from time to time for dealing with the cases of missing employees/pensioners.

4. The Indemnity Bond prescribed for missing pensioners has been suitably modified to include

the name and relationship of the next eligible family member as well as the deceased employee/pensioner and the missing family pensioner(s).

5. These provisions would also be applicable in case a person, who is eligible for family pension, goes missing before the family pension is actually sanctioned to him/her. In such cases, family pension will be sanctioned to the next eligible person.

6. This issues with the concurrence of Department of Expenditure vide their ID No.380/E.V/2011, dated 22.11.2011.

K.K.Mittal, Director

AAP AUR HUM

**PKN Swamy, Secy AIRRF, Mumbai @ BPS
AGM on 04.11.11@ New Delhi**

Bharat Pensioners Samaj, New Delhi held their 56th AGM at Bharati Vidya Bhavan, New Delhi on 4th November 2011. PKN Swamy, had been invited for his felicitation during the AGM. He was already known and familiar with Shyam Sunder, Secy Genl, BPS and SC Maheswari, Secy (Rlys), BPS due to his active involvement in Pensioners' Organizations. His latest efforts in uploading the activities of our Federation in the Facebook were appreciated, recognized by other similar Pensioners' organizations. He took the opportunity of his visit to interact/discuss number of problems faced by the Pensioners. He was given an opportunity to address the AGM. He ventilated the problems faced by the Pensioners viz., revision of PRO, Medical attendance, FMA, Reimbursement of Medical expenses, settlement of grievances etc.

VG Krishnan, Genl Secy, RRF, Mumbai

Madhupur - (Contd from p 34)

The function was concluded by vote of thanks to the chair and distribution of token gifis to all the pensioners including the office bearers of Bharat Pensioner Samaj, Madhupur. Shri Nathuni Jha, President, Shri Bishnu Pd. Roy, Treasurer, and other office bearers gave heartfelt thanks to Madhupur Branch for their warm welcome and better customer service.

Time Bound Delivery of Service Act Despite delays, Delhiites seek no compensation

By - Neelam Pandey

NOT AWARE : Many are not even aware of the existence of such a provision. Whether due to lack of awareness or simply because they are relieved that at least their work is done, it has come to light that when it comes to fixing responsibility on erring officials for any delay, most Delhiites prefer to look the other way.

Nearly 5,000 applicants whose work got delayed did not ask for any penalty even though they are empowered to do so under the Delhi (Right of Citizen to Time Bound Delivery of Services) Act, 2011.

Applicants have the right to demand from the government compensation for the delay amounting to ₹10 per day and up to ₹200.

The revenue department of the Delhi government - the second largest application receiver in the city got a total of 76,003 applicants this month, out of which services provided to 4,978 applicants were delayed. As per the Act that came into effect in October, applicants can seek compensation but none came forward.

"We found that there were delays on our part in providing timely service to a number of people. However, we were surprised to know that no one has sought compensation. We want the citizen to come forward and demand compensation as it allows us to fix responsibility," said Vijay Dev divisional commissioner of Delhi government.

Residents, on the other hand, said they are just so relieved at having got their work done that they do not want to press for compensation. *"I had applied for an income certificate but even after 40 days I didn't get it. When I finally did manage to receive it I was quite relieved and didn't want to bother with the compensation,"* said Santosh Kumar, a resident of Mukherjee Nagar.

Sources, however, claimed that the IT department has not advertised the facility.

(Contd. on p.26)

TOP 10 FOODS TO WARD OFF COLD

GUAVA : It is an affordable superfood that contains five times more vit C than an orange. Vitamins A and C apart, it is rich in dietary fibre, folic acid and minerals such as potassium, copper and manganese.

GINGER : This is a potent anti-coagulant. The blood-thinning compound in ginger is gingerol, which has a chemical structure similar to aspirin. It stimulates the heart and reduces phlegm and stomach distension.

CARROTS : Rich in vitamin A, potassium, calcium, phosphorus, sulphur and sodium, it is the beta-carotene found in carrots that helps purify blood and fight infection.

ORANGE : It has vitamin C, iron, pofassF' um, calcium and phosphorus that act as blood cleansers. Vitamin C boosts the body's natural defences against infection.

AMLA : It contains 20 times more Vit C than orange. Vit C is an anti-oxidant that fights free radi-cals, which cause many chronic and grave diseases like arthritis, heart disease, Alzheimer's, and cancer, etc.

APPLE : High in fibre, apple lowers blood cholesterol and raises good cholesterol. Its organic potassium salts make it a diuretic, which helps lower blood pressure. It improves the condition of hair, skin, nails and eyes.

NUTS : They are a high in calories. The fat in it is mostly heart-healthy unsaturated fat that lowers bad cholesterol and boosts heart-protecting good cholesterol. Also high in fibre and help in diabetes management.

TURNIP : Green turnip has much higher food value than the other varieties and is rich in vitamins A, B and C, iron, sulphur, potassium, organic calcium and chlorophyll.

DATES : High in skin protecting linoleic acid, dates increase moisture content in the skin and prevent it from agmg because of dryness and thinning.

RADISH : It has vitamin C, iron, sodium and calcium. Cooking Radish destroys the vitamin C, so it is better to have it raw than cooked. A 100 gm of Radish root provides 16 kcal of energy.

1. अम्बाला छावनी :- रेलवे पेंशनर्स बेलफेयर ऐसोशियेशन ने प्रत्येक वर्ष की भाँति 17.12.2011 पेंशनर्स दिवस मनाया, के.बी. रत्नी के सफल मंच संचालन में, प्रमोद कुमार अपर मंडल रेल प्रबंधक की अध्यक्षता एवं वरिष्ठ कार्मिक अधिकारी राजेन्द्र कुमार मुख्य चिकित्सक विजय कुमार की उपस्थिति तथा मुख्य संरक्षक प्रेम प्रकाश के सशक्त स्वागत भाषण से अभिभूत रेल आडिटोरियम तालियों की गडगडाहट से गूंज उठा। उप प्रधान ए. एलपुरी, महामंत्री अन्नर सिंह एवं कोषाध्यक्ष के.पी. पराशर का मंच संचालन में सहयोग प्रशंसनीय रहा। दिल्ली से पधारे एन. सी. गुप्ता प्रधान आर.पी. डब्लू.ए. दिल्ली एस.सी. महेश्वरी मंत्री रेलवे भारत पेंशनर्स समाज दिल्ली एवं आर.एन. त्रिपाठी वरिष्ठ उपाध्यक्ष भारत पेंशनर्स समाज दिल्ली का आडिटर प्रेमचन्द, मामचन्द, अब्रोल, मेहता ए.के. ने रेलवे स्टेशन पर गर्म जोशी से स्वागत कर सभागार तक ले आए।

एन सी गुप्ता ने पी.पी. ओ. की समस्या उठाया और निवेदन किया मंचासीन अधिकारी वर्ग से पेंशनर्स के लिए कार्यालय प्रदान करने की। जिसे ए.डी.आर.एम. प्रमोद कुमार ने आश्वस्त किया कार्यालय प्रदान करने को सीनीयर डी.पी.ओ. राजेन्द्र कुमार ने बताया 3 सौ पी.पी.ओ. एकाउन्ट्स में पढ़े हैं शीघ्र भेज दिए जाएंगे। पेंशनर्स की सहायता सदैव करने में तत्पर हेल्पलाइन शुरू की है जिसका नं. है 09729532650 इस नं. पर एस.एम.एस. सुविधा भी है।

महेश्वरी जी ने क्रमबद्ध सभी समस्याओं का विस्तार से विवेचना की और सभी के शंका का समाधान किया। कैट का निर्णय, आर.टी.आई. के उपयोग के बारे में भी बताया। 75 वर्ष पार कर चुके सदस्यों को शाल व स्मृति चिन्ह एवं हार से सम्मानित किया गया। सभी पदाधिकारियों, अतिथियों को भी सम्मान सूचक स्मृति चिन्ह भेट किया गया। अंत में प्रेम प्रकाश ने सरदार पुरुषोत्तम सिंह कोहली पूर्व इन्सपेक्टर संरक्षा का उनके कविता पाठ पर बधाई देते हुए सभी उपस्थित सदस्यों का धन्यवाद किया और निवेदन किया, स्वादिष्ट भोजन, गर्य पेय लेकर ही जाय!!

2. गाजियाबाद :- यू.पी. गवर्नर्मेंट पेंशनर्स ऐसोसिएशन ने 26.11.2011 को पेंशनर्स दिवस का आयोजन एम.सी. गर्ग की अध्यक्षता एवं 192 सदस्यों की उपस्थिति में जिलाधिकारी

कार्यालय परिसर गाजियाबाद में किया 23 बिन्दुओं पर विस्तृत चर्चा हुई। महासचिव जे.के. जैन ने प्रगति व्याख्या प्रस्तुत की। अपर जिलाधिकारी आर.के. शर्मा मुख्य अतिथि तथा विश्वजीत राय मुख्य कोषाधिकारी विशिष्ट अतिथियों को शॉल तथा बुके भेटकर स्वागत किया गया। 16 पेंशनर्स को 80 वर्ष आयु पार करने पर शाल तथा हार भेट कर सम्मानित किया।

3. बीना :- बीना रेलवे पेंशनर समाज कार्यालय के प्रांगण में 17.12.2011 को जे.पी. राय की अध्यक्षता में पेंशन दिवस, एकता दिवस के रूप में धूमधाम से मनाया गया। समारोह के मुख्य अतिथि डा. श्रीमती पंथी विधायक बीना विशिष्ट अतिथि सेवा निवृत्त न्यायाधीश श्री चन्द्रशेखर पाठक, एवं वरिष्ठ समाज सेवी डा. सुन्दर पंथी थे। संरक्षक गोपाल सिंह चौरसिया, स्टेट बैंक, सेन्ट्रल बैंक के शाखा प्रबंधक, रेलवे के चिकित्सा अधीक्षक एवं अन्य नेतागण उपस्थित हुए। उपस्थित लगभग 350 सदस्यों एवं पदाधिकारियों की थी। 70 वर्ष पूर्ण करने पर 29 सदस्यों को शाल, श्रीफल, हार एवं प्रशस्ति से सम्मानित किया गया। अध्यक्ष ने सभी का धन्यवाद किया तथा सचिव एस.पी. निगम ने आभार व्यक्त कर सभा का समापन किया।

4. हमीरपुर :- हमाचल पेंशनर्स कल्याण संघ ने 17.12.2011 को टाऊन हॉल ऊना में पेंशनर्स दिवस मनाया। प्रदेशाध्यक्ष बी.डी. शर्मा, महासचिव टी.डी.टाकुर तथा सभी पदाधिकारी शामिल हुए राजकुमार शर्मा ने स्वागत भाषण पढ़ा, मौन रखकर दिवंगत आत्माओं को श्रद्धांजलि दी गई। प्रत्येक जिले के पदाधिकारियों ने जोरदार ढंग लम्बित मांगों पर प्रकाश डाला एवं उपलब्धियां बताई। 85 वर्ष के ऊपर के 6 सदस्यों को स्मृतिचिन्ह, टोपी तथा शॉल देकर सम्मानित किया गया। बी.डी. शर्मा प्रदेशाध्यक्ष ने मुख्य मंत्री हि.प्र. के साथ वार्ता का व्यौरा प्रस्तुत किया। पेंशनर्स होम के लिए धन राशि दान करने की अपील की गई। अंत में लेखराज शर्मा एवं टी.डी.टाकुर ने सभी का बैठक सफल बनाने के लिए धन्यवाद दिया।

5. नई दिल्ली :- जन संपर्क सचिव विजय कुमार तनेजा भारत पेंशनर्स समाज नई दिल्ली ने भोपाल तथा इन्दौर में वहां के संस्था पदाधिकारियों से संपर्क कर बैठक की, समस्याओं से अवगत होने पश्चात् बी.पी.एस. के कार्यकलापों पर प्रकाश डाला। भोपाल में जी.एस. आसीवाल के 75 वर्ष पूर्ण होने पर

बधाई दी। स्टेट बैंक ने 18.12.2011 को पेंशनर्स दिवस लगभग 400 सदस्यों की उपस्थिति में मनाया। अच्छे स्वास्थ्य के लिए चिकित्सा विशेषज्ञोंने सुझाव दिए। मध्य प्रदेश सरकार ने स्वतंत्रता सेनानी की पेंशन 15 हजार रुपये कर दी है। इन्दौर में बी.पी. भोरास्कर ने सी.जी.एच.एस. की समस्या के बारे में विस्तार से बताया।

6. सतना :- भारत पेंशनर्स समाज सतना के अध्यक्ष हरी प्रकाश गोस्वामी ने 15 सौ पेंशनर्स की उपस्थिति में 17.12.2011 को 32वां पेंशनर्स दिवस मनाया। विध्य विकास प्राधिकरण के उपाध्यक्ष रामदास मिश्रा मुख्य अतिथि एवं राजीव गांधी गृप ऑफ इन्स्टीट्यूशन्स के चेयरमैन बी.पी. सोनी अध्यक्ष थे। 44 पेंशनर्स 80 वर्ष के ऊपर को पेंशनर्स रल से सम्मानित किया गया जो राज्य के विभिन्न विभागों से थे। हरी प्रकाश गोस्वामी अध्यक्ष ने पेंशनर्स की समस्याओं पर प्रकाश डाला, महासचिव प्रो. आर.के. श्रीवास्तव ने स्वागत भाषण दिया के.पी. सिंह ने मंच संचालन किया पेंशनर्स जागरण पत्रिका विमोचन पश्चात निःशुल्क वितरित की गई। स्वदेश व नवभारत ने खबरें छापी।

7. मुजफ्फर नगर :- गवर्नर्मेंट पेंशनर्स वैलफेयर आर्गेनाइजेशन की बैठक 11.12.2011 को गंगानहर खण्ड सिंचाई विभाग उ.प्र. परिसर में वेदप्रकाश सिंहल की अध्यक्षता एवं महामंत्री ई.डी.पी. जैन के संचालन में सम्पन्न हुई। राष्ट्रीय गान से सभा प्रारम्भ कर गतमाह की कार्यवाही की पुष्टि के बाद एम.एम. भट्टनागर ने 25.11.2011 को जंतर मंतर पर आयोजित महारैली में सहभागिता कर विस्तृत प्रकाश डाला। अध्यक्ष ने सभी को धन्यवाद दिया।

8. नई दिल्ली :- रेलवे पेंशनर्स वैलफेयर आर्गेनाइजेन की बैठक 4.12.2011 को आर्य समाज मंदिर आनंद विहार में पेंशनर्स दिवस के रूप में मनाया गया। मुख्य अतिथि पूर्व डी.जी. आर.एच.एस. बी.एन. सिनहा, पूर्व महाप्रबंधक बाई.वी. एल माथुर विशिष्ट अतिथि तथा पूर्व परिचालन अध्यक्ष बी.एस. झिंगन मंच पर उपस्थित थे। मंच संचालन महामंत्री अमृत सिंह ने किया और प्रधान एन.सी. गुप्ता ने अपने संबंधों को भारत पेंशनर समाज के साथ सदा बनाए रखने की पुष्टि की और

हर प्रकार से सहयोग करने की प्रतिज्ञा की, महामंत्री श्री श्याम सुन्दर जी के कार्यों की लगन, निष्ठा, ईमानदारी की बात की और एक कवि होने के नाते यह छंद समर्पित कर आदर किया :-

तुम श्याम भी हो, सुन्दर भी हो,
इसीलिए तुम्हारा नामकरण किया-
माता-पिता ने श्याम सुन्दर।
तुमने भी अपने नाम के अनुकूल,
अपना फर्ज निभाया -
उठाया बेड़ा पेंशनर्स के अधिकारों का,
जैसे महाभारत में श्याम ने पाण्डवों का।
आशा है यही जज्वा रहेगा सदा,
और मां बाप का नाम रोशन करेगा ॥

9. मथुरा :- रेलवे पेंशनर्स वैलफेयर एसोसियेशन की वार्षिक बैठक 25.12.2011 को स्काउट गाइड बिल्डिंग रेलवे रोड मथुरा में सम्पन्न हुई। मंच संचालन जी.एल. वर्मा महामंत्री ने की। मुख्य अतिथि वरिष्ठ यातायात अधीक्षक पी.वी. गौतम थे। संस्था के अध्यक्ष टी.सी. अग्रवाल के निर्देशन में सभा सुचारू रूप से सम्पन्न हुई। 15 वरिष्ठ पेंशनरों को जिसमें 4 महिलाएं भी थीं शाल स्मृति चिन्ह, गीता, कैलेन्डर एवं पुष्प हार से सम्मानित किया गया। आगरा से पूर्न लाल जी एवं भारत पेंशनर समाज के अध्यक्ष के.सी. पिप्पल, उपाध्यक्ष आर. एन. त्रिपाठी दिल्ली से मंच पर उपस्थित थे। गौतम जी ने सहजभाव से मंच से उत्तरकर बड़े ही आदर पूर्वक वरिष्ठ पेंशनर्स का सम्मान किया उनकी सरलता, उदार भावना, निरंहकारिता से अभिभूत अनेक पेंशनर्स की आंखे प्रसन्नता से द्रवीभूत हो गई और वे लोग अपने को धन्य समझने लगे। जी.एल. वर्मा जी का आतिथ्य सत्कार, मधुर व्यवहार, कुशल मंच संचालन से लोग उठने का नाम नहीं ले रहे थे। पूर्न लाल एवं पिप्पल जी ने समस्याओं का विस्तृत विवेचना सरल ढंग से ओजपूर्ण शब्दावली में करके सबको मोहित किया भोजन की, चायपान की सुन्दर व्यवस्था थी। अंत में टी.सी. अग्रवाल ने सभी का धन्यवाद किया, एकता बनाए रखने की, सहयोग करने की स्वस्थ रहने की अपील करते हुए सभा सम्पन्न की।

AAP AUR HUM
ACTIVITY REPORTS FROM OUR
AFFILIATES

AHMEDABAD: BSNL & DOT Pensioners' Assn – Rajkot Get-to-Gather meeting was held on 12.11.11. More than 100 pensioners attended the meeting. Shri J B Kumpavat explained how the Assn came into being and recognized by BPS, New Delhi (which has more than 500 affiliated associations). Shri Patel cited many examples of other associations and distinguished BDPA's working with collective team spirit. Shri D D Mistry narrated the sequence of Pension Revision Battle. He made an appeal that each present member should enroll atleast one new member to our association.

AKOLA (Maharashtra): Distt Pensioners Assn – 12th AGM was held on 11.12.11. Sr Members (80+) were honoured with shawls etc. 'PRAGATI-PATH' – a magazine published by this association was distributed. Members were informed that the Addl Dt Treasury Officer would conduct periodical meetings of the pensioners to solve their problems from 2012 onwards.

AMRITSAR: R R P A Ferozpur Division – Pensioners' Day cum AGM was held on 17.12.11. Shri Panna Lal, President was in the Chair. A large number of pensioners attended this meeting. Resolutions demanding increase in FMA, implementation of CAT, Principal Bench, Delhi Judgement dated 01.11.11, sanction of addl pension from 65 years onwards, re-opening of RELHS – 97, increase in Ex-gratia pension (minimum of Rs.3500/-) etc were passed unanimously. Following office bearers were elected for the year 2012. President: Panna Lal, Secy: Gurdip Singh, Cashier: Ajit Singh. Besides this, one each Sr VP, Asst Secy, Jt Secy and Editor and 2 VPs were also elected.

BATHINDA: R P WA – Pensioners Day cum AGM was held on 17.12.11. Shri Ram Singh

presided over the function. 5 members (80+) were honoured with shawls. Resolutions demanding increase in FMA, implementation of the latest judgement of CAT, sanction of Addl pension of atleast 10% for pensioners of 70 years etc were passed unanimously.

BMY CHARODA (Chattisgarh): R R E A – This was established in 1983 with just 3 members. Its present strength is more than 2900. Initially members used to draw pension from a bank located 8kms away from their residence. Now the bank (SBI) is disbursing pension on the first working day of every month in the office of the assn. The Assn is having a good rapport with bank, railway authorities and other agencies. Members rise up to the occasion whenever there is a national calamity and liberally donate to the victims. On the initiative taken by the association, Chattisgarh Govt has allotted land for construction of old-age home at BMY Charoda. The construction work is in progress. They appeal to all eminent personalities, individual members, various associations – Railways/ Divisions for liberal donations for completion of this noble objective.

DANAPUR: E R P Brotherhood – In the meeting held on 11.12.11, minutes of the previous meeting and Accts were read out and confirmed. Members were informed that pension adalat would be held on 18.12.11. Members were briefed about the preparations for the 35th Foundation cum AGM slated to be held on 23.12.11.

DANKUNI (WB): Rtd C G Employees' & Families Welfare Organization – The AGM was held on 23.10.11. Shri K C Chowdhury, President of the Central Committee was in the Chair. Audited Accts for 2010 and the minutes of the AGM held in 2010 were read out and passed unanimously by the House. Shri S P Biswas, GI Secy presented his Annual Report with a stress on the 11 point charter of Demands constantly pursued by the BPS, New Delhi. Shri R N Dutta, V P of Eastern Zone of the BPS was

the Chief Guest. He gave a clarion call for unity among all pensioners. Following new office bearers were elected: President – K C Chowdhury, VP – S K Mukherjee. Besides this, 2 each GI Secretaries and Organizing Secretaries, 1 each Treasurer and Coordinator were also elected.

GOOTY (AP): R P A – Pensioners Day was celebrated on 17.12.11. It was preceded by a procession of more than 200 pensioners including 50 women pensioners. Sister organizations also participated in the meeting. K Sri Hari Guptha, MD, KPS Groups of companies and Amudala Giri, Secy District Youth Congress were the Chief Guest and Guest of Honour. D Ramaiah, Secy addressed the gathering and expressed his readiness to solve the problems of the pensioners.

GUWAHATI: Assam Provincialised Rtd Teachers' & Employees' Assn – Annual Conference was held on 26.12.11. Shri Ashish Rajan De, GI Secy presented the Annual Report and highlighted the activities of BPS, New Delhi and the Assam Provincialised RTE Assn. Members were briefed about CAT Judgement, the merger of 50% DA with basic pension and successful programme of March to Parliament. It was decided to place the demand of merger of 50% DA with basic pension w.e.f. 01.01.11 along with other long pending demands before the Govt of Assam. 8 members (70+) were honoured in the conference.

LUDHIANA: Dt Telecom PWA – Pensioners Day was celebrated. Shri Y P Jhanji, GI Secy highlighted the importance of Pensioner's Day. He also briefed the members about the latest judgement of CAT, New Delhi conceding parity to all pre-2006 pensioners with post-2006 pensioners. It was unanimously resolved to demand the implementation of this judgement, increase in FMA and sanction of old-age Pension Relief at the age of 75 years instead of 80 years.

NELLORE: AP Govt R E A – A meeting was held on 15.11.11. The President requested the AP Govt to release the DR @ 5.992% w.e.f. 01.07.11. He also informed the members that Pensioners Day would be celebrated on 17.12.11. The Secy briefly mentioned about the monthly activities. Birthday Greetings were conveyed to those born in November.

RAJKOT (Gujarat): R P A – 16th AGM cum Pensioners Day was held on 17.12.11. It was attended by about 225 members. 32 members (75+) were honoured with shawls and garlands. GI Secy presented his Annual Report. Annual Accts were also presented by the President. They were unanimously approved by the House. Resolutions were passed unanimously demanding increase in FMA, restoration of commuted portion of pension after 12 years, removal of locking period of RELHS etc.

SRIRANGAM (TN): Central Civil Pensioners' Forum – AGM was held on 18.12.11. It was resolved to request the Govt of India – (i) to advise National Anomalies Committee to take decision on all pending issues, (ii) to conduct SCOVA meetings at regular intervals, (iii) to issue orders for increase in FMA, (iv) to drop the proposal for new Health Insurance Scheme and extend the CCS (MA) Rules to all pensioners residing in non-CGHS areas, (v) to recognize Govt Headquarters Hospitals in all districts to function as CGHS for Central Govt pensioners, (vi) to extend full parity to pre-1996 pensioners, (vii) to give fair treatment to all Past Pensioners in fitment formula, (viii) to give effect of all recommendations of the SCPC w.e.f. 01.01.06 and various other welfare measures for pensioners.

TENALI : SCRM Varier Pensioners Assn - The following office - bearers have been elected for 2012-13 :-
President - A Venkataramiah;
Secy - K Chalamaiyah;
Treasurer - L Sankararao

NEW MEMBERS - Annual

A - 1055 R C Goyal	DL - 52	11/12	A - 0276/02 A I Sr Citizen CGPA	Himachal P	02/13
A - 1056 Madan Lal	Bhatinda	11/12	M - 5442/08 B P S	Bhilwara	08/12
A - 1057 K S Bawa	Chandigarh	11/12	M - 1570/12 Pensioner Assn	Kunihar	12/12
A - 1058 R Lal Sharma	DL - 09	11/12	M - 6131/04 R P W A	Machilipatnam	04/12
A - 1059 K L Rao	Vishakapatnam	11/12	M - 3060/12 Pensioner Samaj	Kanpur	12/12
A - 1060 R K Dhir	FBD	11/12	M - 8546/11 CGPA	Eluru	11/12
A - 1061 G Radha Krishnan	Pune	11/12	M - 8781/11 Sr C W Assn	DL-33	11/12
A - 1062 Amrit Singh Gujral	DL - 58	11/12			
A - 1063 B D Singla	Tohana Mandi	11/12	RENEWAL - Annual		
A - 1064 A B Avadhanulu	Vijayawada	11/12	M - 8511 R Perumal	Salem	October 2012
A - 1065 Jai Shri Ram	Tundla	11/12	M - 5422 C S S Sastry	Hayat Nagar	08/12
A - 1066 P Ibopishak Singh	Imphal	11/12	A - 1064 A B Avadhanulu	Vijayawada	12/12
A - 1067 Thounaojam I Singh	Imphal	11/12	A - 0851 Vasantlal Shamjibhai	Rajkot	11/12
A - 1068 Major R L Khosla	Agra	11/12	M - 5675 Baijnath Sharma	Ludhiana	12/13
A - 1069 P Venkataratnam,	Vijayawada	11/12	M - 6327 R Srinivasan	Madurai	01/13
A - 1070 Om Prakash	Bhatinda	11/12	A - 0418 Balraj Singh Pathania	Hamirpur	06/12
A - 1071 P Syamala Rao	Kottavalasa	11/12	A - 0477 D Raja Reddi	Markapur	09/12
A - 1072 Atma Singh Dhaliwal	Rampura	11/12	M - 8556 P S Reddy	Vijayawada	12/12
A - 1073 A S Parihar,	Nagpur	11/12	A - 0225 A Pattabhi	Vijayawada	01/13
A - 1074 R K Agnihotri	Pune	11/12	A - 0389 Cap PBalaramamurthy	Mandalam	06/12
A - 1075 L K Dubey	DL - 25	11/12	M - 1845 K L Rishi	Sherpur	12/12
A - 1076 Amom Illam	Chennai	11/12	A - 1059 K Lakshmana Rao	Vishakapatnam	12/12
A - 1077 Vishwa Nath Bhatia	Panchkula	11/12	A - 0544 S Srinivasan	Chennai	12/12
A - 1078 Y K Uppal	DL - 49	11/12	A - 0719 B S Bhandari	FBD	05/12
A - 1079 Dharm Pal Devgun	DL - 52	11/12	M - 0412 H.T. Dewani	Ahmedabad	12/12
A - 1080 Bipinchandra S Bhatt	Vadodara	11/12	M - 6239 P L Gupta	Madhya P	11/12
A - 1081 C D Hathi	Rajkot	11/12	M - 6829 Rajinder Kumar Rishi	Punjab	01/13
A - 1082 S N Bhardwaj	Gurgaon	11/12	A - 1063 B D Singla	Uttar Pardesh	12/12
A - 1083 Baldev Sahai	Amritsar	11/12	M - 7139 Rajat Bose	Bhopal	12/12
A - 1084 Prakasaraao Chamarty	Kakinada	11/12	M - 6945 G Venkateswara Rao	AP	12/12
			A - 0101 Kishan Singh	Agra	09/13
			M - 6356 J L Nehru	Delhi - 89	02/13
			M - 7140 V D Ahuja	Ghazibabad	12/12
			A - 0788 M R Pruthi	Delhi - 24	09/12
			A - 0204 M W Gidwani	Delhi - 35	12/12
			M - 7532 S. Jayaraman	Banglore	09/12
			M - 7927 Asish Baran Biswas	Kolkata	11/12
			M - 5683 B R Marwah	Jalandhar	12/12
			M - 7090 C B Sharma	Delhi - 34	10/12
			A - 0814 Rajinder Singh Jaiswal	Bathinda	10/12
			A - 0425 Vinod Rai G Shah	Ahmedabad	07/12
			M - 8566 Prakash Garg	Delhi - 78	12/12
			M - 7140 V D Ahuja	Sahibabad	12/12
			M - 7125 M S Nagaraja Rao	Bangalore	12/12
			A - 0784 Brij Bhushan Behl	Faridabad	08/12
			M - 7945 D G Dalal	Indore	12/12
			M - 6554 P K Mitra	Jabalpur	12/12
			A - 0221 R Jagannathan	Jabalpur	01/13
			M - 1599 A R Oberoi	Rewari	01/13
			A - 0182 R Mahalingum	Thanjavur	11/12
			M - 7931 A K Prasad	Amalapuram	12/12
			M - 4504 Bhujbal Singh Pandia	Seoni	12/12
			M - 8103 T S Krishan Prasad	Secunderabad	06/12
			M - 6801 R K Gupta	Udhampur	11/12
			M - 4535 G D Mudgal	Thane (W)	12/ 12
			M - 5647 P Panchapakesan	Tiruchy	11/12

NEW MEMBERS - Biennial

A - 1084 Prakasaraao Chamarty	Kakinada	11/12
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SCPC FUND Donations NOVEMBER, 2011

L - 9308	G M Halvadia	GJ - 240	4500
L - 9074	Hari Gopal Garg	Faridabad	2100
M - 4190	B M Masand	DL - 29	500
L - 2910	Tirath Ram Sharma	LUDRET	500
L - 9228	G S Oberoi	Ahmedabad	500
M - 8238	M K Kapse	Nagpur	450
L - 9275	Pyare Lal Dhami	LDH	200
M - 4220	N Koteswara Rao	AP	200
A - 1058	Ratan Lal Sharma	DL - 09	200
M - 8982 :	S N Karir	NOI	120
M - 1660 :	K L Malik	FDB	100

AFFILIATED ASSOCIATIONS (RENEWAL)

M - 7350/10 CGPF	S'bad	10/13
A - 0814/10 RPWMA	Bathinda	10/12
A - 0087/08 F C I	Vijayawada	08/12
M - 4478/11 Pensioners Samaj	Nasirabad	11/12
A - 0919/12 P & T P W A	Anakapalle	12/12
M - 7622/09 R P F	Rayagada	09/13

RENEWAL

January 2012

M - 8551	P S Deshpande	Bakrol	12/12	M - 5795	Maj. Phool Singh	FBD	01/13
M - 8027	B D Kantharia	Vadodara	12/12	M - 8982	S N Karir	NOIDA	05/12
M - 5701	C S Shrivastava	Khuril	12/12	M - 8992	O P Mehta	Delhi - 96	06/13
M - 7635	S Jagannadha Rao	Vijayawada	01/13	M - 4993	O N Sher	J & K	12/12
M - 4155	M Bhaskar Rao	Secunderabad	12/12	M - 6211	Gian Chand	Ludhiana	10/13
M - 4554	V H Hingorani	Indore	01/13	M - 1660	K L Malik (courier post)	FDB	01/13
M - 5787	J P Soni	Jagdalpur	01/13	M - 8601	M N Chhabra	Delhi - 52	01/13
M - 4184	C R Chatwani	Rajkot	01/13	M - 8516	Jaswant Singh	Delhi - 91	10/12
M - 6262	X D Silva	Ujjain	12/12	M - 7236	Inder Nath Kapoor	Delhi - 15	12/12
M - 7655	A N Chakraborty	Jamtara	02/12	M - 7235	S P Phogat	Hyderabad	12/12
M - 8561	Y Venkateswara Rao	Rajahmundry	12/12	M - 7272	Y V S Sastry	AP	12/12
M - 4603	Niranjan Nath	Siliguri Town	12/12	M - 5686	B R Chugh	Delhi - 09	12/12
M - 5813	D Mohan	Ongole	01/13	A - 0188	M Balasubramanium	Delhi - 91	11/12
M - 7961	Kripal Singh Nigam	Agra	01/13				
M - 7106	Bhagwan Das	Delhi - 35	11/12				
M - 6612	M P Singhal	Sahibabad	01/13				
M - 6584	Doulat Ram Patel	Mandsaur	01/12	A - 0180	K K Bajaj	Delhi - 52	11/13
M - 7187	S Seshadri	Tiruchirapalli	01/13	M - 8541	Prem Sagar	Delhi - 27	11/13
M - 7165	I Venkateswarlu	Bhimavaram	01/13	M - 6606	Kumar Shrivastava	Bettiah	04/13
A - 0275	K V R Murthy	Nagaram	02/13	M - 7598	D D Kantharia	Dahod	11/12
A - 0570	Nyapathy Krishna Rao	Tuni	01/13	A - 0557	P N Sharma	Ferozpur City	12/13
A - 0562	Arvind A Bhavsar	Navsari	12/12	M - 8653	J G Bhatt	Bhavnagar	03/14
A - 0297	Charanjit Singh	Jalandhar Cantt	01/13	A - 0442	V V Pathak	Nagpur	07/12
M - 6833	Krishan Lal Sharma	Mandi	12/12	A - 0792	Hon Sub Maj T Lal (R)	Jalandhar	09/13
M - 7662	G S Ratti	Amritsar	02/13				
M - 4505	Anup Chand Sharma	Malerkotla	12/12				
M - 4964	P P Reddy	Hyderabad	11/13				
M - 8826	B Charan Mustafi	Dinhata	01/13	M - 7915	Fazil Hussain T Jotaji	Rajasthan	11/14
M - 7922	L Yashwant Sant	Nasik	11/12	M - 6800	N D Ichhaporia	Pune	11/14
A - 0498	Prof Dr S B Gupta	Delhi - 16	12/12	A - 1041	D L Vohra	Delhi - 70	10/14
A - 0205	Dr R K Agarwal	Delhi - 32	12/12	M - 8281	R K Gupta	Delhi - 18	12/14
M - 7963	K R Datta	Yamuna Nagar	01/13	A - 1041	D L Vohra	Delhi - 70	10/14
M - 5665	G L Verma	Delhi - 29	12/12	A - 0827	Hira Lal Sahib	Chandigarh	10/14

Biennial

A - 0180	K K Bajaj	Delhi - 52	11/13
M - 8541	Prem Sagar	Delhi - 27	11/13
M - 6606	Kumar Shrivastava	Bettiah	04/13
M - 7598	D D Kantharia	Dahod	11/12
A - 0557	P N Sharma	Ferozpur City	12/13
M - 8653	J G Bhatt	Bhavnagar	03/14
A - 0442	V V Pathak	Nagpur	07/12
A - 0792	Hon Sub Maj T Lal (R)	Jalandhar	09/13

Triennial

M - 7915	Fazil Hussain T Jotaji	Rajasthan	11/14
M - 6800	N D Ichhaporia	Pune	11/14
A - 1041	D L Vohra	Delhi - 70	10/14
M - 8281	R K Gupta	Delhi - 18	12/14
A - 1041	D L Vohra	Delhi - 70	10/14
A - 0827	Hira Lal Sahib	Chandigarh	10/14

to old/sick pensioners of Madhupur Branch and requested the Chief Manager to make suitable arrangements for smooth banking for old/sick/female pensioners.

The Chief Manager in his inaugural address assured all possibilities for rendering better services to the pensioners of Madhupur Branch. Shri S N Thakur, Dy. Manager, gave his valuable suggestions for other banking channels like ATM, Internet Banking etc. Shri Nawlesh Kr Singh, Pension Officer, expressed varying ideas regarding pension rules as specified for pensioners and also the benefits of enjoying pension from SBI, Madhupur Branch. Shri Ramaji Prasad and Shri Ram Krishna both officers of the branch also rendered their valuable views and especially focused on bank's various products.

(Contd on p 27)

BHARAT PENSIONER

MADHUPUR : BHARAT PENSIONER SAMAJ

JOINT OBSERVATION OF WORLD PENSIONERS' DAY ON 18.12.2011 BY BHARAT PENSIONER SAMAJ, MADHUPUR & SBI, MADHUPUR BRANCH

Bharat Pensioner Samaj, Madhupur observed "World Pensioners' Day" under the leadership of KP Ghosh with State Bank of India, Madhupur Branch headed by the Chief Manager Shri Baldeo Jha on 18.12.2011.

Twenty pensioners/family pensioners participated in the above function including the Office bearers of the Bharat Pensioner Samaj. The General Secretary, Bharat Pensioner Samaj in his address opposed the New Pension Scheme as proposed by the Central Government. He discussed inconvenience faced

PENSIONERS DAY - 17.12.2011 : CGPF (AP) GATHERING @ HYDERABAD



Kolavennu (AP) : Retd Employees Assn

The data in respect of late D S Nakara has been translated in Telugu and sent along with Photo to all District Pensioners Assn in A P. My talk in Telegu on late D S Nakara was recorded by AIR Vijayawada on 9.12.2011 and broadcast on 13.12.2011. The Pensioners Assn in A P who celebrated Pensioners' Day in consonance with All India Pensioners Day on 17.12.2011, first garlanded the photo of late D S Nakra and then honoured the Senior Citizens of their units.

P. Srinivasa Rao, Kolavennu

D R FOR PENSIONERS

	June-11	July-11	Aug-11	Sep-11	Oct-11	Nov - 11
All India CPI (IW) Base 2001=100	189	193	194	197	198	199
% age Increase	58.59	59.67	60.82	62.12	63.35	64.56

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

January 2012

web site : www.bharatpensioner.org

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A view of the huge gathering @ 11th Annual Conference AISCCON : Vizag 21/22.11.11



Vizag AISCCON 22.11.11 - Shyam Sunder being presented Memento by Dr S P Kinjawadekar, Ex-Prez AISCCON



Vizag AISCCON 22.11.11 - S C Maheshwari (sitting) with Memento M Somasekhar Rao, Desai & R N Dutta (Standing)

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