

PENSIONERS' CO-ORDINATOR

'For the Elders,

By the Elders'



*Organ of the Co-ordination Committee
of*

CENTRAL GOVERNMENT PENSIONERS ASSOCIATIONS, CHANDIGARH

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PENSIONERS DAY CELEBRATIONS DECEMBER 2011

The Chairman and all members of CCCGPA, Chandigarh extend their felicitations to all Pensioners on the Anniversary of Pensioners Day.

To celebrate the auspicious occasion, a Pensioners Day function will be held

On SATURDAY, the 17th DECEMBER, 2011 from 10.00 a.m. to 1.00 p.m.

At Govt. Museum & Art Gallery Auditorium, Sector 10, Chandigarh

All Pensioners are cordially invited and solicited to grace the occasion

(Harchandan Singh)

Secretary General

(P S Bedi)

Senior Vice Chairman

(Rajpal Sharma)

Chairman

(Light refreshments will be served after the conclusion of the function)

OUR CHAIRMAN

Shri Rajpal Sharma, the present Chairman of the Co-ordination Committee of Central Govt. Pensioners Associations Chandigarh, has been steering the reins of this organization since 2003, initially as its Secretary General and for the last one tenure as its chairman. He has successfully steered its functioning through turbulent times, when its very existence was threatened after the sudden demise of its founder Secretary General, the legendary shri BS Dard.

A short statured robust person with a scientific, mind, having engineering background as a Telecom Engineer, and an agile sportsman, he has worked tirelessly to raise the status of the pensioners. He is a versatile and an energetic functionary, and in spite of his advanced age touching four score years-belies his age-he works tirelessly for the pensioners' fraternity. His robust gait hides his age, and inculcates confidence among his colleagues and associates.



KALEIDOSCOPE

(P.S. Bedi, DIG (Retd.) BSF)

Another significant judgment by Principal Bench of CAT, New Delhi on Pensioner benefits

At a time when Pensioners all over India are preparing to celebrate the pensioner Day to Commemorate the land mark judgment of December, 1982, in the Nakra Case, in the struggle for rightful status for the Pensioners, another significant judgement in the shape of Principal Bench of Central Administrative Tribunal, New Dehli, in OA 655-2010 of 01 November, 2011, has come as a shot in the arm to further boost the morale of the community of aged pensioners of Pre-2006 retirees, This Judgment upholds the claims of Pre-2006 pensioners for modified parity with Post - 2006 retirees. The setting aside the clarificatory govt order of 03 October, 2008 and 14 October, 2008 in connection with the implemenation of the accepted recommendations of 6th CPC by the Cabinet, a big relief to the old pensioners and a step in the right direction in restoring the parity/bridging the gap between past and future retirees. This judgment will affect practically all levels of retirees and benefit their carry - home pension packets, A brief on the judgment with a Table showing the extent of benefits at various levels may be perused in this issue of our magazine.

Significance of Pensioners day

The Pensioners Day is celebrated in the month of December every year to commemorate the landmark judgment of the Supreme Court of India (17 December, 1982) in the case of D S Nakra, having far reaching consequences on the status of pensioners, It revolutionised the concept of pensioners right to pension and governments obligation to provide security in old age to its erstwhile employees, to ensure and escape from undeserved want, to be treated with dignity and courtesy befitting pensioners age as also to enable him to live a life (i) free from want, with decency, independence and self respect, and (ii) at a standard not very much different from his pre-retirement level.

Eviction Notice served by Chandigarh Administration on CGHS

The Chandigarh Administration has revived the eviction notice on CGHS to vacate its premises by December 2011. Consequent to the receipt of this notice, the CGHS Administrative Office located in Sector 34 was shifted to Kendriya Sadan in Sector 9A, Chandigarh when suitable accommodation was provided for this office. However, the Damocles' sword still hangs over the heads of elderly CGHS beneficiaries, in respect of CGHS Wellness Centre, located on the premises of UT poly clinic in Sector 45, creating a fear psychosis among the CGHS beneficiaries, many of whom are chronic patients above 80s. The CCCGPA has made efforts to forestall the eviction orders till a suitable alternative accommodation is provided by the authorities. In our efforts, Shri Pawan Kumar Bansal, Hon'ble Cabinet Minister of Parliamentary Affairs & Water Resources, & Smt. Parneet Kaur, Hon'ble Minister of State & External Affairs, Govt. of India and have also taken up case with Sh. with Sh. K K Sharma, IAS Advisor to the Administrator, UT Chandigarh on behalf of CGHS beneficiaries to put this eviction notice on hold till a suitable alternative accommodation for this dispensary is provided and 'for quick remedial action on the matter to end the uncertainty and anxiety among CGHS patients.

INDEX

1. CGHS Advisory Board proceedings, Govt Orders/Instructions on CGHS & Other Health matters	1 to 13
2. Govt orders concerning Pensions and related issues	13 to 25
3. Gist of the judgment of Principal Bench of CAT, New Delhi & Chart showing likely benefits to pensioners	25 to 28

MINUTES OF THE MEETING OF ADVISORY COMMITTEE CGHS HELD ON 29-10-2011 IN THE CGHE WELLNESS CENTRE NO -1 SECTOR 45, CHANDIGARH (Extracts)

The meeting was attended by the following members :-

- (1) Sh .P.S.Bedi- DIG (Retd) - Sr. Vice Chairman, C.C.C.G.P.A, Chandigarh.
- (2) Sh.M.C Arya, Gen.Secy, Defence Accounts Pensioner Welfare Association, chandigarh
- (3) Sh GS Bhogal, Gen secy, Senior Citizens Forum ,Zirakpur
- (4) Sh D D Sharma, Survey of India, Representative Serving Employees.
- (5) Sh.Anil Duggal, Proprietor Goyal medicos II, Plot No384,Industrial Area Phase II, Chandigarh, (Local chemist)
- (6) Dr Ashwani Kumar Seniaray, Chairperson, Advisory Committee. CMO (NESC), CGHSC1(NFSG) I/c, CGHS WC -1

Welcome Address

Dr. Ashwani Kumar Seniaray, CMO In charge, while welcoming the members of the Advisory Committee, apprised them that empanelment of Fortis Hospital has been implemented w e f 05 Oct, 2011 as a' Super Specialty Hospital covering seven medical procedures / ailments including (I) Cardiology & Cardio-thoracic surgery, (ii) Joint replacement surgery made under orthopaedics(iii) Nephrology &Urology including renal transplantation, Endocrinology, (v) Neurosurgery, (vi) Gastroenterology &GI Surgery incl Liver transplant and (vii) Oncology.

There have been some cases of misuse of CGHS cards and impersonation in some CGHS Centers and strict instructions have been issued by the CGHS HQs to thoroughly verify the CGHS cards and identify the beneficiary before prescribing medicines or issue of medicines by CMOs and other doctors. The CGHS beneficiaries are thus required to bring their CGHS cards specialist prescription in Original every time they visit the CGHS Wellness Centre either for consultation with ,Medical Officers or for collection of L P medicines. The process of issue of Plastic Cards to each member of the beneficiary's family is in an advanced stage on an All India basis, and these Plastic Cards soon be issued to the beneficiaries in Chandigarh also. All CGHS beneficiaries are requested co-operate.

Regarding the notice of eviction of premises by the CGHS Wellness Center Sector 45, a representation is proposed to be addressrd to the Hon ble Administrator, Chandigarh U T to allow the CGHS setup in Sector 45 to continue till a suitable alternative accommodation is provided by the concerned govt authority The CGHS has already vacated the Sector 34 accommodation after the CPWD had provided the suitable alternative accommodation .

MRC status / Pendency of claims :

The medical Reimbursement Bills of the CGHS Pensioner beneficiaries being received at the CGHS Wellness Center , Sector 45, as per check list provided with the MRC form & these are forwarded to the office of Addl. Director CGHS for further processing and payment.

Performance of Local Chemist

There has been no case pf supply of substitute medicines by the chemist. A new contract for supply of local purchase Medicines was finalized. Goyal Medicos II Plot No 384, Industrial Area Phase II, Chandigarh (Ph. : 0172-5014455) has been appointed as L P Medicines Supplier.

Availability of Drugs in the WC :

The supply of drugs and medicine has improved. As per records there are 28 Generic items and 145 proprietary items available in the WC. More drugs from MSD Karnal are expected This will Considerably reduce the dependence on L P.

Amenities for the beneficiaries:

The CMO once again stressed the point that CGHS beneficiaries must thoroughly ensure that the medicines collected by them from the Medicine Dispensing Counter are as per the indent / subscription slip. Any discrepancy must be brought to the notice of concerned CGHS staff immediately . The LP medicines must be collected within a reasonable time .

The members of the Advisory Committee stressed the need to hold quarterly meeting with the additional Director at the earliest to discuss important matters. There has been considerable time gap since the last meeting was held at Additional Director level.

Staff Punctuality & Behavior:

The conduct and behavior of the staff of the Wellness Center has been very good They are courteous and helpful to the senior /aged CGHS beneficiaries. Sh Harish Chander, Male Attendant , who has been adjudged as the best worker for the quarter ending Sept, 2011 was presented Certificate of Excellence' in the presence of the Advisory Commtiiee members and the staff of the Wellness Center.

Grievance Redressal:

The complaint box was opened by Sh.M.C. Arya and one letter was found .This letter had been signed by

10 pensioner beneficiaries. It criticized the decision of the dispensary to give preference to the serving CGHS Card holders over the pensioners in the morning hours labelling it as' disfavour to senior citizens. The members of the advisory Committee felt that such representations is at frivolous exercise as the decision to give weightage to serving card holders from 07.30 am to 09.30 am had been taken after considerable deliberations and with active consultations with the Advisory committee and large no of patients visiting the dispensary and to enable the serving personnel to attend offices in time. Most of the pensioner card holders visit the dispensary after 09.30 a . m.

Minutes Of The Meeting of Advisory Committee held on 24-09-2011 In The CGHS Wellness Centre No-1 Sector 45, Chandigarh (Extracts)**Welcome Address:**

Dr. Ashwani Kumar Seniaray, CMO In charge, while welcoming the members of the Advisory Committee, apprised them regarding the action taken to improve the functionig of the Wellness Center. The Token Display System outside every doctor's room has been established and a fan has also been provided at the Local Purchase 'disbursement area, In response to a Suggestion of a beneficiary two Notice Boards have been erected in the Wellness Center for displaying old Circulars etc (Notice Board No1) and the latest Instrucions/ Circulars etc on the other (Notice Board No 2) Regarding the notice of eviction of premises by the CGHS Wellness Center the case has been referred to Addl. Director CGHS. He also intimated that a team of senior CGHS officers from Delhi (including an architect) had visited Chandigarh recently to inspect the plot in Sector 41-B earmarked for CGHS set up in Chandigarh. There was a case of outbreak of fire due to short circuit in the dispensary on 8th Sept,2011 at 11:30 a.m. Due to the alertness of the staff, timely action was taken to control and extinguish the fire, the CGHS beneficiaries and patients were immediately evacuated to safe place. A Major catastrophe was avoided. Two Fire Extinguishers have been placed in the Wellness Center.

MRC status/ Pendency of claims:

The Medical Reimbursement Bills of the CGHS pensioner beneficiaries are being received at the CGHS Wellness Center, Sector 45. and these are forwarded to the office of Add Director CGHS for further processing .

The case of beneficiary of Defence Accounts who had been charged considerable amount by Mukat Hospital was discussed The details of discussion which took place between the hospital authorities and the CGHS Advisory Committee officers were discussed. Whatever be the contention of the hospital it was felt that the hospital should have given some provisional receipt for the amount collected from the CGHS beneficiary. Add Director CGHS may also be requested to call representative of empanelled hospitals in the bi - monthly meeting to sort out such problems to avoid harassment to CGHS beneficiaries.

Availability of Drugs in the WC:

The supply of drugs and medicines has improved. As per records, there are 23 Generic items and 135 Proprietary items available in the WC. More supplies of drugs from MSD, Karnal are expected. This will considerably reduce the dependence on LP.

Amenities for the beneficiaries:

The CMO once again stressed the point that CGHS beneficiaries must thoroughly ensure that the medicines collected by them from the Medicine Dispensing Counter are as per the indent/ subscription slip. Any discrepancy must be brought to the notice of concerned CGHS staff immediately.

There have been some cases of misuse of CGHS cards (especially, where photocopies are involved) in some CGHS dispensaries. To forestall any incident of this nature, it has become mandatory for the CGHS beneficiaries to bring the original CGHS token card on every visit to the Wellness Centre. Photocopies will not be accepted.

Staff Punctuality & Behavior:

The conduct and behavior of the staff of the Wellness Center has been very good. They are courteous and helpful to the senior/aged CGHS beneficiaries. Sh Harish Chander, Male Attendant of the Dispensary was adjudged as the most dedicated worker for quarter ending Sept, 2011.

Grievance Redressal:

The complaint box was opened by Sh.M.C. Arya and one letter was found.

Sh. Kuldip Singh Virk, 823 Phase 1, Urban Estate, Patiala (CGHS Card P -2363) appreciated the functioning of the Wellness Center.

Ministry of H & F.W. (Dept. of H & F.W.) No. S. 110 30/51/2010-CGHS (P) dated 10-08-2011
CIRCULAR (NO.1/2011)

Subject : Steps to be taken by CMOs In-charge, CGHS Wellness Centres to stop pilferage of medicines - regarding.

(A) Instances of complaints have come to notice regarding pilferage of medicines in CGHS Wellness Centres. In order to check pilferage of medicines, it has been decided that the following steps are

required to be taken by CMOs In -charge of CGHS Wellness Centres:-

- 1) The existing instructions that doctors attending the patients must verify the CGHS plastic cards/ paper cards and the photographs therein before prescribing/ indenting any medicines must be followed strictly. The CMO In-charge will ensure the compliance in this regard.
- 2) The prescriptions brought by the staff of the dispensary Wellness Centre to get the medicines for other than their own and family members will not be entertained by doctors in any circumstances. CMO In-charge will ensure that this instruction is complied by all CMOs/MOs in the dispensary.
- 3) The CMO In-charge will ensure that existing instructions that issue of medicines to the staff with dispensary/ Wellness Centre will be done only with prior approval of CMO In - charge are strictly followed.
- 4) The CMO In-charge has to identify 20-25 rate contract medicines in his/her Wellness Centre which are costly, easily marketable (commonly used) and are consumed in higher quantities. He/she has to personally verify daily the prescription and issue of such medicines by treating doctors. This has to be done daily after dispensary hours. CMO In-charge will personally also verify auto generated indents of rate contract medicines every month and find out if there is any sudden disproportionate rise of consumption of any particular medicine and link it up with the prescription and issue of such medicines for remedial action.
- 5) The CMO In-charge will conduct frequent surprise checks of the medicines stock in general and the identified rate contract medicines in particular and the outcome of such checks be recorded and suitable action taken wherever required.
- 6) Existing instructions are reiterated that the medicine store of the Wellness Centre must be sealed daily in the presence of the CMO In-charge and the seal be checked by him /her when the seal is to be broken to open the store. The CMO In-charge will keep the seal in his/her safe custody. The Store Keeper / Pharmacist must not be allowed to stay back beyond working hours of the wellness centre to work in the store/ counter. In case, it is required to receive the medicine supply etc, then the CMO In -charge should also stay back to get the store sealed in his/her presence. In no circumstance paper seal will be used.
- 7) The CMO In-charge will ensure compliance of the existing instructions that when indented medicines are received from local chemists any single costly medicine (Rs.5000/-) should be marked in that supply voucher and the photocopy of the prescription of such items submitted by the beneficiary kept along with the supply voucher. The CMO In-charge will verify the Bills detection of malpractice, if any.
- 8) NIC will provide an option for the CMO In-charge to monitor records of patients having chronic serious illness (cancer/renal failure etc,) and receiving life saving medicines so that any abnormal pattern of consumption of such medicines can be detected and remedial action taken .
- 9) The CMO In-charge shall not casually entertain any request by the store keeper/pharmacist to modify the balance stock position in his module to correct any so called mistake and should only do so after he/she is fully satisfied regarding any such mistake and record the reasons in remarks column.
- 10) The CMO In-charge will ensure that unauthorized outside persons are not allowed to enter the store/handle any computer/work in any capacity in the Wellness Centre

(B) All CMOs In-Charges are directed to follow these instructions and ensure their strict compliance by treating Medical Officers in Wellness Centres.

(C) All Addl. Directors/Joint Directors are also directed to ensure during their inspections that these instructions are followed in Wellness Centres and non-compliance of these instructions by CMOs In-charge is recorded in their Inspection Reports.

(L.C.Goyal) Additional Secretary & Director General, CGHS

Min of H & F.W. (Dept of H & FW) OM No 11011/23/2009-CGHS D.II/ Hospital Call (part IX) dated 30.09.2011

Subject : Empanelment of private hospitals and Diagnostic Laboratories and Imaging Centres under CGHS - Clarification - regarding rates

With reference to the above mentioned subject the undersigned is directed to draw attention to the CGHS rates notified in 2010/2011 applicable to empanelled hospitals and Diagnostic Laboratories and Imaging Centres in various CGHS cities and to state that in response to the several representations received by this Ministry seeking clarifications regarding CGHS rates applicable, it has now been decided to clarify as under :

1. If CGHS rate is not available for any procedure/investigation/category (say super-specialty) in any CGHS covered city, the CGHS rate notified for such procedure/investigation/category for the nearest

CGHS city or the rate notified under CGHS, Delhi, whichever is lower shall be applicable as CGHS rate for such procedure /investigation/category for that city.

2. Since NABL Accreditation for in-house laboratories of hospitals has been made optional, rates prescribed for NABL Accredited laboratories shall be applicable for the in-house laboratories of hospitals, for the investigations undertaken for in-patients.

3. It has also been clarified that for any day care procedure requiring short admission - a few hours to one day - accommodation charge for one day as per entitlement shall be applicable, provided the patient has been admitted in a room as per his/her entitlement.

The other terms and conditions shall remain unchanged.

Issues with the concurrence of Finance Division, Min of Health & Family Welfare vide Dy No G 1500 dated 27.09.2011.

(Jai Prakash) Under Secretary to Government of India

Always carry your CGHS card to the Dispensary for consultations with doctors or collecting L.P. medicines or at the time of diagnostics tests or admission in empanelled hospitals .

Min. of H & FW OM No. REC-1/2008/JD(GR)/CGHS/CGHS (P) dated 12-09-2011

Empanelment of Exclusive Cancer Hospitals/Units under CGHS

The undersigned is directed to draw attention to the office Memorandum of even number, dated the 23rd June, 2011 and to state that this Ministry has been receiving representations seeking clarification about the rates applicable for treatment of CGHS beneficiaries at Exclusive Cancer Hospitals/Cancer Units empanelled under CGHS. The matter has been examined by this Ministry and it has now been decided to clarify that the rates applicable for Cancer treatment are as per the details given below :

2.1 The duration of treatment for different categories of surgery will be as follows :

Category I 1-2 days Category II 3-5 days

(7-10 days in respect of operations involving Abdominal/thoracic cavity)

Category III, IV & V 14 days

2.2 The surgical procedures are enlisted under Categories I, II, III, IV & V and the list is annexed to this Office Memorandum (at Annexure - I).

2.3 Rates applicable for room rent (Accommodation Charges) for different categories of wards as given below :-

General ward Rs. 1,000 per day

Semi - private ward Rs. 2,000 per day

Private ward Rs. 3,000 per day

CGHS beneficiaries are entitled to facilities of private, semi - private or general ward depending on their basic pay/pension : The entitlement is as follows :-

S. No.	Basic Pay	Entitlement
1.	Up to Rs. 13,950	General Ward
2.	Between Rs. 13,951 and Rs. 19, 530	Semi-Private Ward
3.	Rs. 19,450 and above	Private Ward

For any day care procedure requiring short admission - a few hours to one day - accommodation charge for one day as per entitlement shall be applicable, provided the patient has been admitted in a room as per his/her entitlement.

2.4 The Super-speciality rates of CGHS Delhi for Cancer Radio-therapy and Chemotherapy shall be applicable as CGHS rates for cancer Radiotherapy and Chemotherapy (placed at Annexure - II). In case of Chemotherapy, the rates prescribed are procedural charges only. Room rent, investigations and cost of medicines are reimbursable in addition to the procedural charges.

Chemotherapy medicines shall be procured from CGHS wherever feasible and as per available brand. In case, medicines are supplied by hospital, they shall provide the same on credit basis to pensioners and shall offer a discount of 10% on MRP. The hospital in such cases shall certify that the Chemotherapy medicines have not been supplied by the CGHS.

2.5 Consultation fee shall be as per CGHS rates applicable for NABH accredited hospitals.

2.6 Investigation rates shall be as per CGHS prescribed rates of concerned city :

2.7 Cost of Implants /stents/grafts is reimbursable in addition to package rates as per CGHS ceiling rates

for implants/stents/grafts or as per actual, in case there is no CGHS prescribed ceiling rates.

2.8 The rates applicable for Anaesthesia, Operation Theater and surgery Charges under Categories, I,II,III,IV and V are given below :

Anaesthesiology Charges		Rates in Rs.
Anaesthesia Fees	-	Category I 2,310
Anaesthesia Fees	-	Category II 2,755
Anaesthesia Fees	-	Category III 4,830
Anaesthesia Fees	-	Category IV 5,775
Anaesthesia Fees	-	Category V 6,615

Surgical oncology - Operation Theater (Hospital Service Charges)

Minor OT	-	Surgery Charges 870
Minor OT	-	Drugs/Consumables (Without GA) 325
Minor OT	-	Drugs/Consumables (with GA) 540
Major OT	-	Service Charges-Less than 2 Hrs. 3,465
Major OT	-	Service Charges 2 to 4 Hrs. 5,775
Major OT	-	Service Charges - More than 4 Hrs. 8,455

Surgery Charges

Minor OT - Surgery Charges	870
Category I Surgery	2755
Category II Surgery	6,930
Category III Surgery	9,660
Category IV Surgery	15,095
Category V Surgery	17,325

2.9 The admissible amount for Cancer Surgery shall be calculated as per the formula given below:

'Room rent as applicable+Anaesthesia charges (as per category)+OT charges (as per category)+Surgery charges (as per category) + Investigations at CGHS rates + Cost of Medicines and Surgical Disposables.'

Anaesthesia charges (as per category)+OT charges (as per category)+Surgery charges (as per category) prescribed above are applicable for semi-private ward, If the beneficiary is entitled for general ward, there will be a decrease of 10% in these rates, for private ward entitlement, there will be an increase of 15%.

Other conditions as prescribed in office Memorandum of even number, dated the June 23, 2011 remain unchanged.

A copy of this office Memorandum and rates for exclusive Cancer along with a copy of MOA are place on the internet at <http://msotransparent.nic.in/cghsnew/index.asp>.

Annexure 1

(Rates for Cancer Surgery for exclusive cancer Hospitals, Cancer units)

Annexure - II

(Radiotherapy and chemotherapy rates for exclusive cancer Hospitals/cancer units)

(Details not printed)

Category Of CGHS Empanelled Hospitals

The empanelled Hospitals have been Designated into following categories by the CGHS:

1. General Purpose Hospitals

Hospitals having 100 or more beds with the following specialties: General Medicine, General Surgery, Obstetrics and Gynecology, Pediatrics, Orthopedics (excluding joint Replacement), ICU and Critical Care Units, ENT and Ophthalmology (Dental specialties desirable) and facilities for Radiology and in house diagnostic facilities and Blood Bank.

2. Specialty Hospitals

Hospitals having less than 100 beds, provided they have at least 25 beds earmarked for each specialty with at least 15 additional beds Thus under this category a single specialty hospital would have at least 40 beds A maximum of three specialties is allowed:

- . Cardiology, Cardiovascular and Cardiothoracic surgery
- . Urology- including Dialysis and Lithotripsy
- . arthopedic - Surgery - including arthroscopic surgery and Replacement
- . Endoscopic surgery
- . Neurosurgery

3 Super-specialty Hospitals

Hospitals with 150 or more beds with treatment facilities in at three of the following super specialties in addition to cardiology & Cardio- thoracic Surgery and Specialized Orthopedics Treatment facilities that include joint Replacement surgery.

. Nephrology & Urology including Renal Transplant.

. Endocrinology

. Neurosurgery

. Gastro-entrology & GI- Surgery and Liver Transplant

. Oncology- (Surgery, Chemotherapy & Radiotherapy)

4 Cancer Hospitals having a minimum of 50 beds and all treatment facilities for cancer including radiotherapy (approved by BARC/AERB.)

5 Special Eye Centres**6 Dental Clinics**

(Source: Min. & H & F.W.) O.M.S.-11011/23/2009-CGHS D-I/Hospital Cell (Part VII) dt. 05-10-2010.

Min. of H & F.W. (Dept. of H & FW) O.M. No. S-11011/4/2003-CGHS (P) dt. 19-02-2009.

Subject: Payment / Reimbursement of medical expensess to beneficiaries under CGHS and Central Services (Medical Attendance) Rules. 1944 from two sources -From insurance agencies and from the CGHS or from the Ministry/ Department.

The undersigned is directed to invite reference to the Office Memoranda. of even number dated the 8th January 2004 and 27th February , 2004 vide which beneficiaries under CGHS and Central Services (Medical Attendance) Rules 1944 (who have subscribed to mediclaim policy from an insurance agency) were permitted to claim reimbursement of the medical expenditure from both the sources viz the insurance agency and CGHS and Ministry / Departments (as the case may be) This benefit was subject to the condition that the beneficiary will first claim re-installment from the insurance agency and then from the CGHS or Ministry / Department concerned. The reimbursement from the two sources was, however not to exceed the package rates prescribed under the CGHS for the particular treatment

2 This ministry had received representations from beneficiaries requesting for the removal of the monetary cap mentioned above. The main argument advanced in the representation was that this offered the beneficiary no incentive to subscribe to the mediclaim policy for reimbursement only upto the packages rates as it did not provide them with any additional benefit because they would in any case get the same amount from the CGHS without subscribing to mediclaim policy. Chairman Insurance Regulatory & Development Authority (IRDA) also wrote to Secretary (H&FW) requesting appropriate revisions in CGHS Rules so that any expenditure incurred by policyholder which was inadmissinle as per the CGHS rules but admissible mediclaim insurance policies could be suitably claimed from the insurer.

3 The above have been carefully considered in this Ministry and it has been decided with the approval of the Competent Authority that beneficiaries who have subscribed to Mediclaim Insurance Policies in addition to availing CGHS facilities / Central Services (Medical Attendance) Rules 1944. **may be allowed to claim reimbursement from both the sources subject to the condition that the reimbursement from such sources should not exceed the total expenditure incurred by the beneficiary on the treatment.** The beneficiary will make the first claim to the insurance company and the second claim to the CGHS or the Ministry / Department concerned. The medical claim against the original vouchers /bills would be raised by the beneficiary first on the insurance company which would issue a certificate indicating the amount reimbursed to the Director CGHS or Head of Department of the Ministry / Department concerned . The insurance company concerned will retain the original vouchers/bills in such cases. The beneficiary would then prefer his/her medical claim alongwith photocopies of vouchers/bills duly certified, in ink, alongwith stamp of the insurance company on the reverse of the vouchers/bills to the concerned organization. **Reimbursement from CGHS or other departmental source will be restricted only to the admissible amount as per approved package rates subject to the condition that the total amount reimbursed by the two organization does not exceed the total expenditure incurred by the beneficiary.**

4. These instructions take effect form the date of issue and past cases are not to be re-opened, and supercede earlier instructions on the subject (cited above.)

5. This issues with the concurrence of IFD, Ministry of Health & Family Welfare, vide their, I.D. Note No : 542/AS&FA/2009 dated the 4th February, 2009.

(R.Ravi)
Deputy Secretary to the Government of India)

Min. of H & FW, CGHS (P) O.M. No. S-11011/28/2011-CGHS (P)

Sub.: Demands as raised in the Resolutions/Representations adopted/raised by pensioners Associations - reg

The undersigned is directed to refer to the charter of Demands raised by organizations/pensioners associations on medical facilities for pensioners. In this regard, the comments of this Ministry on the points raised are as follows :-

1. Some of the recent initiatives undertaken by the Government to improve the functioning and performance of CGHS are listed below :

(a) Computerization : To streamline the functioning of CGHS, a massive computerization of CGHS has been taken up in collaboration with National Informatics Centre (NIC) which has resulted in lesser waiting period for beneficiaries at the dispensaries, on-line placement of indents on local chemists, availability of patient profiles, availability of medicines/drugs usage pattern, which will enable the CGHS to prepare a realistic list of formulary drugs, removal of jurisdictional restriction (as regards the dispensary) for the beneficiaries, etc.

(b) Introduction of Plastic Cards : - As part of the computerization process, it has been decided to issue plastic cards individually to each beneficiary of the CGHS. This will help beneficiaries to avail CGHS facility in any CGHS city.

(C) Holding of Claims Adalats : To settle long pending grievances of pensioners. Additional Directors of all Zones in Delhi have been holding claims adalats in each zone in respect of individual pending claims of reimbursement of expenses incurred on treatment. These adalats are also now being held in other CGHS cities.

(d) Local Advisory Committees : Local Advisory Committee meetings are held in each CGHS dispensary on second Saturday of the month, which is attended by the Area Welfare officer appointed by the Department of Personnel & Training, representatives from the pensioners association, local chemist to resolve problems at the dispensary level.

(e) Ministries/Departments have been delegated powers to handle all case of reimbursement claims if no relaxation of rules was involved. The ceiling limit of Financial powers for settlement of Medical Claims by Addl. Directors and Directors have been enhanced to Rs. 5 lacs and Rs. 10 lacs respectively (earlier the limit was Rs. 2 lacs and Rs. 5 lacs). AS & DG, CGHS is empowered with financial powers to settle medical claims involving up to Rs. 25 lacs.

(f) Appoint Agency for payment of hospital bills. Some of the hospitals had complained about delay in settlement by CGHS of hospital bills in connection with the treatment given to pensioner beneficiaries. CGHS has engaged a Bill Clearing Agency (BCA) namely UTI_TSL, to which the hospitals/diagnostic centres in different cities are required to forward their bills electronically followed by the bills being submitted physically. The BCA has been mandated to clear the bills within 10 days of receipt of physical copies of bills. This reform has also been welcomed by the hospitals.

(g) Setting up of a helpline for CGHS beneficiaries to settle their grievance ; Apart from the mechanism of Advisory Committees at the dispensary level, CGHS has also set up a helpline (011-66667777 & 155224) where beneficiaries can register their complaints grievance, which are attended to promptly and can also obtain information about CGHS facilities.

(h) Additional benefits to Pensioner Beneficiaries : (i) Government has now permitted serving employees to apply for CGHS pensioners cards 6 weeks in advance, prior to superannuation.

ii) Treatment facilities for CGHS pensioner beneficiaries residing in non-CGHS covered areas-Pensioner CGHS beneficiaries residing in non CGHS covered areas are now allowed to avail treatment from Govt/ CS (MA) approved/ECHS approved hospitals for hospitalization/follow up treatment.

(With regard to ECHS and RELHS, the matter does not pertain to this Ministry and we have no comments to offer).

2. While Pensioners are not covered under CS (MA) Rules, all the serving central government employees

residing in non-CGHS areas get medical facilities through concerned AMAs appointed by their concerned Department/Ministries. With regard to pooling of AMAs to act as Central Health Agency, it would not be appropriate for AMAs to act as Central Health Agency as private doctors are also appointed as AMAs under CS (MA) Rules. Pensioners residing in non-CGHS areas and have obtained pensioner CGHS cards have been permitted to obtain treatment in Govt. hospitals, hospitals recognized under CS (MA) Rules, 1944 and ECHS approved hospitals.

3. The matter regarding extension of CS (MA) Rules to pensioner was taken up with Ministry of Finance but in view of the huge financial implications, the department of expenditure concluded that it would not be possible to support the proposal for extension of CS (MA) rules to the pensioners.

4. The question of enhancement of Fixed Medical Allowance and evolving a comprehensive medical scheme for Department of Telecom pensioners, the matter does not pertain to this Ministry and we have no comments to offer.

5. On the recommendations of the 6th Central Pay Commission, the introduction of health insurance scheme for Central Government employees and pensioners has been envisaged. The proposed scheme is under consideration in this Ministry and the matter has been discussed in the meetings of the Committee of Secretaries. The scheme is to be implemented after obtaining requisite approvals, including from the planning Commission. & the proposed merger of 19 Postal Dispensaries into CGHS and to enroll the beneficiaries (P&T Pensioners) with that of CGHS in 12 cities where CGHS facilities are presently available, is under consideration in this Ministry in consultation with the Department of Posts. Jai Prakash, under Secretary to the Govt of India.

Ministry of H & FW (Dept of H & FW) O.M. No : Misc. 6024/2007/CGHS(Hq)/CGHS (P) dated March 16, 2011

Subject : Clarification regarding validity of Individual Plastic Cards at all CGHS Wellness Centres in the country.

The undersigned is directed to draw attention to the para E.(6) of Office Memorandum of even number dated 30th December 2009. wherein it was mentioned that after computerization of all CGHS covered cities the plastic Cards will be valid in all CGHS cities in India and there will be no need for obtaining temporary attachment while on a visit to another CGHS City.

2. In response to representations received from CGHS beneficiaries seeking clarifications, it has now been decided to further clarify that :

"Now that computerization of all CGHS covered cities has been completed the plastic Cards are valid in all CGHS cities in India and there is no need for obtaining temporary attachment while on a visit to another CGHS City. Since, the data is available online CGHS beneficiaries are permitted to obtain medicines (including indented medicines) from any Wellness Centre located in the same city where the card is registered or from any Wellness Centre located in any other CGHS city while on a visit (official as well as personal)'

3. The other contents of the office memorandum of even number dated 30th December 2009 remain unchanged.

(R Ravi) Director

While collecting L.P. Medicines always check the medicines for their 'Date of validity' and correctness as per indented medicines. Any discrepancy must be immediately reported to Dispensary staff and CMO Wellness Centre

Min of H & FW, OM No. S-11014/4/2009-CGHS (P) dated 6-5-2011, addressed to Deptt. of Posts. New Delhi

Subject : Minutes of the meeting held on 4-5-2011, regarding merger of 19 P & T Dispensaries in 12 cities with CGHS.

A meeting was held under the chairmanship of Sh. LC Goyal, Additional Secretary & Director General (CGHS), Ministry of Health & Family Welfare, on 4-5-2011, to discuss the modalities of the proposed merger of 19 P & T dispensaries in 12 cities (Guwahati, Ahmedabad, Jammu, Ranchi, Jabalpur, Bhopal, Pune, Shillong, Assam, Bhubaneshwar, Jaipur, Lucknow and Dehradun) with CGHS.

2. The following attended the meeting.

(a) Ministry of health & Family Welfare :

1) Sh. LC Goyal, AS & DG, (CGHS)..... in the chair.	2) Dr. S. Brindha, Director, CGHS.
3) Dr. DK Borah, Addl. DDG (Hqrs), CGHS 23062683.	4) Sh. R. Ravi, Director
5) Sh. Jai Prakash, Under Secy.	

(b) Department of Posts :

- 1) Sh. AK Sharma, Deputy Director General (Estt.)
- (2) Dr. DC Joshi, Deputy Director General (Medical), Lucknow.
- 3) Sh. OP Nagpal, Section Officer (Medical).

3. After brief discussions, the following courses of action were decided.

- i) All posts, furniture, fixtures, buildings will be transferred to the CGHS on a 'as is where is' basis
- ii) City-wise lists of doctors and staff posted in the 12 cities would be prepared.
- iii) Department of Posts will draw up a list of all beneficiaries (serving as well as pensioners) presently being served by the 19 dispensaries in the 12 cities.
- iv) The beneficiaries to be transferred will be required to subscribe as per the current rates of subscriptions. Department of Posts will instate suitable action to intimate the beneficiaries of the proposed merger and the need for subscription to be paid to CGHS as per the current subscription rates.
- v) City-wise lists of furniture and fixtures in the buildings occupied by P & T Dispensaries would be prepared.
- vi) City-wise lists with complete address of the buildings (rented or otherwise), rent being paid would be prepared. This will contain details of landlord the tenure of the rented accommodation on rent covered area plinth area, etc.
- vii) As the doctors working in P & T Dispensaries are all CGHS doctors, their transfer to CGHS would not create any problem.
- viii) Department of Posts will transfer all posts technical and non technical to CGHS and personnel manning technical posts, Persons manning non technical posts would not be transferred to the CGHS and the CGHS will initiate action to fill up the transferred posts as per the policy of the Government. Department of Posts would draw up a list of staff that would be transferred to CGHS for absorption and the staff who would be retained in the Department itself.
- ix) The Seniority of the personnel to be transferred to the CGHS will be decided as per the instructions issued by the Department of Personnel & Training governing such transfers.
- x) It will take time for CGHS to have funds allocated in its budget for accommodating the beneficiaries of P&T dispensaries. Hence it will be necessary for the Department of Posts to commit itself to its budgetary head being utilized by the CGHS to debit expenses in connection with the treatment of the present P & T beneficiaries. Department of Posts will therefore, forward a statement showing city-wise budgetary allocation to these dispensaries towards salaries and allowances, Rents wages to the beneficiaries etc.

So that CGHS can debit to these heads of accounts the expenditure incurred by it towards providing CGHS facility to beneficiaries of P&T dispensaries, and

xi) While the above work is being carried out by the Department of Posts, Additional Director/Joint Director from the concerned CGHS city will also be involved.

4. The Department of Posts will adopt a proactive role in getting the process of transfer proposed Central Government Employees and Pensioner Health Insurance Scheme

Min of H & FW (Dept of H & FW) F. No. 12012/03/2010-CGHS (P) dated 6th June, 2011

Subject : Minutes of the meeting held on 14/7/2010 regarding proposed Central Government Employees and Pensioners Health Insurance Scheme - regarding.

The undersigned is directed to enclose a copy of the Minutes of the meeting of Staff side Members of National Council (JCM) with Joint Secretary (Regulation), Ministry of Health & Family Welfare held on 14/07/2010 regarding proposed Central Government Employees and Pensioners Health Insurance Scheme (CGEPHIS) for information and further necessary action, if any.

Sd-(JAI PRAKASH) Under Secretary to the Govt. of India.

Minutes of the meeting of Staff Side Members of National Council (JCM) with Joint Secretary(Regulation) held on 14/07/2010 at 11.00 AM in the Committee room of Ministry of Health and Family Welfare, Nirman Bhawan, New Delhi on the proposed Health Insurance Scheme for Central Government employees and pensioners.

Shri Vineet Chanwdhry, Joint Secretary (Regulation) M/ Health and Family Welfare held a meeting with staff side members of National Council (JCM) on 14th July. 2010. List of the participants in the meeting is at Annexure.

At the outset, Chairman welcomed the Staff side members of National Council (JCM) to the meeting to discuss the proposed Central Government Employees & Pensioners Health Insurance Scheme (CGEPHIS), to be rolled out in compliance of the recommendation of Sixth Central Pay Commission and to directions of Committee of Secretaries (COS). He informed the members about the salient features of the Scheme which had already been circulated, and said that :

* The proposed scheme shall be compulsory for new appointees and new retirees and would be voluntary for existing pensioners and employees.

* Government may bear upto 75% of the insurance premium share as a subsidy depending upon the eligible categories of the employee. The remaining portion of the premium will be borne by the members as is being done for CGHS.

* Scheme will have no age limit, therefore members of any age can join the scheme.

* All pre existing diseases will be covered from day one.

* He further stated that OPD benefit is not available under the Insurance scheme due to various constraints, however, free OPD consultation will be provided by the networked hospitals and also they will charge the discounted CGHS rates for diagnostic procedures if prescribed during OPD consultation. However, cost of medicines will not be covered in such cases.

* The scheme will operate on cashless basis on the lines of existing CGHS packages for the treatment taken in the networked hospitals by pensioners beneficiaries and no money is to be paid by the members to the hospitals.

* The 'family under CGEPHIS has been defined as self, spouse two dependent children and two dependent parents. Dependency criteria will remain same as applicable under CGHS. For including an additional member as a beneficiary under the scheme, the beneficiary would have to bear the entire premium on the additional member without it being subsidized by the Government.

* The Insurance cover for the family will be Rs. 5 lakh and it will operate on family floater basis, In addition to this, a provision has also been made to create a corporate buffer of Rs. 25 Crore to take care of eventualities in cases where the above limit is exhausted fully and the member/beneficiary is still undergoing treatment. In other words, although a monetary limit of Rs 5 Lakh has been kept as insurance cover for the family but it is only to decide the insurance premium with the Insurer, In fact, the members will enjoy an unlimited cover for their medical treatment under this health Insurance Scheme too. Anything over and above Rs. 5 lakh will be borne by the Government.

* Pre and post hospitalization benefits would also be available to the members.

* Insurance premium to be paid would be deducted from the salary of the serving employees and pensioners would authorize their banks to deduct the applicable premium.

* There will be a provision in the scheme for the beneficiaries to opt out of the scheme after three years.

Shri V.P. Singh, Deputy Secretary (Medical services) informed the members that the Ministry conducted a 'Demand Survey' and gave wide publicity through newspaper advertisements all over India and invited response from the target population i.e., employees and pensioners who are willing to join the scheme when it becomes operational. It was hosted on the website of the Ministry and CGHS website and willingness was invited through email too. The response have been quite encouraging and around 16,000 responses have been received which are being compiled for analysis, Majority of the response were from Non CGHS area and people have shown their willingness to join the scheme. The staff side requested that the outcome of the 'Demand Survey' may also be shared with them on its completion, which was agreed to.

He also informed that as per the information made available by IRDA, 97% of the claims settled by the Insurance companies involved amount of less than Rs 3 lakh annually, only 0.35% of the claims were for amount exceeding Rs. 5 lakh annually, the balance falling between the Rs 3 to 5 lakh. Hence the proposed insurance cover of Rs 5 lakh would be adequate for the beneficiaries.

Dr. S.P. Goswamy, National Consultant (Health Insurance), Ministry of Health and Family Welfare informed the members that most of the benefits available under CGHS have been made a part of the CGEPHIS. The CGEPHIS is almost a replica of CGHS. Most of the defined daycare procedure which are covered in CGHS under OPD have been made part of the scheme. Further, in such cases where patients require hospitalization, but the condition of the patient is such that he cannot be shifted to hospital or bed is not available, CGEPHIS shall provide for such medical treatment under domiciliary hospitalization, These cases are part of OPD in CGHS.

Chairman further informed the staff side that all possible efforts have been made to make the scheme suitable for the employees and pensioners retaining in it all the important features of CGHS and CS (MA) rules, 1944, so that it attracts the target group and provide a freedom of choice in the hands of employees and pensioners, to select the best suitable scheme for them. He sought the views of the staff side members of JCM on the Scheme.

Opening the discussion from the Staff Side, Shri S.K. Vyas Member (Staff side) JCM informed the meeting of their collective view on the scheme and stated that they have been opposing the Health Insurance Scheme all along and they still hold the view that CS (MA) Rules, 1944 is more suitable and it may be extended to all non CGHS areas and should provide cover to the pensioners who have been deprived of this medical facility since long. He further opined that the proposed scheme will also deprive the existing benefits available to the employees and pensioners viz. OPD facilities, coverage to all dependent family members etc. Extension of CS(MA) Rules, 1944 to all pensioners living in Non CGHS areas is their long pending demand. The staff side unanimously stated that if the Government has already made up its mind to introduce Insurance Scheme, it should be implemented with the following points given due consideration before introduction of the scheme, so that it attracts the prospective members to

join the scheme :

- * the Scheme should not be made compulsory for the future employees and pensioners. A voluntary option for joining the scheme must be given to all future employees and pensioners. The choice must be left to them. Especially the future retirees should not be deprived of the CGHS benefits that they have been availing during their service period as per the present scheme.
- * All eligible dependent members of the family may be allowed to join the scheme without any additional financial burden on members. This is being done in the existing CGHS and no financial burden is being imposed on members. Whatever the liability of premium for additional members is worked out; the same may be borne by government.
- * As the OPD consultation will be free in networked hospital, the cost of medicines on the prevailing guidelines of the CGHS maybe reimbursed to the members. Else, an amount to Rs. 1000+DA per month as fixed Medical Allowance (FMA) be paid to them on the analogy of the Transport Allowance. The revise amount of Rs. 300/- per month as FMA is inadequate, considering the ever increasing cost of the medical treatment under the present inflationary conditions.

* The annual contribution to be made by the employees as his share of the Insurance premium for the Health Insurance policy should not in any case be more than the CGHS contribution applicable for him.

* Life time contribution in respect of insurance premium may be taken from the pensioners as per the present CGHS provisions (for ten years for life time benefit) and rest may be borne by the government.

Staff side raised the point about the implementation process of the scheme and enquired about the number of Insurance companies that may be involved in this scheme, as insurers to cover the entire country. Chairman informed the members that it will depend upon the future scenario as it emerges in due course.

Shri S.K. Vyas reiterated his opinion that the extension of CS (MA) Rules, 1944, to the pensioners living in non CGHS areas would be more economical and cost effective way of addressing their health related issues in companion to the proposed Health Insurance Scheme (CGEPHIS).

Shri C. Srikumar raised the issue of revision of Fixed Medical Allowance (FMA) to those employees who are posted in remote areas where AMA is not available. Since the Government has already issued order for revising the FMA for pensioners, necessary order for serving employees may also be issued.

Chairman assured the Staff Side members of the National Council (JCM) that the Ministry will look into the points raised by them seriously and the concerns expressed by them and suggestions made by them will be given due consideration while finalizing the Scheme.

MEETING OF PENSIONERS ASSOCIATION REPRESENTATIVES WITH ADDITIONAL DIRECTOR CGHS. CHANDIGARH - 04, NOV. 2011
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A meeting of Pensioners Associations representatives was held on 4th Nov 2011 with the Additional Director CGHS at his office in Kendriya Sadan, Sector 9, Chandigarh. Dr SC Anand, Addl Director CGHS presided.

The Additional Director CGHS provided a list of empaneled Private hospital and Diagnostic Centers for CGHS beneficiaries. He also intimated that (i) those CGHS pensioner beneficiaries who are residing in Non-CGHS areas can get the indoor treatment from hospitals empanelled under ECHS provided the instructions contained in Ministry's O M are fulfilled (ii) as per govt orders, now the reimbursement of medical expenses can be claimed from two sources i.e. one from CGHS and other from Insurance Company subject to certain conditions contained in the Ministry's OM.

The Additional Director also informed that CGHS Chandigarh has received an eviction notice from UT,

Chandigarh Administration Health Dept to vacate by Dec, 2011, the premises occupied by CGHS Wellness Center, Sector 45, Chandigarh. He also informed the Pensioners Associations regarding allotment of land measuring 4.4 Kanals in Sector 41B, Chandigarh by the UT Chandigarh Administration for CGHS Chandigarh.

The Pensioners raised the point regarding huge rush of patients at the CGHS dispensary and requested the Additional Director CGHS to take up case for an additional dispensary at Puncikula. The CMO Dr Ashwani Kumar, I/C CGHS Wellness Center confirmed that average daily OPD attendance in the dispensary was more than 350 patients.

SCOVA & PENSIONARY MATTERS**Minutes of the 20th meeting of Standing Committee of Voluntary Agencies (SCOVA) held on 21.9.2011 under the Chairmanship of Secretary (P&PW) in Conference Room, North Block, New Delhi (Extracts)**

The 20th meeting of the Standing Committee of Voluntary Agencies (SCOVA) was presided over by Secretary (P&PW) as Hon'ble MOS (PP), Chairman of SCOVA, was pre-occupied with some other important Government assignment.

2. The list of participants is at Annexure - I (Not printed)
3. At the outset Secretary (P&PW) welcomed the members of SCOVA and representatives of the Ministries and the Department and mentioned that the Department has fulfilled the promise in convening the 20th meeting SCOVA at least once in a year. Secretary (P&PW) also mentioned that in the next reconstitution of SCOVA, Ministry of Health & Family welfare would also be included as its official member.
4. Secretary (P&PW) informed the members that number of clarifications had been issued in the field of Family Pension since last 19th SCOVA meeting which will definitely help the pensioner/family pensioner especially divorced/unmarried daughters, dependent parents, dependent disabled siblings in getting pension. He also informed that Dept. has issued the necessary notification on the amendment of CCS (Pension) Rules, amendment of CCS (Commutation of Pension) Rules and CCS (Extraordinary Pension) by incorporating the various decision taken in the matter mater from time to time. The members were further informed about the release of Brochure on "Retirement benefits to Central Government Pensioners and Compendium of instructions on retirement benefits during 2009 by the Department. He also reiterated that Pensioners' Portal Website is being constantly updated to fulfil the needs of the pensioners.
5. Secretary (P&PW) pointed out that Pensioner Associations have been a major source of support for DOP&PW and they have been associated with DOP&PW in spreading awareness regarding pensioners; welfare programmes and educating the rights of the pensioners including responsibilities
6. Shri Umraomal Purohit, Member, SCOVA thanked the Secretary (P&PW). He however mentioned that frequency of the SCOVA meeting may be increased as the number of pensioners have increased. He also felt that after 6th Pay Commission, issues to be discussed have increased and one meeting in a year is not adequate to address all problems. He further stressed that meeting should be for a full day starting in the first half as the number of issues involving the pensioners need to be discussed in detail.

a. Action Taken Repot (ATR) on the points raised in the 19th meeting of SCOVA (Annexure-I)

9.1 Issue of corrigendum PPO for Pre-2006 retirees and also to communicate the amount of pension as well as Family Pension to be revised consequent to the 6th pay Commission to Pre 1-1-2006 pensioners, (Refer para 6.1 & 6.2 of ATR)

Secretary (P&PW) informed the members regarding the steps taken by the Department in this regard. However, he expressed his concern over the pace of the revision. Shri Pruhit at this point expressed his

concern over the slow pace of revision and requested the Secretary (Pension) to intervene in the matter further and asked the various Ministries/Department to fix a definite time line for the same as otherwise the process of revision may be further delayed. In case, required, additional manpower may be requisitioned by the Ministries/Departments. Thereafter, Ministries indicated their status of revision as under :

- i) Department of Posts informed that 80% work has been done. Out of the total Number of 226000 PPOs, 186000 PPOs have been revised.
- ii) Department of Telecom informed that they could not compile data for the pensioners/family Pensioner of the whole country.
- iii) Ministry of Railway informed that they have given 30.9.2011 as target date for the compilation of the work.
- iv) CPAO has indicated that out of 645175 cases of pre 2006 pensioners/family pensioner revised PPOs in respect of 75594 cases have been issued.
- v) Ministry of Defence informed that CGDA was monitoring the work. They have to cater to the requirement of 22-23 lakh pensioners. The representative of the Ministry of Defence was asked to make the latest data available.

9.2 Expediting cases of sanction of secondary family pension with monitoring mechanism at various levels. (Para 6.3 of ATR)

Necessary clarifications have since been issued on 1.4.11, 28.4.11, 3.8.2011 and 2.9.2011 Rule 54 of CCS (Pension) Rules, 1972 also stands amended accordingly. The members felt that checklist of all documents required may be issued so that different ministries do not have different approach. It was agreed that a list of documents to be submitted alongwith the details of family or application for grant of family pension to other than spouse will be made available at the website of the Department. It is provided in this Department's OM 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 OM dated 21.7.1999 to all member Associations as demanded by them.

9.3 Same fitment benefit to pre-2006 pensioners as recommended and implemented in respect of serving employees by the VI CPC. Parity between past and Future pensioners.

Stepping up of Pension and Family Pension to 50% and 30% respectively. Extension of new benefits granted to the past pensioners (Para 6.4 to 6.7 of ATR)

Representative from DoPT informed that the Second Meeting of the National Anomalies Committee (NAC) was held on 15.2.11 but these issues were not discussed in the meeting. It was further informed that all pending issues including those related to pension matters would be discussed in the next meeting of the NAC, which is likely to be held sometime in October, 2011.

On the question of constitution of another Anomaly Committee for resolving anomalies for group A and B officers, DoPT informed that this was not a feasible option and that such issues can be taken up by the concerned Department with the Department of Expenditure for resolution.

9.5 A suitable alternative to merger of DR after it reaches 50% in view of VI CPC recommendation against 50% DA/DR merger benefit to ensure revision at reasonable intervals. (Para 6.9 of ATR)

Representatives from Department of Expenditure mentioned that there is 100% neutralization of Dearness Allowance/Dearness pay against the rise in price index. It is precisely for this reason that 6th CPC recommended against merger of DA/DR with Basic Pay/Basic Pension at any stage. Shri Purohit mentioned that in the case of serving employees, they get increase in other allowances corresponding to the rise in price index. However, the Commission failed to recommend any increase in the case of pensioners, On this, Secretary (Pension) mentioned that in the case of serving employees also, since the rise in price index is 100% neutralized by increase in DA, no recommendation for any increase in pay at

any stage has been made by 6th CPC It is only in the case of other allowances of serving employees which are not regularly increased corresponding to the rise in price index, that a separate recommendation was made by the Commission for increase in those allowances @ 25% after the rate of DA crosses the mark of 50%. Since these allowances are not applicable in the case of pensioners the question of applicability of this particular recommendation to the pensioner would not arise. Secretary (Pension), however, mentioned that if the Pensioners Associations come up with any proposal as an alternative to the merger of DR with pension, the same could be examined in consultation with Ministry of Finance.

9.6 Appointment of 7th Central Pay Commission, HRA & Transport Allowance, Children's educational allowance and Hostel Subsidy, Festival Advance (Para 6.10 of ATR)

No action is required hence, the item is closed.

9.7 Restoration of commuted pension after 12 years. (Para 6.11 of ATR)

It was informed that this issue is under examination in the National Anomaly Committee. Secretary (Pension) however intimated that if the Pensioners Associations come up with any fresh proposal, the same would be considered on merit.

9.8 Revision of Ex-gratia rate in respect of pre-1986 CPF/SRPF retirees and their families. (Para 6.12 (a) to (c) of ATR)

(a) : Revision of Ex-gratia amount.

(b) & (c) : DR and FMA to ex-gratia beneficiaries :

It was informed that the proposal for increasing the ex-gratia for CPF pensioners so as to bring them at par with SRPF beneficiaries is under consideration at a very advanced stage.

9.9 Ex-gratia amount to be raised for CPF/SRPF retirees. (Para 6.13 (a) to (C) of ATR)

(a) : Ex-gratia to CPF/SRPF retirees :

(b) : Uniform rates of DR :

(c) : Ex-gratia to those who voluntarily retired after 20 years of services :

Thought the matter is under the consideration of the National Council, Cabinet Secretariat, it was agreed that ex-gratia to those who were retired on medial invalidation may be examined again.

9.10 Ex-gratia should not be less than minimum pension and the same should be effective from 01/01/06. (Para 6.14 of ATR)

It was decide that after the CPF beneficiaries are brought at the existing level of SRPF beneficiaries, the Department will consult pensioner associations on the proposal for revision of ex-gratia to CPF and SRPF beneficiaries.

9.11 Extension of secondary family pension to dependant widowed daughter in-law. 9 (Para 6.15 of ATR)

Though already rejected, it was felt that in case a proposal is received the same would be examined.

9.12 Extension of benefit of enhanced family pension for 10 years even in cases of death after retirement. (Para 6.16 of ATR)

In view of the refusal of Department of Expenditure, the matter now stands closed.

9.13 Fixed Medical Allowance to be enhanced to Rs. 1.000/- p.m. w.e.f. 01/01/06 (Para 6.17 of ATR)

SCOVA members were informed that the Department had taken up this issue with Ministry of Health & Family Welfare in view of the decision during the meeting with the representatives of staff side (JCM) on pensionary matters held on 18.5.2011 Department of Pension and Pensioners Welfare is actively pursuing this issue.

9.14 Implementation of Web Based Pensioners Portal.**a) Online Grievance redressal system :**

The members of the SCOVA stated that the grievances registered by the various Pensioners' Associations through the Pensioners Portal Website of this Department are pending as the ministries/department/organizations concerned are not taking necessary action to dispose of the same. The Department informed the Associations that review meetings are now being conducted under the Chairmanship of secretary (Pension) and things are expected to improve in the coming months. It is a continuous action.

b) Grant in aid to pensioners Associations to cover 'Rent for office accommodation :

The same is included in the proposal for extension of the plan scheme in the 12th plan. This item may thus be closed.

9.15 The implementation of orders dated 01.09.2008 read with the orders dated 14.10.08 is not correct for fixation of pension. (Para 6.19 of ATR)

Para 9.3 of minutes may be referred.

9.16 The orders of Ministry of Health reiterating that all the pensioners are at liberty to opt themselves with any of the nearest CGHS hospital/dispensary may be widely circulated. Arbitrary orders dated 01/08/1996 and 01/09/1996 issued by Ministry of Health and Director of CGHS may be withdrawn and the benefits of CGHS facilities be allowed to the pensioners of Department of Telecom as specially provided in the order of the Department of Personnel and Pension (Para 6.20 & 6.21 of ATR)

Representatives of M/O H & FW told that merger of 19 P&T dispensaries in 12 cities is under active consideration

9.19 (i) The existing Pensioners of Department of Posts and Telecom covered by P&T Dispensaries are neither considered for treatment of hospitalization facilities nor for Fixed Medical Allowance. (Para 6.24 (I) of ATR)

As per the comments mentioned by the Department of Posts in the agenda, further action in the matter is to be taken by M/o H&FW.

(ii) Pensioners falling within the limit of P & T Dispensaries/CGHS Hospitals may be allowed to opt for P&T Dispensaries or drawal of Fixed Medical Allowance. (Para 6.24 (ii) of ATR)

It is stated that the P&T pensioners residing within the jurisdiction of P&T Dispensary are eligible for OPD facilities and those residing beyond the jurisdiction of P&T Dispensary can opt for FMA. only those Government Pensioners residing in areas not covered under P&T Dispensary can be considered for Fixed Medical Allowance.

10. Agenda items for 20th SCOVA meeting (Annexure-II)**10.1 Withdraw new pension scheme as also the PFRDA bill from the Parliament.**

Secretary (Pension and AR&PG) explained the contours of the New Pension Scheme which has been introduced w.e.f. 1.1.2004 for Government employees appointed on or after 2004 to a notification dated 23.12.2003 of Ministry of Finance, Department of Economic Affairs. The PFRDA bill has been introduced in Parliament to establish an authority to promote old age security to all citizens in the country. The NPS Scheme has been extended to the general public w.e.f. 1.5.2009.

The staff-side expressed their reservation on the new Pension Scheme. In their view, the NPS is heavily dependent on the stock market and there is no minimum guaranteed return to the subscriber. The staff-side sought to know whether the Scheme was legally valid as a PFRDA bill was yet to be passed by the Parliament. They also mentioned that there was no sound mechanism to communicate the details of the NPS accounts/wealth to the subscribers.

The staff-side enquired about the role of Department of Pension and PW in implementation of Scheme. It was informed that while the responsibility in respect of NPS continues to remain with Ministry of Finance (Department of Financial Services) Department of Pension and PW has recently been asked to take action to frame rules regulating NPS in respect of Government employees. This matter is under examination in consultation with Ministry of Law to decide the exact scope of the proposed rules in order to ensure that the proposed rules are within the four corners of PFRDA bill and the NPS Scheme notified by the Ministry of Finance in December, 2003.

Secretary (Pension, AR & PG) assured the Staff-side that their concern in regard to NPS Scheme will be conveyed to the Department of Financial Services.

10.3 Revision of Pension/Family Pension Vth CPC :

Department of Pension & PW agreed to issue instructions to allow revision of pension w.e.f. 1.1.1996 in respect of any pre-1996 pensioner/family pensioner who applies for revision of pension in terms of Department of Pension & PW's O.M. No. 45/10/98-P&PW(A) dated 17.12.1998, without insisting on the deadline earlier prescribed.

10.4. 4% increase for every year beyond 80 years

It was informed that there was no justification for considering any enhancement in this benefit, Item is closed.

10.5 Quantum of Pension

It was informed that the 6th Central Pay Commission did not recommend any change in the present rates of pension. The pension rules have been liberalized after 6th CPC in as much as a Government servant retiring with 10 years of service is now entitled to pension @ 50% of his last pay. There is no justification for any further increase in the quantum of Pension. Hence, the item is closed.

10.6 Revision of income criteria/eligibility of divorced/widowed daughter grant of family pension.

A proposal in this regard had been referred to Ministry of Finance, Department of Expenditure for consideration. Department of Expenditure did not concur with this Department relief, more and more families would become eligible for family pension. As the item is in National Anomaly Committee, it was agreed to treat it as closed.

10.9 Grant in Aid to Pensioners Association (AFA)

Proposal put up for examination, Necessary review meetings are being conducted by the Department and will continue to do so in future. This will definitely reduce the number of pending grievances.

10.10 Fixed Medical Allowance**(i) to be enhanced to Rs. 1000/ per month w.e.f. 1.1.2006.**

Item has already been discussed in para 9.13 of ATR.

(ii) to pensioner residing beyond 2.5 Kms. from dispensary.

It was informed that jurisdiction of a dispensary is decided by its admin. authorities, Department of Pension and Pensioners' Welfare instruction allow Fixed Medical Allowance to pensioners residing outside the jurisdiction of dispensary.

Ministry of Railways explained that the 2.5 Km, limit is laid down by decision of courts. The members thereafter raised specific issue of RELHS. It was decided that the Ministry of Railways may in consultation with the members resolve the issue.

10.11 Medical facilities for pensioners**(i) indoor treatment to non-CGHS member pensioners**

Representative of Ministry of Health & Family Welfare informed that the government is under process of formulating a health insurance Scheme whereby such pensioners would be extended the in-door treatment facility. Hence it is closed.

(ii) Entitlement under CGHS for wards etc. - definition of pay

Representative of Ministry of Health & Family Welfare informed that the definition of pay is a subject of Department of Personnel and Training. Hence it is closed.

(iii) to increase number of CGHS dispensary/empanelled hospitals

The representative of Ministry of Health & Family Welfare informed that the proposed merger of 19 P&T dispensaries would to some extent resolve the issue. Due to resource constraints further increase of CGHS dispensaries is not feasible. The Ministry of Health & Family Welfare has been actively considering empanelment of Pvt. Hospitals, Hence it is closed.

10.12 Fixation of Revised Pension (1/3 rd of commuted portion of pension) in respect of past pensioners may be by multiplying it by a factor of 2.26

The members were informed that the method of calculation of 1/3rd restorable pension was devised and ordered by Andhra Pradesh High Court in its Judgment dated 24.12.03 in Writ Petition No. 8532 and the government has implemented the same through OM dated 6.9.2007 quoting the relevant portion of the judgment. The formula for arriving at 1/3rd restorable pension for revision of pension after 6th Central Pay Commission in the OM dated 15.9.2008 is on the same lines which the Hon'ble Court has prescribed. Hence it is closed.

10.13 CSD canteen facility to defence civilian pensioners

It was decided that the matter need to be reviewed by Ministry of Defence.

10.14 Implementation of the Govt Decision on the recommendations of the cabinet Secretary's Committee-Revision of PBOR pension to pre-2006 retirees :

MoD informed that the issue is under active consideration and orders are likely to be issued shortly to resolve this issue.

10.15 Extension of benefits of modified parity to pre-2006 retiree defence officers :

MoD informed that their proposal in this regard has been rejected by the Ministry of Finance (Department of Expenditure) as they are not as per recommendation of 6th CPC. Hence, the item is closed.

10.16 Anomaly in fixation of pension to DoT employees absorbed in BSNL, who retired between 1-10-2000 and 31.7.2001.

Order is to be issued.

10.17 Grant of concessional telephone facilities to retired P&T employees.

The matter is under consideration.

10.18 Payment of pension to postal retirees through banks

Proposal has been sent to the Controller General of Accounts.

10.19 Revision of pension of pre 1996 Railway pensioners

It was informed that some pensioners associations have raised this issue in their representation and the Railway Board has clarified their stand in this regard. The clarifications/advice sought from DoP&PW has also been provided to Railway Board. Since the matter involved interpretation of the Government orders for revision of pension in respect of a particular category of posts (e.g. Head clerk) in the Railways, it was beyond the scope of SCOVa to resolve this issue, Railway Board was advised to sort out this matter after hearing the representatives of the pensioners associations.

Minutes of the Advisory committee meeting for Web-Based Pensioners Portal Held On 05.09.11 under the Chairmanship of Secretary (Pension AR&PG).

(Min of P.P.G& P(Deputy of P & PW) O.M. No. 41-30/2011. P & PW (C) dated 21-09-2011)

A meeting of the Advisory Committee for web-based Pensioners Portal under the chairmanship of

Secretary (P,AR& PG) in Lok Nayak Bhawan, New Delhi to seek the advice/suggestions for fine tuning the work of the portal during the next plan period (2012-17), based on the experience gathered in the past and suggestions / requirements put forth by the pensioners.

A list of participants is annexed

Secretary (Pension, AR & PG) welcomed the participants and initiated the discussion by apprising them of the purpose of convening this meeting. He apprised the participants of the action taken on the decisions of Advisory Committee Meeting held on 19.07.10.

During the meeting the following issues were discussed by the members of Advisory Committee.

1. The members of Advisory Committee suggested that the components like rent for hiring of accommodation and remuneration for Data Entry Operator should be included in the Plan proposal for the 12th plan.

2. Concerned Departments /authorities as well as banks/post office may be advised to provide all co-operation to the representatives of identified Pensioners Associations for redressal of pensioner grievances.

3. List of invalid characters need to be displayed at suitable location in Grievance Registration Format and the limit of the character for recording various details needs to be increased. It was also suggested to make available the final status of the grievance on the portal. The Department clarified that final stats is already available in the application.

4. The grants were given to the 27 pensioners associations during 2007-08 and 2008-09. Secretary (Pension, AR & PW) expressed his concern about that 10 associations who have still not utilized the amount and have not given the utilization certificate and other required documents. The Audit has also adversely commented upon these Associations. It was decided that they should be warned in strict terms to either utilise & send us UCs return back the grant with interest.

After the detailed discussions the following decisions were taken :-

1. The scheme of Pensioners Portal needs to be continued during the 12th Plan period (2012-17). As regards components of activities for which Grant in Aid is given to Pensioners Associations, provisions for subsidy towards charges on rent of office premises and remuneration of Data Entry Operator should be considered. A few awareness cum training programmes for the members/pensioners of pensioners Association also need to be conducted.

2. There is need to allow the flexibility of expenditure on individual components within the overall sanctioned grant-in-aid.

3. Further grants should be given to only those pensioners associations who are functional.

4. For Pensioners' Portal, Department of Defence and Ministry of Railways need to provide link for viewing the status of PPO from their website.

5. To write letter to the Nodal officers of the Ministries/Departments to extend necessary cooperation to the office bearers of identified pensioners associations in the matter of redressal of pensioners grievances.

6. At present, the redressal of grievances of pensioners is taking unduly long time. Ministries/Departments should fix a time line for redressal of grievances. In this regard guidelines issued by DARPG may be followed and may also be displayed in the portal.

7. FAQs to be constantly monitored.

8. For Bank related grievances, DOP&PW may examine the feasibility of directly forwarding the same to the banks to avoid delays in grievance redressal.

9. For the Ministry of Railways, the representative from the Ministry was asked to provide a separate helpline for pensioners as was available earlier.

10. It was also decided that the criteria for selection of Pensioners Association may be made available in the website so that more pensioners Associations may be encouraged to apply.

List of Participants in the Advisory Committee meeting Held No. 05.09.11

1. Shri R.C. Mishra, Secretary (Pension, AR & PG) In chair
2. Smt. Tripti P. Ghosh, Director, D/o P&PW
3. Shri K.K. Mittal, Director, D/o P & PW
4. Shri R.P. Nath, Joint Secretary, M/o Home Affairs
5. Shri Nikhil Kumar Jain, Ex. Director, M/o Railways
6. Shri S.P. Singh, Director (Estd.) D/o Telecommunication
7. Shri V.P. Singh DDG (Estd.) D/o Posts
8. Shri P. Ahilan, ADG (Estd.) D/o posts
9. Dr. D.K. Tyagi, Director (Pension), M/o Defence
10. Ms. Vineeta Dixit, Principal Consultant, NeGP, D/o Information Technology.

NIC

1. Dr. V.V.S. Rao, DDG
2. Shri S.N. Sowpari Sr. Technical Director
3. Shri C.K. Vij, Technical Director
4. Shri Anil Bansal, SSA

Pensioners Associations

1. Shri Shyam Sunder, Bharat Pensioners Samaj, New Delhi
2. Shri S.C., Maheshwari, Retired Railway Employee Welfare Association, Gurgaon
3. Shri R.L. Bhattacharya, National Coordination Committee of Pensioners Association, New Delhi.
4. Col. (Retd.) K.S. Yadav, Indian Ex-Services League, New Delhi
5. Capt. Ratan Singh, Indian Ex-Services League, New Delhi

Ministry of P.P.G & P (Dept of P&PW) Om No 1/17/2011-P&PW (E) dated 14-09-2011

Sub. : Grant of family pension to the eligible member of the family of a pensioner - regarding.

The undersigned is directed to refer to this Department's earlier office memoranda No. 1/17/86 P&PW (E), dated 29th August, 1986, 25th January, 1991 and 18th February, 1993 and No. 1/28/04-P&PW(E) dated 31st March, 2009 and 2nd July, 2010 regarding grant of family pension to the eligible members of the family of an employee / pensioner reported missing and whose whereabouts are not known.

2. As per this Department's O.M. Dt. 29-8-1986, Subject to fulfilment of certain conditions, the family pension can be granted to the family of an employee reported missing and whose whereabouts are not known after a period of one year reckoned from the date of filing the FIR with the police authorities, Subsequently, it was clarified vide this Department's O.M. dated 25th January (1991), that the Department of Pension & Pensioners Welfare's O.M. dated 29th August, 1986, would be applicable in the case of missing pensioners mutatis mutandis. It was further clarified vide this Department's O.M. No. 1/17/86-P&PW(E), dated 28.02.1993 that family pension to the eligible family member of an employee reported missing, would accrue from the date of lodging the FIR or expiry of leave in the case of an employee who had disappeared, whichever is later.

3. While providing that the family pension to the family of the missing employee/pensioner may be sanctioned after a period of six months from the date of registration of an FIR with the police vide this Department's O.M. dated 2d July, 2010, it was also made clear that the earlier instructions did not make any distinction between the government servant and the pensioner and cover both of them for the purpose of grant of family pension. However, doubts have been raised by some quarters to the effect as to whether family pension will accrue from the date of lodging the FIR in the case of missing pensioners as well.

4. The matter has been considered in this Department in consultation with Department of Expenditure, Ministry of Finance. It is hereby clarified that as the previous instructions did not make any distinction between the Government servant and the pensioner, the family pension to the family of a missing pensioner would accrue with effect from the date of lodging the FIR or from the date immediately succeeding the day till pension had been last paid to the pensioner, whichever is later. Accordingly, arrears in past cases would also be admissible.

5. This issues with the concurrence of Ministry of Finance, Department of Expenditure vide their U.O.No. 263/E.V./2011, dated 12.9.2011.

Ref. : DoP & PW No. 1/2/2011-P&PW(E) (Part-3) dtd. 3-8-2011

Sub. : Furnishing of non-marriage certificate once in 6 months by unmarried daughter family pension - regarding.

Please refer to your letter No. SM 10/2011 dtd. 14-3-2011 on the subject mentioned above.

2. Rule 54 of CCS (Pension) Rules, 1972 has since been amended and it is provided therein that an unmarried daughter is required to furnish a certificate of non-marriage only once a year. Please also visit our website <http://pensionersportal.gov.in>

(Sd) DK Solanki, US to Gol.

Reserve Bank of India letter No. DGBA, GAD, H-3085/45-01-001/2008-09 dated 01-10-2008

addressed to the Chairman/Managing Director SBI and its Associate Banks, Nationalised Banks

Sub. : Accepted recommendations of the Committee on Customer Service (Prabhakar Rao Committee) -Circulated.

As you may be aware, a Committee was set up by the Reserve Bank under the Chairmanship of Sh. Prabhakar Rao, Ex Controller General of Accounts, Government of India Ministry of Finance (Department of Expenditure) to review the customer services provided with, among others, the Government Accounting Departments, banks and individual pensioners and submitted its report in May 2008. The recommendations of Committee relating to pension payments and other Government business handled by the banks are given in Annex-I.

2. It has been decided to accept the Committee's recommendations. You may, therefore, take suitable action and issue instructions to all the dealing branches to adhere to the recommendations. The controlling authorities may please also be advised suitably in the matter. A checklist/questionnaire for the use of internal audit/inspection is also enclosed as Annex-II. Your Internal Auditors/Inspectors may be advised to bestow due attention to the adherence to the items of work by the branches listed with respect to the checklist and comment on the quality of customer service in their reports which may be made available to the Reserve Bank's Inspecting Officers, as and when they visit the branches.

3. Please acknowledge receipt of this letter and apprise us of the action taken in this regard.

Recommendations :

1. Bank staff, both operative and supervisory need to be suitably sensitized to the important and socially-useful work of pension payments.
2. Internal inspections of banks need to lay emphasis on pension transactions in the specified questionnaire covering all aspects of pension payment may be devise for banks for use during inspection of pension paying branches.
3. Banks should comply with all the provisions intended to protect the interests of the pensioner such as avoiding delays at Link Branches and Pension Paying Branches, issue of pension Payment Slip, restoring full pension after 15 years as director in the PPO itself, ensuring that over payments are not made since this will lead to later hardship to the pensioner, etc. In all these cases there are clear instructions which only need to be followed, controlling officers of branches should lay a specific focus on this during their inspections.
4. Bank/Reserve Bank Inspecting officers should, during inspections, randomly call up pensioners whose phone numbers would be available at the branch and enquire about their satisfaction with the pension related service. This wold give a boost to the pensioners self esteem, enhance their belief in the bank's commitment to their welfare and allow them an opportunity to present their point of view directly to a responsible bank officer.
5. Bank Managers need to have structured interaction with pensioners on a cross section of pensioners

serviced at the branch on a regular quarterly basis. This is especially required wherever the number of pensioners (of all Government and Department) exceeds a fixed number say, 100 or 200.

6. Regular training sessions for bank personnel dealing with pension matters may be organized in consultation with the concerned Government departments such as Central Pension Accounting Office, Controller, Defence Pension, etc. in view of the fact that bank personnel are constantly rotated, there is a need for such training to be on an on going basis.

7. Government may consider bringing out a brochure to be given to an official at the time of retirement outlining all aspects of pensionary services such as procedures, transfer of pension, life certification requirements, etc. This would serve as a useful guide for the pensioner and his immediate family.

8. Banks should follow up actively and ensure that wherever possible, pensioners who have retired earlier convert their pension accounts to joint accounts. Nominations also should invariably be taken.

9. With the introduction of the transaction based system of remuneration, the amount of commission should now act as an incentive to banks to bring in more pensioners who would also contribute to other business of the bank. The bank should, therefore, have no hesitation in making improvements to the pension payment system. This positive aspect of pension accounts needs to be again emphasised by banks to the operative staff at the branch level.

10. The Reserve Bank has greatly enhanced the amount of commission payable for pension transactions with the specific rider that the quality of service will be monitored by Reserve Bank with special emphasis on service rendered to pensioners. Such focused evaluation has not yet been started. This needs to be done so that pensioners receive a quality of service commensurate with the level of payment of commission. The regular inspections of branches conducting government business by the Reserve Bank need to have a better focus on the quality of service of pension services. A suitable checklist/questionnaire needs to be devised. This checklist is enclosed as Annex II).

11. The committee considers that a pensioner opting for pension through a private sector bank should not be subjected to adverse, differential treatment. The Committee recommends that as in the case of public sector banks, a pensioner may be allowed to opt for pension from any convenient branch of a private sector bank.

12. The Committee considers that development of a Centralized Pension Cell in each bank is essential and necessary and is an important area in the application of evolving technology for pensioners payment process. The Committee therefore, recommends that all the banks may move towards the development of a Centralised Pension Payment Module within a time frame to be worked out with the respective as listed in the Reserve Bank Circular DGBA, GAD No. H-3078/45-01-001/2008-09 dtd. 1-10-2008 relating to establishment of CPPC need to be put in place.

13. All banks should ensure that all the concerned staff are appropriately trained to the requirements of the OLTAS and also sensitised to the needs of the individual assesses. Since in the case of individual assesses there is a certain seasonality in the collection of direct taxes. it should be possible for the Banks to ensure that trained personnel familiar with the requirements are posted at the receiving counters.

14. The process of verification of PAN number of existing assesses form the CD should be strictly followed to eliminate any incorrect entry by the assesses.

15. Paper tokens in acknowledgement of the receipt of the cheque should invariably be given by the tax collecting bank branches. The challans should be stamped giving the bank's BSR code and the challan identification number clearly. This requirement may be re-emphasised to collecting banks.

16. Stamped challans should not be available to all customers who visit the branch. The banks staff may themselves keep custody of the stamped challan and hand it over to the concerned tax payer on production of the paper token.

17. All banks branches authorised to accept payment of Income Tax should clearly and prominently

display the fact of their accepting tax by way of a notice or a board.

18. Branches should put up a notice that assesses should ensure quoting correct PAN number, assessment year and other details in the challan. The Reserve Bank has circulated a list of Do's and Don'ts for Bank staff and for assesses. An easy to read and comprehend list of such Do's and Don'ts may be put up as a notice by the Bank for customer guidance.

19. It is seen that challans for the payment of IT are not available at bank branches. Banks should provide blank printed challans for the convenience of assesses who do not have the facility of getting pre-verified, pre-printed challans over the internet.

20. All banks should set up e-payment facilities in a time bound manner and defaulting banks may be derecognized for tax collection purposes.

(Extracted from Pensioners Champion 4/2K11 issue Bangalore)

Guidelines to Streamline Pension Payment Issued : Banks Advised to Formulate Pension Friendly Measure

Guidelines regarding dealing with pension related matters have been issued by Reserve Bank of India (RBI) vide their circular dated 1.10.2008. These guidelines, inter-alia, stipulate that to streamline pension payment arranged in banks, it would be necessary to establish and operationalise the Central Pension Processing Centers (CPPCs) at an early date. The arrangement of disbursement of pension through the CPPCs would entail following advantages : A centralized pension cell in a bank would be in a position to :

(a) Focus exclusively 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 :

Further banks have also been advised to formulate following pensioner friendly measures :

(i) Consequent on establishment of the CPPCs pension payment branch would not have any pension related paper and therefore would not be able to settle pensioner's complaint directly. Banks should evolve a system so that the pensioners have a regular forum for interaction and settlement of grievances :

(ii) At location 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 officer/Inspection officer 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 pensioners :

(vi) Regular training session for bank personal dealing with pension matters may be organized in consultation with the concerned Government Department.

Further, the Government advises all Public Sector Banks to attend to the issues concerning pensioners on priority. As and when any grievance of a pensioner is received, the matter is taken up with the concerned bank for expeditious and effective redressal of the same.

(This information was given by the Minister of State for Finance Shri Namo Narayan Meena in a written reply to a question raised in Rajya Sabha today (06-09-2011)

Railway Board Letter No. F (E) III/2005/PN 1/35, (RBE No. 103/2011), dated 7-7-2011

Mobility of Pensioner personnel between Central Government/Central Autonomous Bodies and State Government - Clarification

In terms of the instructions contained in Para. (iii) of this office letter of even number dated 26-9-2005, which is based on Department of Pension and Pensioners Welfare (DoP & PW)'s O.M. No. 28/30/2004-P&PW (B), dated 26-7-2005, all the employees who entered into Railway service/Central Government service or the service of an Autonomous Body set up by Central Government on or before 31-12-2003 and who were governed by the old pension scheme under the Railway Services (Pension) Rules, 1993/Central Civil Services (Pension) Rules, 1972 and who submit technical resignation on or after 1-1-2004, to take up a new appointment under State Government, will be eligible for grant of pro rata pensionary benefits for the period of Railway/Central Government or Central Autonomous Body Service, on the lines as provided in Rule 53 of the Railway Service (Pension) Rules, 1993 or Rule 37 of Central Civil Services (Pension) Rules, 1972, as the case may be, and related orders.

2. Subsequently, DoP & PW vide their O.M. No. 28/30/2004. P & PW (B) dated 28-10-2009, circulated vide this office letter of even number, dated 4-11-2009, modified their earlier instructions, dated 26-7-2005, inter alia, allowing the continuance of mobility of Government servants/Autonomous Body employees appointed on or before 31-12-2003 and who were governed by the old non-contributory Pension Scheme of their respective Governments/organizations in order to provide for the continuance of pensionary benefits based on combined service in accordance with CCS (Pension) Rules, 1972/Railway Services (Pension) Rules, 1993, between State and Central Government, provided the employees were appointed in the state Govt (s) on or before 31-12-2003 and covered under the old pension scheme similar to CCS (pension) Rules, 1972.

3. Arising out of the modified provisions as stated in Para 2 above, a question has been raised as to whether the provisions of continuance of mobility of employees for the purpose of pensionary benefits based on combined service is also applicable in the case of pensionable Central Government employees /Pensionable railway employees governed by the old pension scheme under the CCS (Pension) Rules, 1972/Railway Service (Pension) Rules, 1993, who join State Governments/1-1-2004 after submitting technical resignation from Central Government/Railway service. The matter has been examined in consultation with the DoP PW, who have clarified that the instructions contained in their O.M., dated 28-10-2009 (circulated vide this office letter of even number, dated 4-11-2009) do not specifically cover the central Government employees leaving the Central Government service and joining the State Government, for the purpose of benefits of combined service for pensionary benefits under the State Government. In terms of DoP & PW's further clarification, in case the provision for giving the benefit of combined service has been made by the State Government in their rules, such pensionable railway employees may become eligible for combined service benefits for pension purposes. However, a permanent Railway servant governed by the Railway Services (Pension) Rules, 1993, joining the State Government is free to seek pension/pensionary benefits as per the provision contained in this office letter of even number, dated 26-9-2005, as explained in Para, 1 above.

Ministry of P.P.G. & P (Dept of P & PW) O.M. No. 38/42/2005- P & PW (F) dated 17 Feb. 2005

Subject : Payment of difference of Gratuity to pre - 1996 Central Government Pensioners clarification regarding.

The undersigned is directed to say that a number of representations have been received seeking confirmation whether in pursuance of Supreme Court Judgement, vide this Department's OM No. 45/86/97-P&PW (A) Pt. dated 04-12-2004, pre-1996 pensioners have been made eligible for receiving additional gratuity. They have asked the concerned pensioners to apply to their respective Departments by furnishing details of PPO number, date of retirement, rank details etc. It also contains a portion of the

OM purported to have been issued by this department but does not indicate the name of officer under whose signature it has been issued.

2. In view of the above, the factual position in the matter is as under :

(i) This Department has not issued any OM on 4.12.2004 granting additional gratuity to pre-1996 pensioners as there is no such supreme Court judgement in that respect; and

(ii) The extracts of OM reproduced by them purported to have been issued on 4.12.2004 is in fact a portion of this Departments OM dated 4.12.2001 bringing out certain modifications to OM dated 27.10.1997. In that OM, the Government consequent upon acceptance of the 5th Pay Commission recommendations, inter-alia, prescribed that 100% of DA be added to the pay and on this the retirement/death gratuity be calculated. This was made effective from 1.1.1996. It did not change any provisions regarding percentage on DA for those who retired before 1.1.1996. Vide OM dated 4.12.2001 the Government clarified that the addition to DA for Calculation of gratuity would be applicable for calculation of all types of gratuities like death/retirement/service gratuity. In this OM also there is no change in other provisions of OM dated 27.10.1997 including the cut - off date of 1.1.1996. This was further clarified vide para (ii) of OM dated 18.2.2003. Hence, prior to 1.1.1996, only basic pay was reckoned as emoluments for computation of gratuity. It has not been agreed to extend the benefits to retirees prior to 01.1.1996 as for grant of any benefit, prescription of a cut-off-date is essential keeping in view various constraints including financial constraints.

Sd/-

(P.Singh) Director

This clarification was issued on 17-10-2011 by the Ministry in the light of some false circulation amongst pensions to claims additional Gratuity

Ministry of P.P.G. & P (Dept of P & PW) OM. No. 1/20/2011 - P & PWCE dated 01-11-2011

Sub. : Revision of PPOs of pre-2006 family pensioners - regarding.

The undersigned is directed to refer to Secretary (Pension)'s D.O. letter No. 42/682009 P & PW (G), dated the 25th May, 2011 and 8th June, 2011 concerning revision of Pension Payment Orders (PPOs) in respect of pre-2006 Pensioners consequent to implementation of 6th CPC recommendations.

2. It is heartening to learn from replies received by the Ministries/Departments that they are responsive to the needs of Pensioners/Family pensioners. In the advertisement, which has been published in the Newspapers on 3rd September, 2011 requesting pre-2006 pensioners/family pensioners to provide prescribed information to the Head of the Department / Office concerned for issue of revised PPOs. In another advertisement published on 15th and 16th September, CPAO has circulated its toll-free telephone number 1800-11-77-88 for registration of grievances. Therefore, all the Ministries/ Departments are requested to seize the opportunity and revise the pre-2006 PPOs at the earliest possible.

3. It has come to the notice of this Department that the family Pensioners are a sufferers lot as the Banks have not revised the family pension in most of the cases and it is being paid either at the pre-revised rates or at the minimum rate of Rs. 3500/- per month. Therefore, all Ministries / Departments and PAOs are requested to take up the matter of revision of family pension as first priority.

Ministry of P.P.G & P (Dept of P & PW) OM No 45/86/97- P&PW (A) Part III dated 09-11-2011

Subject : Implementation of Governments decision on the recommendations of the 5th Central Pay Commission - Revision of pension of pre and post - 1986 pensioners / family pensioners etc - Consideration of application for revision of pension/family Pension.

The undersigned is directed to refer to this Department's OM of even number dated 21.12.2006 wherein the date of submission of applications for revision of pension/family pension w.e.f. 1.1.1996 of pre- 1986 pensioners/family pensioners in terms of this Department's O.M. No. 45/86/97-P&PW (A) Part III dated 10.02.1998 was extended up to 31.12.2007. It was also decided to extend the date of

submission of applications for revision of pension/family pension w.e.f. 1.1.1996 of pre-1996 pensioners/family pensioners with reference to this Department's OM No. 45/86/97-P & PW (A) Part IV dated 08.05.1998 read with OM dated 30.9.1998 and dated 17.12.1998 for submission of applications by the pensioners/family pensioners covered under these OM's up to 31.12.2007.

2. In spite of extension of deadline for submission of application from time to time, there may be a few pensioners/family pensioners who could not submit application for revision of pension / family pension w.e.f. 1.1.1996 under the above mentioned orders. Some pensioner associations have requested for extending the date for submission of application beyond 31.12.2007 in such cases. The matter was discussed in the 20th meeting of the Standing Committee of Voluntary Agencies (SCOVA) It has now been decided that in case any pre-1996 pensioner/family pensioner submits an application for revision of pension/family pension in terms of the orders mentioned in para 1 above, the same may be considered and pension/family pension may be revised w.e.f. 1.1.1996 without insisting on any deadline for this purpose.

3. Ministry of Agriculture etc. are requested to bring the contents of these orders to the notice of heads of Departments/Controller of Accounts, Pay and Accounts officer and attached and Subordinate offices under them on top priority basis. All Pension Disbursing Authorities are also advised to prominently display these orders on their notice boards for the benefit of the pensioner/family pensioner.

A SIGNIFICANT JUDGEMENT IN FAVOUR OF PENSIONERS

Modified Parity Restored to Pre-2006 Pensioners by Principal Bench of CAT New Delhi

In a unanimous judgement delivered by full bench of Principal CAT New Delhi on 1st November, 2011, in OA 655/2010 and four more OAs filed by over 500 Central Government SAG (S 29) Pensioners retired before 1.1.2006, modified parity as recommended by 6th CPC and accepted by Govt. has been restored. The operative part of the judgement is given below :

Extract of judgement of Principal Bench of CAT New Delhi

(OA 655-2010 & others dated November 1, 2011)

29.....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.

30. In view of what has been stated above, we are of the view that the clarificatory OM dated 3.10.2008 and further OM dated 14.10.2008 (which is also based upon clarificatory OM dated 3.10.2008) and OM dated 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 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.

(Dr. Veena Chhotary) (M.L. Chauhan)

Member (A)

(V.K. Bali)

Chairman

Note : (i) With the judgement of CAT New Delhi in OA 655-2010, on 01 Nov. 2011 the pension has to be re-fixed as mentioned in col. 7 or 8 (of the Table attached) whichever is higher (based on the accepted recommendations of Sixth CPC.)

(ii) With the quashing of DOP OM dated 3-10-2008 vide above judgement, the pension presently fixed in accordance with col. 9 has to be reffed as in (i) above.

(iii) The beneficiary effect of the judgement will be clear from the table attached :

**For complete text of the judgement visit
CCCGPA Website : www.cccgpa.in**

TABLE SHOWING MINIMUM PENSION OF PRE-2006 PENSIONERS
(As per accepted Recommendations of 6th CPC and as misinterpreted vide DOP OM Dated 3-10-2008)

Existing Pay Scales and Revised Pay Structure as per Sixth CPC			Pay structure & Pension As per accepted Recommendations				Consolidated pension (as per Para 4.1 - DOP OM of 1-9-08) (40% Fitment Benefit On Pre-revised Pension)	Pension (fixed as per DOP OM Dt.)	Difference / Loss in Basic Pension (Col.7 minus Col.8 or 9 whichever is higher) (*See Note below)
1	2	3	4	5	6	7	8	9	10
S-4(2750-4400)	PB-1	5200-20200+1800	5530	1800	7330	3665	3500	3500	165
S-5(3050-4590)	PB-1	5200-20200+1900	5880	1900	7780	3890	3500	3550	340
S-6(3200-4900)	PB-1	5200-20200+2000	6060	2000	8060	4030	3616	3600	414
S-7(4000-6000)	PB-1	5200-20200+2400	7440	2400	9840	4920	4520	3800	400
S-8(4500-7000)	PB-1	5200-20200+2800	8370	2800	11170	5585	5085	4000	500
S-9 (5000-8000)	PB-2	9300-34800+4200	9300	4200	13500	6750	5650	6750	0
S-10 (5500-9000)	PB-2	9300-34800+4200	10230	4200	14430	7215	6215	6750	465
S-11(6500-6900)	PB-2	9300-34800+4200	12090	4200	16290	8145	7345	6750	800
S12((6500-10500)	PB-2	9300-34800+4200	12090	4200	16290	8145	7345	6750	800
S-13 (7450-11500)	PB-2	9300-34800+4600	13860	4600	18460	9230	8419	6950	811
S-14 (7500-12000)	PB-2	9300-34800+4800	13950	4800	18750	9375	8475	7050	900
S-15 (8000-13500)	PB-2	9300-34800+5400	14880	5400	20280	10140	9040	7350	1100
New scale-Gr A Ent	PB-3	15600-39100+5400	15600	5400	21000	10500	9040	10500	0
S-16,(9000)	PB-3	15600-39100+5400	16740	5400	22140	11070	10170	10500	570
S-17(9000-9550)	PB-3	15600-39100+5400	16740	5400	22140	11070	10170	10500	570
S-18 (10325-10975)	PB-3	15600-39100+6600	19210	6600	25810	12905	11666	11100	1239
S-19 (10000-15200)	PB-3	15600-39100+6600	18600	6600	25200	12600	11300	11100	1300
S-20 10650-15850)	PB-3	15600-39100+6600	19810	6600	26410	13205	12035	11100	1170
S-21(12000-16500)	PB-3	15600-39100+7600	22320	7600	29920	14960	13560	11600	1400
S-22 (12750-16500)	PB-3	15600-39100+7600	23720	7600	31320	15660	14408	11600	1252
S-23 (12000-18000)	PB-3	15600-39100+7600	22320	7600	29920	14960	13560	11600	1400
S-24 (14300-18300)	PB-4	37400-67000+8700	37400	8700	46100	23050	16159	23050	0
S-25 (15100-18300)	PB-4	37400-67000+8700	39690	8700	48390	24195	17063	23050	1145
S-26 (16400-20000)	PB-4	37400-67000+8900	39690	8900	48590	24295	18532	23150	1145
S-27(16400-20900)	PB-4	37400-67000+8900	39690	8900	48590	24295	18532	23150	1145
S-28 (14300-22400)	PB-4	37400-67000+10000	37400	10000	47400	23700	16159	23700	0
S-29 (18400-22400)	PB-4	37400-67000+10000	44700	10000	54700	27350	20792	23700	3650
S-30 (22400-24500)		67000-79000			67000	33500	25312	33500	0
S-31 (22400-26000)	HAG+	75500-80000			75500	37750	25312	37750	0
S-32 (24050-26000)	HAG+	75500-80000			75500	37750	27177	37750	0
S-33 (26000)(fixed)		80000 (Fixed)			80000	40000	29380	40000	0
S-34 (30000) Cab. Sec		90000 (Fixed)			90000	45000	33900	45000	0

NOTE: Beneficiary effect of CAT judgement in OA 655-2010 New Delhi - quashing of DOP OM dated 3-10-2008
If the Pension fixed after Sixth CPC, was less than that in Col. 7 then Pension, has to be re-fixed as mentioned in col. 7 or col. 8 or 2.26 times of Pre-revised Basic Pension - whichever is higher.(Figures in col. 7 & 8 is the Minimum pension and will change depending on the salary drawn at the time of retirement OR corresponding Basic Pension fixed after Fifth CPC) (Compiled by : N. P. Mohan, Wkg. President RSCWS)

CCCGPA, Chandigarh Momo No CCCGPA-CHD/Memo MoF-2011 dated 21 Nov. 2011 addressed to the Secretary Min of Finance (Dept of Expenditure) and Secretary Min of PPG&P, New Delhi

Subject : Fixation of Minimum Pension of all pre-2006 Pensioners based on modified parity-Appeal for early implementation of judgement of CAT New Delhi in OA 655-2010

Ref. : (i) DOP & PW Resolution dated 29-8-2008 (ii) DOP O.M.F. No. 38/37/08-P & PW (A), dated 1.9.2008 (iii) DOP O.M.F. No. 38/37/08-P&PW (A) Pt. dated 3.10.2008 & 14.10.2008 (iv) Judgement of PB CAT New Delhi in OA 655-2010 dated 1st November, 2011.

1. In continuation of our numerous representations regarding Fixation Minimum Pension of all Pre-2006 Pensions based on modified parity as recommended by Sixth Central Pay Commission (SCPC) and as accepted by the Cabinet Government of India, we submit as under for your kind and favorable consideration.

2. The acceptance order of the Union Cabinet/Government of India were notified vide DOP & PW Resolution dated 29-8-2008. which inter-alia mentioned as under.

a) All past Pensioners shall be allowed fitment benefit equal to 40% of the Pension. Fixation of pension shall be based on a multiplication factor of 1.86, i.e. basic pension + dearness pension (wherever applicable) + Dearness Relief of 24% as on 1.1.2006.

b) The fixation of pension will be subject to the provision that the revised pension, in no case, shall be lower than fifty percent of the sum of the minimum of the pay in the pay band the grade pay thereon corresponding to the pre revised pay scale from which the pensioner had retired. (5.1.47)

3. Implementation of Government's decision were notified by following order of DOP & PW :

DOP vide O.M.F. No. 38/37/08-P&PW (A), dated 1.9.2008 ordered as under :

4.2 The fixation of pension will be subject to the provision that the revised pension, in no case, shall be lower than fifty percent of the minimum of the pay in the pay band plus the grade pay corresponding to the pre-revised pay scale from which the pensioner had retired.

4. DOP O.M.F. No. 38/37/08-P&PW (A) pt. 1 dated 3.10.2008. issued following clarification, followed by another OM of even number dated 14.10.2008.

The pension calculated at 50% of the minimum of pay in the pay band plus grade pay would be calculated at the minimum of the pay in the pay band (irrespective of the pre-revised scale of pay) plus Grade Pay corresponding to the pre-revised pay scale.

5. The above said modification (issued as a 'Clarification" dated 3.10.2008) resulted in major monetary loss in Pension to thousands of pre-2006 Pensioners - as it was not in consonance with the accepted recommendations of SCPC.

6 Numerous representations were made against the above said orders of DOP dated 3-10-2008 & 14-10-2008. But the DOP summarily rejected all the representations vide its letter No. 38/38/2008 P & PW (A) dated 11-02-2009

7. Central Administrative Tribunal (Principal Bench), New Delhi in the unanimous judgement by the Bench in QA 655/2011 delivered on 1st November, 2011

27. 'As such, it was not permissible for the respondents to ignore the pre-revised scale of pay for the purpose of computing revised pension as per the modified parity in the garb of issuing the clarifications, thereby altering the modified parity/formula, which was accepted by the Central Government vide its resolution dated 29.08.2008.

29. d) The (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 (pages 169-170) had sent formal proposal to the Department of Expenditure seeking rectification but the said proposal was turned down by the office of the Department of Expenditure on the grounds 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.

30. In view of what has been stated above, we are of the view that the clarificatory OM dated 3.10.2008 and further O.M. dated 14.10.2010 (which is also based upon clarificatory OM dated 3.10.2008) and OM dated 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 dated 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 dated of receipt of a copy of this order. OAs are allowed in the aforesaid terms, with no order as to interest and costs.

8. We very humbly request that the above said orders of the CAT may please be implemented early and the minimum pension of all pre-2006 Pensioners may please be re-fixed as per above said accepted Recommendation of the Ray Commission and the Resolution dated 29.8.2008 of the Government of India.

LEADERSHIP

(A.K. Datta, IPS-530, Sector 8, Chandigarh)

While perusing the editorial in the Times of India dated 8th August, 2011 on "Bad Joke, Pal" – why confidence sags in the government's Lok Pal Bill, I was reminded of a Chinese fable.

When asked about the three most important things for the survival of a nation, the Chinese philosopher, **Lao Tzu listed them as follows :**

1. Self sufficiency in food
2. A strong army
3. Popular and strong leadership

When asked, if one of these had to be given up, which one, he replied : Army If yet another sacrifice, he replied: Food-we can fight with even half a loaf of bread. Thus, he identified "Faith in Leadership" as the most important single factor in survival of a nation.

The logic is simple. If the leadership is honest and sincere the citizens have nothing to worry as it will take care of their security and other needs. On the other hand, if faith in the bona fides of the leadership is shaken, for whatever reason, no amount of food surplus, strong army or an over-flowing treasury can save a nation from a sense of insecurity and vulnerability.

"Yatha Raja Tatha Praja" (in Hindi) is a household saying in India. This philosophy was amplified by Lok Nayak Jai Prakash Narain in his famous quote. " When Gangotri itself is poisoned, the waters of Ganga are bound to be contaminated right up to Ganga Sagar". The venerable sage Sheikh Saadi (of Iran)'s counsel to his country's rulers was never to compromise with personal integrity and public image. "If the king", he said "misappropriates one egg, his courtiers will eat up all the hens; if the commander plucks one fruit, his troops will uproot the entire garden." Employees often become partners in crime. Therein lies the real danger which our country is also facing today.

Total unselfishness and aversion to seek personal fame and self advancement is the hall-mark of a true leader. To quote Jesus Christ "whoever wishes to be the first among you, shall be your servant" Thus, an unconstitutional or authoritarian behaviour has no place. Unfortunately, in the present day world of declining ethical values social service has lost all grace and has become a profession in the hands of clever manipulators to perpetuate vested interests. Simply by winning an election or holding public office one does not qualify to be a leader. Who were the leaders of the Renaissance in Europe? Not any office holders, Mayors or Governors but intellectuals, poets, artists etc. who listened to their heart and their voice caught the imagination of the general public. The same is true for our own country where far reaching reforms were ushered in the society by saints like Shri Guru Nanak, Dayanand Saraswati, Mahatma Gandhi, Vinoba Bhave and others.

Let me end this piece with an old Arab proverb "an army of sheep led by a lion will defeat an army of lions led by a sheep". (Extracted from 'Golden Years' News Letter -Chandigarh Senior Citizens Association)

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Twelve Monthly Average	182.23	183.58	184.83	186.08	187.67	189.08
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