

G S Speaks

Dear Brothers & Sisters,

Nav Varshacha Hardik Shubhescha; Happi Ugadhi

Let me share with you the latest Activities/developments in brief.

Talegaon Branch in its Extra- Ordinary General Body meeting held on 17th January, 2018, resolved unanimously to get merged with Pimpri Chinchwad branch for the better service to the members.

Dadar Mumbai Branch has been renewed and new Executive body is elected in the Extra-ordinary General Body meeting held at GPO Mumbai, on 3rd March, 2018, We wish all the best to the new office bearers for functioning and reaching the leftout pensioners/family pensioners.

DOP&PW had conducted 'Awareness Programme on Pensioners Portal' on 15th January, 2018 at Mumbai, for the Pensioners in and around Mumbai. I am thankful to the Branch Secretaries Mulund, Thane, Dombivli, Kalyan and Vasai for participation in good number in the programme, on a short notice and made it successful.

As you know, in respect of DOT pensioners, the work of revision of pension in accordance with 7th CPC has been almost completed by the concerned CCA/DOT as on 28.02.2018. The residual cases are done as and when the record is available. Pensioners, who did not receive the revised orders as yet, may approach us/CCA directly.

Good News for IITM Pensioners: The revision of pension of Pre-2016 pensioners has been approved by the administration and revised pension for the month of March will be paid in April, 2018.

While welcoming Shri S. K. Pande, joined recently as DAP Nagpur, we have addressed both the issues to expedite the revision of pension of Pre-2016, Postal pensioners as per 7th CPC and to expedite the work of endorsing the authorities issued by CCA, Mumbai in respect of DOT/BSNL pensioners.

It is informed by Sr. AO, that Out of total 36000 Postal pensioners (Approx), DAP office received the required Annexures in respect of 31000 pensioners, Out of which DAP has issued the revised orders in respect of 29300 pensioners upto 28th March, 2018. It is informed by the PAO Bangalore that there were about 15600 pre-2016 cases due for revision and out of that the revision work in respect of 12600 cases has been finalized. In respect of remaining 3000 cases, the annexures are yet to be received from the divisional heads/field units.

Pension Adalat for DOT/BSNL pensioners was held at Kolhapur on 09.03.2018, CCA in her inaugural speech, declared that the Centralized Payment Management System(CPMS) for the payment of all DOT/BSNL pensioners may be introduced in near future. Secondly, CCA received the approval for opening the office of CCA for South Maharashtra and Goa at Kolhapur.

As per feedback from Secretaries, Medical Reimbursement Bills/Medical allowance due to BSNL pensioners, have not been credited to their Bank Accounts as yet. Branch Secretaries are requested to check up with the concerned SSAs whether they have completed/sent the required data to Circle office. On receipt of the required data from SSAs, as informed time to time, DGM Circle office, arrange the payments depending on the availability of funds.

During the Meeting with all Unions/associations of BSNL, held on 24th March, 2018, Hon'ble Minister of State for Communications Shri Manoj Sinha has agreed that the issue of 3rd Pay revision for BSNL employees would be processed for approval of DPE and the Cabinet. He also assured that needful action would be taken to settle the issue of pension revision of the existing pensioners.

Strengthen our AICGPA by reaching all the rural pensioners family pensioners.

“LONG LIVE AICGPA”

H. F. Chaudhari, General Secretary



Govt. Orders

O. M. F. No. 4/34/2017-P&PW(D) Government of India. Ministry of Personnel, Public Grievances and Pensions Department of Pension and Pensioners Welfare 3rd Floor, Lok Nayak Bhawan, Khan Market, New Delhi, Dated : 31-01-2018

Sub. : Grant of Fixed Medical Allowance to Central Government Civil Pensioners residing in areas not covered under Central Government Health Scheme-reg.

The undersigned is directed to refer to this Department's OM No. 38/99/99-P&PW© dated 17-4-2000 on the object mentioned above to say that in accordance with the instructions contained therein, Central Government Civil Pensioners, residing in an area not served by any CGHS dispensary or any corresponding Health Schemes administered by other Ministries/Departments, as the case may be, even though their places of residence may fall within the limits of a CGHS covered cities, are required to submit the following documents for claiming Fixed Medical Allowance :

- a) An undertaking in the prescribed format.
 - b) A certificate from the Medical Authorities of CGHS or from authorities of corresponding Health Schemes of the concerned Ministries/Departments, as the case may be, that the area where the pensioner is residing is not served by any dispensary under CGHS or the corresponding Health Scheme administered by the Ministry/Department.
2. Keeping in view the difficulties being faced by the pensioners in obtaining the required certificate from the concerned Medical Authorities, the matter has been reconsidered in consultation with the Ministry of Health and Family Welfare. It has now been decided that the pensioners, residing in areas not covered by CGHS or any corresponding Health Schemes administered by other Ministries/Departments, as the case may be, would no longer be required to submit a certificate referred to in para 1(b) above.

However, such pensioners would continue to submit an undertaking in the following format :

I ----- a retired employee of -----(Office Address)
----- declare that I am residing at ----- (Residential Address indicated in PPO), -----, which area is not covered under CGHS or any corresponding Health Scheme administered by the Ministry/Department of -----, (as the case may be). I have also not obtained and do not wish to obtain a CGHS Card for availing out-door facilities under CGHS/ Corresponding Health Scheme of other Ministries/Department from any dispensary situated in an adjoining area.

3. A Central Government Civil Pensioner is also required to fill enclosed form along with above mentioned undertaking.
4. All the pension disbursing authorities area required to obtain the above undertaking along with the Form, as mentioned in Para 3 above, from such pensioners before sanctioning Fixed Medical Allowance. An entry to this effect should also be made in their PPOs.

(Sanjay Wadbhawan)
Deputy Secretary to the Govt. of India,
Tel. No. : 24655523

**Form for availing Medical Facilities under Central Government Health Scheme or
Fixed Medical Allowance after retirement.**

1. I reside/will be residing at the following address :			
Flat/House No/Bldg. Name		Street/Locality	
Village & Post Office/Block		City & District	
State		Pin Code	
2. I opt the following facility			
(Please tick any one of the following)			
i. I will be residing in a CGHS area and would be availing CGHS facility.			<input type="checkbox"/>
ii. I will be residing in a CGHS area but would not be availing CGHS facility. I understand that I will not be eligible for Fixed Medical Allowance (FMA)			<input type="checkbox"/>
iii. I will be residing in non-CGHS area but would be availing CGHS facility for In-patient Department (IPD) and Out-patient Department (OPD) treatment. I will not be eligible for FMA.			<input type="checkbox"/>
iv. I will be residing in a non-CGHS area but would be availing CGHS facility for IPD treatment only by payment of CGHS contributions. I will also avail FMA for OPD treatment.			<input type="checkbox"/>
v. I will be residing in a non-CGHS area and would not be availing CGHS facility for both IPD treatment and OPD treatment. I will avail FMA.			<input type="checkbox"/>
vi. I will avail medical facilities available to spouse/family members who is an employees/pensioner of Government/PSU/Autonomous Body. I will not avail CGHS facility and FMA.			<input type="checkbox"/>
vii. Avail medical facility of previous organization. I will not avail CGHS facility and FMA.			<input type="checkbox"/>
<p>This is my one time change in option as provided in the Rules and it supersedes the earlier option given by me. I understand that I shall not be able to change this option again. (Strike out this item if not applicable.)</p>			

Name of the retiring employee/ pensioner :		Mobile No.	
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(Signature of head of office)

(Signature of Applicant)

Govt. Orders

O. M. F. No. 38/49/16-P&PW(A) Government of India. Ministry of Personnel, Public Grievances and Pensions, Department of Pension and Pensioners Welfare, 3rd Floor, Lok Nayak Bhawan, Khan Market, New Delhi, Dated : 12th February, 2018

Sub. : Revision of provisional pension sanctioned under Rule 69 of the CCS (Pension) Rules, 1972.

The undersigned is directed to say that in implementation of the decision taken on the recommendations of the 7th CPC, orders were issued vide this Departments' OM No. 38/37/2016-P&PW (A) (II) dated 04.08.2016 for revision of pension of pre-2016 pensioners/family pensioners w.c.f. 01.01.2016 by multiplying the pre-revised pension/family pension by a factor of 2.57 pension/family pension of all Central civil pensioners/family pensioners, who retired/died prior to 01.01.2016 by notionally fixing their pay in the pay matrix recommended by the 7th CPC in the level corresponding to the pay in the pay scale/pay band and grade pay at which they retired/died.

2. Instructions were issued vide this Department's OM of even number dated 30.11.2016 for extending the benefit of OM dated 4.8.2016 to the following categories of pensioners drawing provisional pension under Rule – 69 of the CCS (Pension) rules, 1972.
 - (i) Retired before 1.1.2016 and sanctioned provisional pension under Rule-69 of the CCS (Pension) Rules on account of departmental/judicial proceedings or suspension.
 - (ii) Suspended before 1.1.2016 and sanctioned provisional pension, based on their pre-revised pay under Rule-69 of the CCS (Pension) Rules on retirement on or after 1.1.2016.
3. It has now been decided that provisional pension sanctioned in the above cases may be revised w.e.f. 1.1.2016 in accordance with the instructions contained in this Departments' OM No. 38/37/2016-P&PW (A) dated 12th May, 2017. Higher of the two formulations i.e. OM dated 4.8.2016 or OM dated 12.5.2017 would be the revised provisional pension w.e.f. 1.1.2016 in such cases.
4. This issues with the approval of Department of Expenditure, Ministry of Finance ID No. 1(21)/E-V/2016 dated 15.01.2018.
5. Hindi version will follow.

Enc. A.a.

(Harjit Singh,) Director



OM : No.CPO/IT & Tech/Bank Performance / 37 Vol. III (PF)/2017-18/191 from CPAO office, Bhikaji Cama place, New Delhi - 110 066. Dated 30.01.2018

Subject : Timely commencement of family pension in favor of spouse by banks in the event of death of the pensioners.

Attention is invited to this office OM No. CPAO/Tech/Bank Performance / 2016-17/255 dated 27.02.2017 whereby Heads of all the CPPCs and Government Business Divisions of the Banks were advised to commence the family pension to the spouse immediately on receipt of death certificate of the pensioner, proof of spouse age/date of birth and undertaking of recovery of excess payment latest within a month.

However, analysis of reports prepared in CPAO regarding time taken in conversion of pension to family pension in favour of spouse of deceased pensioners shows inordinate delay in many cases. The details of these cases are available in CPPCs logins <http://eppo.nic.in>

In view of the above, Heads of CPPCs and Government Business Divisions of the banks are advised to review the latest position and ensure compliance of the above instructions and submit the status report to CPAO along with reasons for delay by 9th February, 2018 positively by e-mail at vijay.cpao@gmail.com.

It is, further, requested to give the acknowledgement of receipt of application and death certificate to the family pensioner regarding commencement of family pension.

(Subhash Chandra), Controller of Accounts



Govt. Orders

O. M. F. No. 42/06/2018 - P&PW(G) Government of India. Ministry of Personnel, Public Grievances and Pensions, Department of Pension and Pensioners Welfare, 3rd Floor, Lok Nayak Bhawan, Khan Market, New Delhi, Dated : 22th March, 2018

Sub. : Grant of Dearness Relief to Central Government pensioners/family pensioners Revised rate effective from 01.01.2018.

The undersigned is directed to refer to this Department's OM No. 42/15/2016-P&PW(G) dated 28.09.2017 on the subject mentioned above and to state that the President is pleased to decide that the Dearness Relief admissible to Central Government pensioners/family pensioners shall be enhanced from the existing rate of 5% to 7% w.e.f. 01.01.2018

2. These rate of DR will be applicable to (i) Civilian Central Government Pensioners/Family Pensioners including Central Govt. absorbs pensioners in PUS/Autonomous Bodies in respect of whom orders have been issued vide this Department's OM No. 4/34/2002-P&PW(D) Vol.II dated 23.06.2017 for restoration of full pension after expiry of commutation period of 15 years (ii) The Armed Forces Pensioners, Civilian Pensioners paid out of the Defense Service Estimates, (iii) All India Service Pensioners (iv) Railway Pensioners/family pensioners (v) Pensioners who are in receipt of Provisional pension (vi) The Burma Civilian pensioners/family pensioners and pensioners/families of displaced Government Pensioners from Burma/Pakistan, in respect of whom orders have been issued vide this Departments OM No. 23/3/2008-P&PW(B) dated 11.09.2017.
3. These orders shall not be applicable on CPF beneficiaries, their widows and eligible children who are in receipt of ex-graita payment in terms of this Department's OM No. 45/52/97-P&PW• dated 16.12.1997 and revised vide this Departments OM 1/10/2012-P&PW• dated 27.06.2013. Separate orders will be issued of above category.
4. The payment of Dearness Relief involving a fraction of a rupee shall be rounded off to the next higher rupee.
5. The payment of arrears of Dearness Relief shall not be made before the date of disbursement of pension/ family pension of March, 2018.
6. Other provisions governing grant of DR in respect of employed family pensioners and re-employed Central Government Pensioners will be regulated in accordance with the provisions contained in this Department's OM No. 45/73/97-P&PW (G) dated 2.7.1999 as amended vide this Department's OM No. F. No. 38/88/2008-P&PW(G) dated 9th July, 2009. The provisions relating to regulation of DR where a pensioners is in receipt of more than one pension will remain unchanged.
7. In the case of retired Judges of the Supreme Court and High Courts, necessary orders will be issued by the Department of Justice separately.
8. It will be the responsibility of the pension disbursing authorities, including the nationalized banks, etc. to calculate the quantum of DR payable in each individual case.
9. The offices of Accountant General and authorized Pension Disbursing Banks are requested to arrange payment of relief to pensioners etc. on the basis of these instructions without waiting for any further instructions from the Comptroller and Auditor General of India and the Reserve Bank of India in view of letter No. 528-TA, II/34-80-II dated 23/04/1981 of the Comptroller and Auditor General of India addressed to all Accountant Generals and Reserve Bank of India Circular No. GANB No. 2958/GA-64 (ii) (CGL)/81 dated the 21st May, 1981 addressed to State Bank of India and its subsidiaries and all nationalized Banks.
10. In their application to the pensioners/family pensioners belonging to Indian Audit and Accounts Department, these orders issue after consultation with the C&AG.
11. This issues in accordance with Ministry of Finance, Department of Expenditure's OM No. 1/1/2018-E. II(3) dated 15th March, 2018.
12. Hindi version will follow.

(Charanjit Taneja)

Under Secretary to the Government of India



Subject : Action Taken Report on the minutes of the 29th SCOVA meeting-reg

Please find enclosed herewith Action Taken Report on the minutes of the 29th SCOVA meeting held on 12.01.2017 for your kind perusal.

(Charanji Taneja)

Under Secretary to the Govt. of India

Action Taken Report on the minutes of the 29th SCOVA meeting held Under the Chairmanship of Hon'ble MOS(PP) on 12.01.2017

S. No.	Issue	Gist of Discussion held during previous SCOVA meeting	Action Taken
2.	Para 5(ii) of minutes :- Health Insurance Scheme for pensioners including those residing in Non-CGHS area.	Ministry of Health informed that the final EPC Memo is under submission to the Secretary. The proposal covers Central Government civil employees and pensioners only and that too for indoor treatment. OPD and appliances would not be covered under the proposed scheme. (Action : Ministry of Health and Family Welfare)	Ministry of Health and Family Welfare The final EFC Memo regarding finalization of the Health Insurance Scheme has been submitted more than a year back. The matter is pending with Department of Expenditure.
5.	Para 5 (V) of the minutes :- Anomaly in fixation of pension of DoT employees who were absorbed in BSNL between 01.10.2000 and 30.06.2001.\	Department of Telecom informed that, as desired by the Department of Expenditure, financial implications on the formula suggested by DoPPW was being worked out in consultation with BSNL. Meanwhile, CAT Principal Bench has allowed a petition filed by the BSNL absorbee pensioners for fixing their pension only on the basis of IDA pay drawn after absorption in BSNL. Department of Telecom was requested to examine the judgement of CAT. (Action :- Department of Telecom)	Department of Telecom DOT has challenged the CAT(PB), Delhi order in Delhi High Court. The matter is pending in the High Court. Next date of hearing is 22.10.2018.
6.	Para 5(VII) of the minutes :- Extension of benefit of upgraded Grade Pay to pre-2006 retirees of S-12 grade (issue of grant of grade pay of Rs. 4600/- instead of Rs. 4200/-)	Department of Expenditure has observed that the upgraded Grade Pay of Rs. 4600/- was given subsequently outside the recommendation of the 6 th CPC. Since this up-gradation is post 6 th CPC decision, it is not applicable to those who are holding the prervised scale of Rs. 6500/-—10,500/- and retired before 01.01.2006. Department of Telecom informed that the benefit of Grade pay of Rs. 600/- to pre-2006 pensioners in pre-revised pay scale of Rs. 6500-10,500/- is sub-judice.	Department of Expenditure and Department of Telecom The order of the CAT, Bangalore Bench and High Court of Karnataka have been implemented in respect of petitioners to avoid contempt of court. However, the issue is being contested in some other cases pending in the courts. Department of Expenditure has not agreed to the proposal of DoPPW for extension of the

S. No.	Issue	Gist of Discussion held during previous SCOVA meeting	Action Taken
		(Action : - Department of Telecom and Department of Expenditure)	benefit of the orders of CAT Bangalore, Bench in the case of other similarly placed pre-2006 pensioners who retired from pay scale of Rs. 6500-10,500/-. The matter has again been referred to Department of Expenditure on 22.02.2018.
11.	<p>Para 6, Item (29.1) of the minutes:-</p> <p>Item wise details of payment made to be shown in Pass Books of Pensionersa.</p>	<p>CPAO intimated that instructions are in place to indicate the break-up of various payments to the pensioners at the time of payment of pension. All heads of CPPCs and Government Accounts Departments of the banks have been instructed to streamline their internal system to enforce the existing guidelines. A “Web responsive Pensioners Service” (WRPS) was launched by CPAO which enables the pensioners/family pensioners to see details of pension like monthly pension, DR, Medical Allowance, DA arrears, Commission/ Other arrears, recoveries etc. Secretary (P&PW) directed to send copies of relevant CPAO instruction to the various Pensioners Associations and also to take up the matter with Department of Financial Services.</p> <p>(Action :- CPAO, Department of Financial Services and DoPPW)</p>	<p>CPAO</p> <p>As per CPPCs guideline, all paying branches are responsible for providing pension slip and details of all the payments made to pensions. In the meeting with banks held on 31.01.2018, CPPCs were instructed to create their website/web page with facility to know the PPO status as registration of the pensioners grievances, Banks were also instructed to follow CPPCs guidelines and provide pension slip, breakup of pension and arrear payments and other required information to the pensioners.</p> <p>Departments of Financial Services</p> <p>Department of Financial Services vide its letter dated 02.03.2017 has asked the Public Sector Banks (PSBs) to take necessary action in the matter.</p>
15.	<p>Para 6, Item (29.6) of the minutes :-</p> <p>Empanelment of Hospitals/Health Centre with CGHS in Ambarnath/ Dombivli</p>	<p>Ministry of Health stated that there are 9 empanelled hospitals in Ambarnath/Dombivli. The 14 enlisted hospitals in the fresh agenda do not satisfy the criteria of minimum 40 beds for empanelment. The pensioners association requested if the above condition may be relaxed for the empanelment of these hospitals.</p> <p>(Action :- Ministry of Health and Family Welfare)</p>	<p>Ministry of Health & Family Welfare</p> <p>Action has been initiated for new empanelment process and revision of rates. However, the guidelines regarding empanelment of Hospitals/ Health Centres under CGHS cannot be in isolation and shall be common to all cities.</p>



FLASH NEWS: BSNL Pensioners: IDA Increase

The Consumer Price Index for Industrial Workers for the month of Feb 2018 decreased by one point and stood at 287. Increase in IDA from April 2018 is expected @ 0.3% making Total IDA 127.2 %.

Guidelines for Pensioners

- **Submission of Claims:**

Ensure to submit your claims in the prescribed proforma for grant of pension/gratuity/commutation/revision to your Head of Office atleast six months before the date of your retirement so that the Pension Payment Order (PPO) reaches you through your Head of Office before your retirement. Remember that the processing, verification and authorization of these claims may involve several levels and one or more offices which require sufficient time and effort to be accurate.

- **Verification of PPO:**

As soon as you receive your PPO, please verify the pensionary awards notified in the PPO for their correctness as per extant rules. In case of any correction(s) required in the PPO, please contact your Head of Office/Pension Disbursing Agency for necessary action in this regard.

- **Physically Handicapped/Mentally Retarded Children:**

If you have any physically handicapped or mentally retarded child/children, please ensure that his/their details are furnished to your Head of Office for making an endorsement in your service and pension record and obtain an acknowledgement of this intimation.

- **Transfer of Pension Account:**

If you desire to draw your pension from another paying agency, make a request to your current Pension Disbursing Agency (PDA) for transfer of your pension account to the PDA from where you now wish to draw your pension.

- **Restoration of Commuted Pension:**

Commutated portion of your pension can be restored on completion of 15 years from the date of receipt of the commuted value of your pension. In case the same has not been restored, contact your P.D.A./ pension paying bank.

- **Commutation of Pension:**

Commutated portion of pension is required to be reduced from pension from the date of payment of the commuted value of the pension or after three months from the date of issue of PPO or from the date, capitalized sum is credited to the pensioner's account. If the commuted portion of pension is not reduced as above, bring this to the notice of your PDA immediately to avoid a heavy recovery later.

- **Nomination for Life Time Arrears:**

Please ensure to nominate the person to whom you want to authorize Life Time Arrears (LTA) on your demise. The nomination form should be submitted to your PDA. You can also change the nomination by submitting a change nomination form to your PDA to avoid any hardship to your nominee in receiving the amount of LTA.

- **Loss of PPO:**

Notify your PDA immediately if your PPO is lost. You should also request him to furnish a loss certificate to the concerned authority to obtain a duplicate copy of PPO.

- **Annual Life Certificate:**

For annual life certificate, you should appear before your PDA in the month of November every year. In case, you are unable to appear due to bodily illness or infirmity, you can submit your life certificate duly authenticated by any of the specified authorities. You also have option to submit your digital life certificate using your Aadhar card based authentication through Jeewan Pramaan. In case of NRI pensioners/family pensioners who are unable to come to India for personal identification may be allowed pension/family pension on the basis of a certificate to be issued by an authorised official of the India Embassy/High Commission of India or Consul of India consulate in the country where the pensioner is residing. This certificate is to be issued on verification of Pensioner/Family Pensioner on the basis of photograph pasted on Passport or any other such document. Otherwise, the pension may be stopped.

- **Commercial Employment after Retirement:**

Ensure to obtain prior permission from the competent authority for accepting any commercial employment within one year of your retirement.

- **Post-retirement Conviction/Imprisonment:**

If a pensioner is convicted or sentenced to imprisonment by a Court, his pension will be suspended. In the event of conviction/imprisonment by a court of law, full facts of the case should be reported to your PDA/Head of Office.

- **Changes in the family after discharge from service:**

Post discharge changes in the details of your family arising out of your marriage or children born to you after your retirement should be intimated to your Head of Office with full details and relevant certificates. Also ensure that a joint notification of your family pension is done by pursuing the matter with your Head of Office.

- **Re-employment of pensioners:**

In case of re-employment in any Central or State Government /autonomous bodies/Public Sector Undertakings, please submit the full facts of the same to your PDA immediately after its occurrence. In case of non-reemployment, a declaration to this effect should be given to your PDA periodically (once in a year in the month of May positively).

- **Payment of pension through Authorised Banks:**

Pension can not be paid in cash. Hence open an individual savings/current account in your name preferably joint account with your spouse, if the spouse's name is notified for family pension in the PPO, in any of the branches of the Authorized Banks and furnish the details of the same to your Head of Office so that pension can be credited to your bank account.

- **Court Attachment:**

Pension, whether due or to become due, is free from attachment from any court until it has actually been paid as per the Pension Act. No pensioner can assign or sell any interest in respect of the pension not then due.

- **Receipt of Two Pensions:**

If you are in receipt of more than one pension, you should furnish full details to your PDA for revision of both the pensions and regulating dearness relief thereon.

- **Submission of Periodic Certificates:**

Submit periodic certificates regarding re-employment/employment, remarriage/marriage to your PDA on due dates in order to regulate your pension correctly.

- **Missing Pensioner:**

If a pensioner is found missing, his family should lodge an F.I.R. with the police authorities. If the pensioner is not traced by six months, a certificate should be obtained from the police authorities to this effect, and the matter should be reported to PDA, along with the submission of an Indemnity Bond so that the matter could be pursued with the concerned authorities for sanction of family pension from the date of lodging the F.I.R..

- **Arrears of Pension:**

If the pension is not drawn for more than a year, for any reason, it becomes time-barred and would require the sanction of the competent authority. The arrear claim should be submitted in the prescribed form to your PDA with explanation for delay, non-reemployment and non-conviction certificates for obtaining the sanction for payment of the arrears.

- **Non-Resident Indian (NRI) Pensioners:**

The NRI Pensioners should open an ordinary non resident bank account in any scheduled bank in India as per the provision of the exchange control. They should also submit life certificate and nationality certificate as prescribed to enable the credit of pension amount due to them in to their accounts.



Income Tax Calculation & Filing Return For the Income of Financial Year 1.4.2017 to 31.03.2018

Every Sr. Citizen, whose Gross Total Income exceed

- i) Rs. 3,00,000/- in case of men and women who are of the age of 60 years or more, and
- ii) Rs. 5,00,000/- in case of Super Senior Citizen of the age 80 years and above, has to file IT return by 31.07.2018.

PART B - GROSS TOTAL INCOME

B-1 Income from Salary /Pension ie: Pension, Dearness Relief, Pay Commission Arrears, Medical Allowance and Pay if any.

B-2 Income from one house property :- The income from house if given on rent, reduced by municipal Taxes and 30% maintenance charges.

B-3 Income from 'Other sources' (a) Family Pension, to be reduced to the extent of 1/3rd of Pension or Rs. 15,000/- whichever is lower (b) Interest received on Fixed Deposits, including Post Office monthly Income Scheme, Sr Citizen savings scheme and Interest on Savings Bank accounts in Bank.

B-4 Gross Total Income (B1+B2+B3)

PART C - DEDUCTION AND TAXABLE TOTAL INCOME

C-1 80 C - LIC, PPF, NSC, Tax Saving Mutual Funds, Bank Deposit Scheme 2006 for 5 years, ULIP, Sr.Citizen savings scheme..etc.

Aggregate amount of permissible under section 80C, 80CCC. and 80 CCD is limited to Rs. 1,50,000-

C-6 80 D - Medical Insurance Premium and CGHS Contribution For Senior Citizen Up to Rs. 30,000/-

C-7 80 DD - Medical Treatment of disabled dependent.

C-10 80 EE Interest on loan taken for residential property.

C-11 80 G – 50 % of Donation to recognized Charitable Funds and 100% deduction for Prime Minister's National Relief Fund.

C-17 80 TTA Interest on deposits in savings bank upto Rs. 10,000

C-19 Total Deductions (Add items C 1 to C 17)

C-20 Taxable Income Col.B 4 (-) C 19

PART D – INCOME TAX COMPUTATION & TAX STATUS

D-1 Tax payable on Taxable Income as in col. C-20

1. Upto Rs. 3,00,000	Income Tax :	Nil
2. Rs. 3,00,001 to Rs. 5,00,000	Income Tax :	5%
3. Rs. 5,00,001 to Rs. 10,00,000	Income Tax :	20%
4. above Rs. 10,00,000	Income Tax :	30%

For Super Senior Citizens of 80 years age – Tax upto Rs. 5,00,000/- Nil and on the balance at above rates

D-2 Rebate of Rs 2500/-, for those whose income exceeds Rs. 3,00,000 but does not exceed Rs. 5,00,000 under section 87- A

D-3 Tax payable after rebate (D1 – D2)

D-5 Secondary and Higher Education cess @ 3% on Income Tax

D-6 Total Tax and Cess (D3 + D5)

D-7 Relief under Section 89 When a pensioner receives pension in arrears it may happen, that he becomes liable to pay more Tax. To mitigate this hardship, section 89 of the Act, provides for allowing Tax relief by allocating the Arrears for the related financial year.

D-8 Balance Tax after relief [D6 – D7]

S. K. Deshpande (PH 020- 2543 3900)



Correspondance

No. BSNL/39-1/SR/2018 Dated 01.03.2018

Sub. : Review of Medical Reimbursement to serving employees on outdoor medical treatment with vouchers.

In view of the present financial constraints it has become necessary to reduce the expenditure. A proposal is under correspondence of the management as follows :

- a) To reduce the annual outdoor ceiling of serving and retired employee to 12 days of Pay (pay includes D.A. also as per the exting orders/provisions). However the existing provisions like amount of outdoor celing in case of chronic diseases etc. will remain unchanged.
- b) To withdraw the medical allowance without voucher facility under Outdoor treatments extended to retired employees residing in cities covered by CGHS facility.

It is proposed to implement the changes w.e.f. 01.04.2018. This is for your information. If you have any suggestion. It may please be submitted within fifteen days to take a decision in the matter.

Assistant General Manager (SR)



No. AICGPA/BSNL/Medical/82 Dated 7th March, 2018 addressed to, Shri Anupam Srivastava, Chairman & Managing Director, BSNL, Bharat Sanchar Bhavan, H. C. Mathur Lane, Janpath, New DIhi – 110 001.

Sub. Review of Medical Allowance to Retired Employees. Reference : AGM (SR)'s Circular No. BSNL/39-1/SR-2018 Dated 01.03.2018

Respected Sr, All India Central Govt. Pensioners Association is the oldest (Formed in 1947) and one of the indentified Pensioners Assoiations by Department of Pension & Pensioners Welfare. We also represent pensioners retired from pensioners covered under Rule 37-A of Pension Rules.

BSNL Corporate vide circular cited in the reference, proposed to withdraw the Medical Allowance without voucher facility for Outdoor treatment in respect of retired employees residing in the cities covered under CGHS.

In this regard we have to state the following request –

1. In Maharashtra state, CGHS facilities have its own limitations and the facilities are not sufficient to take the load of BSNL Retirees also.
2. For availing the facilities of CGHS, the Contribution as per prevailing rates as prescribed by CGHS authorities, are required to be paid in advance.
3. As the Retired employees in Cities are not enrolled as beneficiaries of CGHS, They have to incur the expenses on account of outdoor treatment at higher rates than the rates in the cities not covered in CGHS.
4. The Retired employees prefer to medical allowance because, the process of submission of medical bills and payment of the bills is cumbersome.

You are, in view of the above, requested to continue the Medical Allowance without voucher facility for Outdoor treatment for retired employees irrespective of their residence.

Thanking you, With regards.

**Your's sincerely,
H. F. Chaudhari, General Secretary**



No. AICGPA/ DAP/84 Dated at Pune, 19th March, 2018. Addressed to, Shri S. K. Pande, Director of Accounts(Postal) Nagpur- 440001.

Respected Sir,

All India Central Government Pensioners Association Hq. Pune is the oldest (formed in October,1947) and one of the 48 recognized Pensioner's Associations by the Department of Pension & Pensioners Welfare New Delhi. We have got some 35000 members covering all the Districts of Maharashtra & Goa, part of Madhya Pradesh, Karnataka and Tamilnadu.

Sir, We heartily Welcome you in Maharashtra Circle & Goa and look forward for the cordial relations with you, in solving the pensioners pending issues.

1. The work of revision of the pension of the Pre-2016 postal pensioners in accordance with DOP&PW order dated 12th May, 2017, is in process. As per feedback received, the pensioners feel the revision of pension is delayed. Some pending cases forwarded earlier/ representations received now, are enclosed herewith for ready reference.

2. Secondly, The issue of delay in endorsing the revised orders in respect of DOT/BSNL pensioners issued by CCA, Mumbai was raised so many times including in the meeting with earlier Director shri Jani in July, 2016, it was raised again during the pension adalat arranged by CCA, Mumbai, held at Kolhapur on 9th March, 2018.

Our Asstt. General Secretary Shri S. V. Deshpande has also written a letter on the issues.

Sir, While welcoming you, request you, kindly to look into the matter and expedite the process.

Looking forward for the meeting with you as early as possible.

Thanking you, With regards.

Encl: 3 pages, As above

**Your's Faithfully,
H. F. Chaudhari, 9422004700
General Secretary**

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Awareness Programme by DOP&PW, New Delhi at Mumbai

DOP&PW had conducted Awareness Programme on Pensioners Portal on 15th January, 2018 at Auditorium, Textile Committee, Prabhadevi, Mumbai-25 in co-ordination with Atomic Energy retirees Welfare Asso, Mumbai, Central Govt. Pensioners Association Ambarnath, and ALL India Central Govt. Pensioners Association Hq. Pune. On a short notice through Whatsapp, our Branch Secretaries Mulund, Thane, Dombivli, kalyanand Vasai arranged the participation of some 95 pensioners. At the inaugural function, Ms Seema Gupta welcomed the participants and Shri Sanjeev Narain Mathur, Jt. Secretary delivered the inaugural speech. Given chance, Shri Mathur, Jt. Secretary is welcomed by our Association by offering bouquet with the hands of Shri Kelkar, AGS. Shri H. F. Chaudhari, General secretary high lighted that AICGPA has good presence in and around Mumbai with some 6500 members. It has 93 branches with 32000 members spread over in Maharashtra, M. P., Karnataka and Tamilnadu. It is the only Association, in the area covered, which has reached maximum pensioners/family pensioners from Rural area. He requested the Department to have such Programmes in Rural area also. He has also read out our demands as resolved in AIC held at Pune and also handed over the paper to the Jt. Secretary on the dias for their perusal.

Our Secretaries/Members actively participated in the presentation cum discussion on the issues ; Pensioners portal, Centralized Pensioners Grievances Redressal and Monitory System (CPENGRAMS) and Open Session with Banks and CGHS authority in Mumbai. Our participation throughout the programme is appreciated by shri Premkumar, Sr. Consultant in his address of vote of thanks.

The Programme is concluded with National anthem followed by lunch.

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A) Cases Settled during the quarter by Pune Headquarter :

■ Revision of pension (78.2% IDA)

Mrs. Vidula Vikas Paranjape PPO No. P-11438 received revised order(78.2%) in February, 2018, taken up with Canara bank CPPC resulting payment in March, 2018

Shri Anil D. Chaudhari , BSNL pensioner Amaravati, PPO No- 4916. the case was returned to SSA for recalculation. Finally he received the revised order in February, 2018.

Smt. Mandakini Maheshgauri , PPO P-12150 received the revised order(78.2%), She received the arrears in Jan, 2018.

Shri M. M. Joshi, BSNL Ex-serviceman re-employed in BSNL. We intervened and informed the authority about the case of Dual pension, finally order is issued in March, 2018.

Smt Kunda D. Naware PPO-2522, revised order got issued.

■ Payment of Revised Pension/ Gruatuity/Arrears:

Mrs Pohare, recivenig pension from Canara bank, Matter persued with the CPPC, Bangalore resulting revised pension/Arrears in January, 2018.

Mrs Shubhangi U. Karandikar, retired on 30.04.2016. PPO No. SUK/P-15360. Received the difference of gratuity in first week of February, 2018.

Smt. Roshanbee Abdul Kadar, Family pensioner, who receives her pension from Bank of Baroda, Bhadgaon branch. The revised order (78.2% IDA) was issued by CCA in November, 2016 but the revised pension has not been received till December, 2017. The complaint is registered through CPENGRAMS on 27/01/2018. She received the arrears in first week of march, 2018 Mrs Seema Kulkarni, recieved the long pending arrears through CPPC, Bank Of India nagpur.

Shri Ashok Govind Bhise , Chiplun pension from December 2017 to February 2018 was held up by SBI Belapur. Amount credited on 13 th march, 2018.

■ Revised PPO as per 7 th CPC and payment of arrears

Shri S. N. Vaidya , DET, Mumbai, DOT pensioner received the revised PPO as per 7 th CPC in first week of january, 2018

Shri H. R. V. Rao, retired on 31.12.1990 PPO No P-2508. Revised PPO was sent considering disbursement by Kolhapur Po. As he receives pension at Neral Po (Panvel Ho), revised order is issued on 13/12/2017.

Shri Vijay K. Chitapure, retired on 30.09.1997, PPO No. P-13

Shri Kapre Kolhapur, revised order is received on 27 th January 2018 as informed by the pensioner.

■ The following cases have been discussed with AO Pension on 27.02.2018 and solved.

Shri B. S. Bhosale PPO P- It was noticed that revised order issued by CCA has the discrepancy in Pay Scale/Last pay drawn at the time of retirement. Finally the case is revised as per Last pay drawn Rs 7100/- resulting Revised Pension of Rs 24450/-

Shri V. P. Baweja Retd G. M. BSNL. PPO No P-812. The Revised Order is issued with correction resulting revision of Pension/Family pension.

Shri S. P. Avachat SSO, Retd from DOT on 01.04.1994 PPO No P-584 The pensioner received the revised order and also arrears in March, 2018

Smt. Jyoti P. Kasture retired on 30.09. 200, PPO No. P-68. The revised PPO issued in March, 2018.

B) Cases Settled by Belgavi Branch:

Drawal Of Pay In Hsg-I Cadre for officiating period-case of Shri B B Somannavar Retd P.M. Ramdurg Ho.
Non-Payment Of Medical Allowance at the enhanced rate- Case of Dot Pensioner Shri R V Puranik and Shri N S Goudar-Receiving Pension from SBI from 01.07.2017.

Revision of Pension of Pre-2006 Pensioners: Case of Shri C V Mudaliar, Railway Pensioner Retired "As Traffic Shg Jamadar" on 31.10.2003 and Holder of PPO No: 27051100154

Short Payment of Pension from July 2017 and Onwards-Case of Shri M V Kugaji-A Railway Pensioner and Holder of PPO No: 59051101956.

Revision of Pension Under 7 Th Cpc-Case Of Shri P S Deshpande-Dot Pensioner, retired In Maharashtra Telecom Circle and Holder of PPO No: Tac/15/F-848/Psd/Mkh/Pen- Rev:- Revision of Pension Under 7 Th Cpc-Case of Shri Sham R Joshi-Dot Pensioner, retired In Maharashtra Telecom Circle and holder of PPO No: CCA/Mhtc/By/ Srj/1127/Pen/Rev Dated 15.11.2017.

Grant of Family Pension-Case of Shri Anant Ramachandra Kharde, A Disabled Son Of Late Shri Ramachandra D Kharde- A Postal Pensioner and Holder PPO No: 3870/Lps/Bg.

Payment Of Family Pension-Case Of Smt Annapurna Basavaraj Hiremath, Holder of PPO: No113090100535 and SBA/C No: 374602010021831 Standing at Union Bank of India, Bailhongal Branch, Dist Belgavi, Karnataka State



Branch Reports



MTNL Pensioners Association and Retired Telecom Officers Welfare Association Mumbai, jointly arranged the meeting on 12th January, 2018 at Belapur Telephone Exchange. Nearly 100 pensioners were present for the meeting. Shri M. M. sawant Secretary, MPWA and Shri Pawar Org. Secretary, AICGPA addressed gathering on revision of pension after adding 78.2% IDA, and Option for prorata pension etc.

ALL INDIA CNTRAL GOVT. PENSIONERS HQ. Pune, Branch, Pune Annual General Meeting

Will be held on 16th May, 2018 at 10 hrs. to 12 hrs. **followed by Lunch.**
At Anand Mangal Karyalay, opposite Neheru Stadium , Swargate, Pune
All members are requested to attend. Contact: 24493757;

S. V. Deshpande, Branch Secretary.

Branch Reports

■ Vijaypur (Vijapur)

The 23 rd Annual General Body meeting was held on 22.2.2018 at Gurudatta Mangal Karyalaya. Shri H. D. Gajajosh Executive President of the Branch presided over the meeting. Shri W. S. Bhome president AICGPA HQ. Pune and Shri H. F. Chaudhari Gen. Secy. AICGPA HQ Pune were present as chief guests Shri G. N. Kulkarni Vice President of AICGPA HQ Pune, Dr. K. H. Kulkarni, Kannada Scholar and Dr. Satyanarayanrao LIC pensioner Association, Raichur Branch were also present as Guests of Honour.

Inauguration of the function was done by Shri W. S. Bhome, by garlanding the portrait of great saint Shri Raghavendra Swamiji of Mantralaya. The proceedings of the G. B. meeting was then followed by observing two minutes silence in the memory of departed members. Annual report of Br. Secretary and the Audited balance sheet by the treasurer were presented to the house. Shri H. F. Chaudhari while addressing the meeting explained the position of fixation of Revised Pension as per 7th CPC and also explained about the problems of BSNL Pensioners and CGHs facility Shri W. S. Bhome narrated the history of Association especially in getting the family pension. About 72 members attended the meeting General Body elected Office bearers for next two

years – Hon – President – Shri G. N. Kulkarni, President – Shri H. D. Gajakosh
Secretary – Shri H. K. Joshi, Treasurer – Shri G. S. Hiremath

■ Betul (M. P.)

AGM of Betul was held on 23.3.2018 at 12 hrs. at G.M.T. Office Betul under President ship of Shri M. L. Oswal. Beginning with Saraswati Pujan, Branch Secretary welcomed the chief guests. Nealy 50 members were present. Branch secretary Shri R.M. Barde read out the annual reports Shri W. S. Bhome & Shri H.F. Chaudhari from CHQ Pune addressed the gathering covering the steps taken by association for the pension revision as per 7th CPC for DOT as well as postal pensioners and issues of medical allowance and 3rd PRC in respect of BSNL Pensioners. The following office bearers were elected unanimously for next two years.

President – Shri S. A. Kalmegh, Secretary – Shri A. R. Lokhande, Treasurer – Shri M. K. Sabale

■ Chindwara (M. P.)

A.G.M. of Chindwara branch was held on 24.3.2018 under the president ship of Shri S.V. Purohit. Shri W. S. Bhome President & Shri H. F. Chaudhari General Secretary from CHQ Pune were present. Shri S. R. Tawale, Secretary raised the organizational issues faced in MP due to lack of communication and non receipt of Bulletin. Shri Rajput Postal Pensioner Association addressed the meeting. General Secretary in addition to his informative speech, appreciated the issues raised by Shri Tawale, assured to improve the communication and to support to reach pensioners from Pandhurna, Sausar, Seoni and Parasia etc. Shri S. V. Purohit offered the vote of thanks.

■ Medical Camp. at Chinchwad

Pimpri Chinchwad branch had arranged medical camp in association with Dhanashri Hospital Chinchwad on 14.2.2018. The camp was arranged at Khandoba Mandir Karyalaya Akurdi. About 40 persons took part in the Medical Investigation.

■ Samajik Kritadnyata Nidhi (Welfare Measures)

● Belagavi Branch donated to

1. Swami Chaya Pratishthan (Vradhasharm-Home for Aged), Rs. 1000/- on 21.3.2018
1753, Benakanhalli, Rakaskop Road, Belagavi – 591.108.
2. Maheshwari School for the Blind, Nehrunagar, Belagavi – 590 010. Rs. 1000/- on 21.3.2018

● Thane Branch donated Rs. 10000 (Ten thousand) to Helping Hand welfare Society, Dombivali on 20.03.2018.



Donation Jan. to March 2018

1)	Smt. S. U. Kurtkoti	1000	5)	Shri Sharad P. Dongre, Pune	1000
2)	Shri D. A. Shringarpure, Mumbai	200	6)	Shri Y. B. Patil, Kolhapur	500
3)	Shri M. Narayan, Mumbai	200	7)	Smt. S. U. Kurtkoti	1000
4)	Shri G. G. Kulkarni, Sangli	2000	8)	Shri V. S. Gandhi, Badlapur	500

Remittance Jan Feb & March 2018

1)	Vasai	3000	10)	Mumbai Br (Dadar)	800
2)	Bhandara	1020	11)	Bhandara	1030
3)	Nagpur	2905	12)	Malvan	3300
4)	Malegaon	1000	13)	Kolhapur	800
5)	Kolhapur	400	14)	Pune	2320
6)	Kalyan	225	15)	Satara	5800
7)	Digras	1400	16)	Aurangabad	9500
8)	Shahupuri Satara	2590	17)	Wani	2000
9)	Belgaum	9090	18)	Malvan	10000

Obituary



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|-----|---------------------------------------|---------------|
| 1) | Shri S. D. Sathe (RMS) | 8.2.2018 |
| 2) | Shri Bhagwanrao Ambaji Salunke (BSNL) | 13.2.2018 |
| 3) | Shri Ramrao Baburao Tembe (BSNL) | 24.2.2018 |
| 4) | Shri Gajanan Burade (Wardha) | 6.3.2018 |
| 5) | Shri. D.B. Upalchiwar (Bhadrawati) | 10.2.2018 |
| 6) | Dr. S.B. Debaje, (Scientist-IITM) | 8.3.2018 |
| 7) | Shri P. P. Kamate (Scientist - IITM) | 10.3.2018 |
| 8) | Shri R. D. Kalamkar (Retd. APM) Khed | 21.2.2018 |
| 9) | Shri P. S. Tokekar | 26.03.2018 |
| 10. | Shri D. S. Sattegiri (BSNL) | 27.03.2018 |
| 11) | Shri V. R. Deo (DOT) | February 2018 |
| 12) | Shri C. V. Kumbhar (BSNL) | 10.03.2018 |

