



PENSIONERS PROGRESS BULLETIN

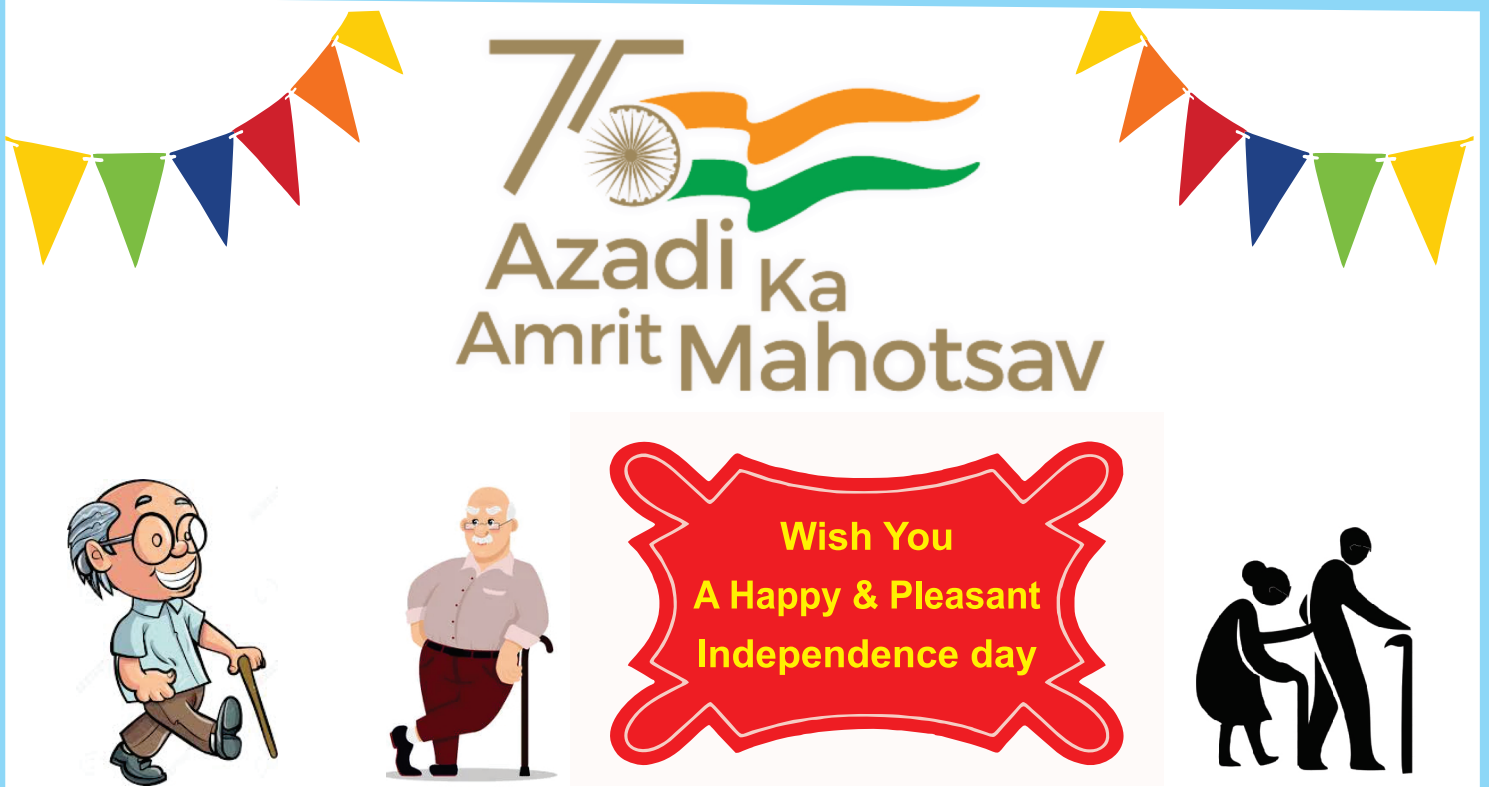
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ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION H. Q. PUNE

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(Identified Pensioner's Association by DOP & PW New Delhi)
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Be the Part of Azadi ka Amrit Mahotsav, Let's Unite as Indians and Sing our National Anthem Together !

Advisors

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President

Shri. W.S. Bhome

Vice President

Shri. G. N. Kulkarni Shri. N. M. Tikekar

General Secretary

Shri. H.F. Chaudhari

Assistant General Secretary

Shri. K. S. Kulkarni Shri. Manohar Patki Shri Sanjay Kulkarni

Treasurer

Mrs. Vrishali Salvekar

Assistant Treasurer

Smt. V. N. Kakade

Auditor

M/S Gokhale & Gokhale
Chartered Accountant

Organizing Secretaries

Shri. G. G. Nerkar Shri. S.G. Rohidas Shri. R.J. Nimbalkar Shri. S. B. Sonalkar
Shri. P.R. Amashi Shri. S.G. Pawar Shri. R. V. Pillai

The Branch secretaries may remit amounts by crediting to Bank accounts
Bank of Baroda , Sadashiv Peth, A/c No.: 045 001 000 14692, IFSC Code : BARB0SADASH
with intimation to Treasurer, Contact No. 9423567220



Shri Suhash Sonalkar Org.Secy was felicitated
at AGM, Kolhapur on 30.03.2022



Shri H.F. Chaudhari GS addressing
at AGM, Kolhapur on 30.03.2022



Lightening the lamp to inaugurate the
AGM, Sindhudurg held at Kankavali on 12.04.2022



Shri M.D. Joshi was felicitated at AGM,
Sindhudurg held at Kankavali on 12.04.2022



Shri Rohidas performing Puja & View of audience
at AGM, Dhule held on 30.04.2022



Shri S. K. Deshpande was honoured
at AGM Pune held on 15.06.2022



Shri H.F. Chaudhari, G.S. addressing
at AGM, Pune held on 15.06.2022



View of Audience at AGM, Pune
held on 15.06.2022

GS Speaks

We received Email on 24th April 2022 from our Chartered Accountant that Being Charitable Organization, we are required to submit the information of donations received from Financial year 2021-22 before 31st May, 2022. Delay in compliance will attract a Fee of Rs. 200 per day and failure to comply with attracts penalty up to Rs. 1 lakh. During the meeting held on 28th April, 2022, CA also advised that the Annual Accounts of the branches are required to be consolidated with the Annual Accounts of Headquarter.

AS decided in Special CWC meeting held on 29th April, 2021, Extraordinary General Body Meeting of AICGPA was held on 23rd May, 2022 at Pune to address these two important issues. Extraordinary General Body Meeting of AICGPA held on 23/05/2022 resolved that we need not apply for registration U/S 80G of Income Tax 1961. Donors will not get any rebate under section 80G.

Dondaicha Branch is merged with Nandurbar Branch on 08/05/2022 and records with balance amount transferred to Nandurbar Branch. Nerparsopant Branch is merged with Yevatmal Branch and record has been transferred to Secretary, Yevatmal Branch. Saoner Branch is merged with Nagpur Branch on 12/05/2022 and records with balance amount transferred to Nagpur Branch. Pandharakwada branch is merged with Wani Branch on 06/06/2022. It is decided on 26/06/2022 to merge Kamptee Branch with Nagpur Branch.

32nd Meeting of SCOVA was held on 12/4/2022 under chairmanship of Hon'ble MOS (PP) the minutes of important points discussed are printed on page no.

Controller General of Communication Accounts, DOT, New Delhi vide letter dated 14/01/2022 ordered the migration of DOT /BSNL pensioners from CPPC into SAMPANN tentatively from May to December, 2022. Details are published in the BSNL portion of this Bulletin.

CCA Maharashtra & Goa issued the guidelines vide letter dated 05/04/2022 to CGMs/SSAs in Maharashtra Circle for faster processing the applications of Fixed Medical Allowance of BSNL (IDA) pensioners residing in Non-CGHS areas.

BSNL Corporate office vide order dated 10/11/2021 reconstituted the Joint Committee to recommend the Wage structure for Non-executives in BSNL with effect from 01/01/2017. The second meeting of Joint Committee was held on 3/12/2021. Management side proposed multifactor of 2.20 to 2.21 for minimum and 2.33 to 2.62 for maximum of new pay scales with effect from 1/1/2017. Third meeting was held on 10.03.2022. The staff side suggested that new pay scales should be designed considering 5% fitment. Management side mentioned that wage negotiation shall be in view of the affordability and financial sustainability of CPSE. During fourth meeting held on 10th June, 2022, management argued that settlement of wage revision with 5% fitment is not possible due to recommendations of 3rd PRC and the short fall of Rs. 800 Crores, per month between BSNL Revenue and expenditure.

Wish you and your family Happy, Healthy & Pleasant Independence Day.

H. F. Chaudhari

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Minutes of Extra Ordinary General Body Meeting held on 23/05/2022.

Extra Ordinary General Body Meeting of AICGPA Hq, Pune was held at Vishnu Prasad Sabhagruha Sadashiv Peth, Pune 411030 on 23rd May, 2022 at 10.45 am.

1. Meeting was started with Prayer followed by welcome address by Shri W. S. Bhome, President. He also narrated the working of the branches 15 years ago and the changes made later.
2. Shri H. F. Chaudhari, General Secretary welcomed the members and introduced the necessity for calling Extra Ordinary General Body meeting. He informed that we received the email on 24/05/2022 from the M/s Gokhale & Gokhale, Chartered Accountant forwarding a letter addressed to Charitable organizations regarding Filing of Donations Returns received for the year 2021-22.

During the meeting on 28th April, 2022 CA advised

- a) Charitable Organizations are required to submit the information for donations received from Financial year 2021-22 by 31st May, 2022. Delay in filing attract a Fee of Rs. 200 per day of delay as per new inserted Section 234G. Failing to comply with attracts penalty up to Rs. 1 lakh.
- b) Annual Accounts of the branches are required to be consolidated with the Annual Accounts of Headquarter. In that case it is required to submit the list of donations including donations received by Branches also.

Special CWC Meeting held on 29th April, 2022 resolved to convene the Extra Ordinary General Body Meeting on 23/05/2022 to discuss with Branch Secretaries, the submission of list of Donations received during 2021-22 and also submission of Annual Accounts in time for Consolidation of Accounts.

In the meantime, we received the Provisional Certificate of Trust U/S 12A of Income Tax Act, 1961. Para e. of the provisional certificate clearly mentioned that 12AB does not automatically confer right to the donor to claim deduction under 80G.

Shri Gokhale, CA could not attend the meeting as agreed to be present to guide at the meeting. In such circumstances, General Secretary explained the Benefits of 12AB Certificate, Registration U/S 80G, requirement of list of donations as discussed with Shri Gokhale Chartered Accountant on 16/05/2022.

Income of NGO is exempted from Income Tax, if NGO has 12A Certificate.

If the Expenditure of a Trust is equal or more than 85% of Total Income, No Income Tax is levied.

If the Expenditure is less than 85%, there is a provision to carry forward for adjustment in the next year.

Registration U/S 12A is mandatory for application for Registration under 80G,

If NGO is registered U/S 80G,

Then only we require to file Donation Returns, otherwise not.

It was necessary to decide whether we require Registration U/S 80G or not in view of very few members only claim rebate of donations paid to the Association.

After thorough discussion on the subject, it was decided unanimously not to apply for registration under Section 80G.

RESOLUTION:

Extra Ordinary General Body Meeting held on 23/05/2022 at Pune resolved that we may not apply for Registration U/S 80G. Accordingly the donors will not have right to claim the deductions under Section 80G of Income Tax Act, 1961.

Proposed by Shri N. M. Tikekar Seconded by Shri S. G. Rohidas. Approved by EOGBM unanimously.

General Secretary has also explained the provision of 30% income Tax on anonymous donations received more than Rs. 1 Lakh and Consolidation of Annual Accounts. After thorough discussions It was decided that

- i) the donations amounting Rs 2000 and above will be accepted by cheque only.
- ii) Annual Accounts are required to be submitted to Headquarter by 31st May every year without fail.
- iii) list of donations with the particulars of Name of donar, Address, Mobile no. and Pan No. is to be submitted along with the Annual Accounts. The amount of donations as per Accounts should agree with the total of list of donations.

- iv) Xerox copies of Bank passbook and FDS(Fixed Deposit Receipts) are to be submitted along with Annual Accounts. The following points were discussed with the permission of chair.

Shri P.R.Deshpande branch secretary enquired about action taken on report of committee formed at Annual General Meeting 2005 held at Dombivli. Vice President Shri. G. N. Kulkarni gave details regarding action taken on the report for example subscription was increased to Rs. 500/- from Rs.100.

Vice President observed recently that few Branches are fixing the date of their AGM without prior intimation to HQ, which is incorrect. Branch Secretary should decide the date in consultation with General Secretary, so that HQ can depute their office bearer for attending the AGM.

Meeting resumed after Lunch at 14.30Hrs.

Smt. Pushpa Rahalkar, the owner of Vishnuprasad Sabhagruha was honoured with bouquet. She being a BSNL retiree, provide the Hall, on short notice, for our small meetings and serve delicious lunch.

G.S. informed the house regarding migration of BSNL/DOT pensioners from Nationalized Banks CPPC to SAMPAN tentatively during the months from May to December, 2022. Shri. H. F. Chaudhari G.S. and Shri. K. S. Kulkarni AGS had meeting with Pr.CCA Mumbai and Jt. CCA Mumbai on 20/05/2022. Where it was suggested that at the time of migration SMS (mentioning date of migration and Pension Code) may be sent to the pensioner.

G.S. explained the letter issued by CCA, Maharashtra & Goa regarding the grant of Fixed Medical Allowance to BSNL(IDA) pensioners residing in NON-CGHS area and handed over the application form to the participants.

Shri V. D. Deshpande mentioned that Nashik Branch has been provided with the separate PAN card. General Secretary clarified that while opening the Bank Account Registration Certificate and PAN card in the name of AICGPA Hq. Pune is sufficient. There is no need of separate PAN card in the name of branch.

Shri. Sanjay Kulkarni informed to secretaries regarding returning the statement handed over to them in the meeting. Statement shows the details of usage of Receipt Books. He also requested Branches to increase the membership/subscription for the Pensioners Progress Bulletin.

The meeting was concluded with vote of thanks by General Secretary followed by National Anthem.



Notional Increment From 1st July for the Govt. retirees who retired on 30th June:

The Nagpur Bench of the High Court of Bombay has given an oral judgment on 2nd March, 2022 in favour of the pensioners, who had retired from Zilla Parishad on 30th June. [P No. 5864 of 2019] The court upheld the demand and ordered that the "Zilla Parishad shall take all necessary steps for granting notional annual increment to the petitioners within a period of two months from the date of receipt of the copy of this judgment. The petitioners would be entitled for all consequential benefits accordingly.

This judgment is important, Provided, No appeal against this judgment by the Government.

This is to be noted that DOPT issued one more memorandum dated 3rd February, 2021 saying "The judgement dated 15.09.2017 of Hon'ble Madras High Court in Case of P. Ayyamperumal Vs Union Of India is '*in personam*' in nature.

Further in similar case, Hon'ble Supreme Court ordered vide judgement dt. 29.03.2019, while dismissing the SLP (C) filed by DOT, against the judgement dated 3.05.2017 of Hon'ble Court Lucknow bench on account of delay of 566 days in filing the SLP, keeping all the questions of law open. **Since the question of law is open and not yet decided** the implementation of the judgement dated 15.09.2017 *in rem*, has not been taken.

However, the Rajasthan High Court, in another similar case, stayed a CAT (Jaipur) order after accepting the Govt's arguments. The main points of argument include: 1. the respondents/ applicants were not in service as on 1st July of their respective years. As per the Fundamental Rules 9(21), 9(6), 17(1), 22, 26(a) and 56(a) as also the provisions of CCS(RP) Rules, 2008, a person appointed as a govt. servant is entitled to pay, and is also entitled to draw the annual increment as long as such govt. servant discharges duties of the post.

The matter is pending for adjudication before the Apex Court.

Government Orders

OM. No. F.No. 1/2(40)/2022-P&PW (E), Dated : 31th March 2022, from Government of India, Ministry of Personnel P. G. & Pension Department of pension and Pensioners Welfare, New Delhi

Subject : Nomination by pensioners under the Payment of Arrears of Pension (Nomination) Rules, 1983 for payment of life-time arrears

I am directed to say that in accordance with the Payment of Arrears of Pension (Nomination) Rules, 1983 notified on 10.09.1983 (Annexure-1), pensioners who retired before the notification of the Rules were required to submit nomination to the respective Pension Disbursing Authority. Every employee who retired or will retire after the notification of the Rules, was/is required to submit the nomination, in triplicate, in Form "A" to the Head of Office or the Department from where he retired/ is retiring. The Head of Office is required to return a duly attested duplicate copy of the nomination in Form "A" to the pensioner. The triplicate copy of the nomination is to be passed on to the Pension Disbursing Authority along with the Pension Payment Order, through the PAO/CPAO.

2. The pensioner can, subsequently, modify the nomination (if nominee pre-deceases the pensioner, or otherwise) by submitting Form "A" in triplicate to the Pension Disbursing Authority. The Pension Disbursing Authority is required to return to the pensioner the duly attested duplicate copy of the nomination within thirty days of the receipt of nomination. The triplicate copy is to be sent to the Accounts Officer of the Department from where the pensioner had retired while the original copy of the nomination shall be recorded with the PDA. If any arrears of pension accrue after the death of a pensioner, such arrears of pension are paid to the person in whose favour a nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 exists.
3. Representations have been received in this Department from some pensioners/pensioners' associations that, quite often, when pensioners submit their nominations to the Pension Disbursing Authority (PDA), there is reluctance on the part of the bank staff to accept these nominations as they are not quite conversant with the above rules. Further, in case a nomination is accepted by the bank, the pensioner is not aware of its safe custody and its retrieval when needed because he is not sure whether the nomination has been fed into the system of the Bank.
4. The matter has been examined in this Department. The procedure for submission and acknowledgement of nominations for life-time arrears of pension is well defined in the Payment of Arrears of Pension (Nomination) Rules, 1983. All retiring Government employees are mandatorily required to submit the nomination for arrears of pension in Form A while filling up the pension papers. This nomination is then forwarded to the Pension Disbursing Authority along with the PPO.
5. In most cases, the problem of non-availability of nomination may be due to improper handling of the nominations by the Banks, as the Banks may not be keeping a proper record of the nominations. The problem may also arise if the nomination submitted at the time of retirement becomes invalid on account of the nominee predeceasing the pensioner or for some other reason and the pensioner fails to submit a fresh nomination to the Bank in Form A or the staff in the Bank Branches does not accept the nomination due to ignorance.
6. In view of the above, all Ministries/Departments, Accounts Offices/CPAO and Pension Disbursing Authorities/Banks are enjoined upon to strictly follow the procedure for handling of the nominations of the pensioners submitted under the Payment of Arrears of Pension (Nomination) Rules, 1983. In short, the following actions are required to be taken by Ministries/Departments, Accounts Offices/CPAO and Pension Disbursing Authorities/Banks in this regard:
 - **Actions by Ministries/Departments and attached/subordinate offices thereunder**
 - i. Obtain nomination in Form A from the retiring employees, in triplicate. The Head of Office or Department must return the duly attested duplicate copy of the nomination to the retiring employee, as acknowledgement, within 30 days of the receipt of nomination from the retiring employee.

- ii. Affix the acceptance of nomination in the triplicate copy of the nomination form and forward it to the Accounts Officer, along with the pension papers/pension case, for onward transmission to the CPAO/ Pension Disbursing Authority along with the Pension Payment Order.

● **Action by the Accounts Officers**

- i. Forward the triplicate copy of the nomination form, duly accepted by the Head of Office, along with the Pension Payment Order, to the Central Pension Accounting Office for onward transmission to the Pension Disbursing Authority along with the Pension Payment Order/Special Seal Authority.

● **Action by the Central Pension Accounting Office**

- i. Forward the triplicate copy of the nomination form, duly accepted by the Head of Office, along with the Pension Payment Order to the Pension Disbursing Authority/Bank along with the Pension Payment Order/ Special Seal Authority.

● **Actions by the Pension Disbursing Authority/Bank**

- i. Retain the triplicate copy of the nomination of the pensioner, as received from Accounts Officer/CPAO, for record.
- ii. Keep a proper record in their system in respect of the nominations received from the Accounts offices/CPAO.
- iii. Review the availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in respect of all pensioners. In case, nomination in respect of any pensioner is not available in the record of the PDA/Bank, the concerned pensioner may be advised by the PDA/Bank to submit the same in Form A forthwith
- iv. Accept any modification of existing nomination/fresh nomination from the pensioner in Form A (in triplicate) of the Payment of Arrears of Pension (Nomination) Rules, 1983 and return to the pensioner the duly attested duplicate copy of the nomination within thirty days of the receipt of nomination.
- v. Send the triplicate copy of the nomination to the CPAO/Accounts Officer of the Department from where the pensioner had retired and retain the original copy of the nomination for record.
- vi. Instruct the staff dealing with pensioners to accept any fresh nomination or modification in the existing nomination submitted by the pensioners in Form A.
- vii. Keep a proper record in their system in respect of the fresh nominations/modifications received from the pensioners.
- viii. Indicate the status of availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in Pension Seva Portals or any other similar portal maintained by them.
- ix. Indicate the status of availability of nomination under the Payment of Arrears of Pension (Nomination) Rules, 1983 in the monthly pension slips issued by them to the pensioners.
7. The above instructions may be circulated widely for strict compliance by all concerned.
8. This issues with the approval of Competent Authority.

(Sanjoy Shankar)

Deputy Secretary to the Government of India



OM. NO. F.No. 17/4//2021-P&PW (Coord) - E. 7648, Dated : 4th April 2022, from Government of India, Ministry of Personnel Public Grievance and Pension, Department of Pension and Pensioners Welfare, New Delhi

Subject : 110th and 113th Report of DRPSC Recommendations : Compliance regarding

The 110" report (Rajya Sabha Secretariat) of Department Related Parliamentary Standing Committee (DRPSC) on Personnel, Public Grievances, Law and Justice, on "Pensioner's Grievances - Impact of Pension Adalats and Centralized Pensioner Grievance Redressal and Monitoring System (CPENGRAMS) has noted with concern that, on an average, 20% of grievances are not being disposed of within the stipulated time limit of 45 days in case of pensioners and 30 days in case of family pensioners and super senior pensioners (80

Government Orders

years and above). The Committee has recommended that all the Ministries/Departments of Central Government should identify core grievance-prone areas and streamline their systems accordingly and to resolve the grievances within the prescribed time limit.

2. In view of the above, all Ministries/Departments are requested to take suitable action by identifying core grievance-prone areas leading to delays in sanction of pension/ disposal of grievances in their Ministries/Departments (including all subordinate/attached/autonomous bodies) and streamline their systems accordingly. It shall be the responsibility of each Ministry/Department to coordinate with their Attached/Subordinate/Autonomous bodies for disposal of grievances within the stipulated time frame of 45 days in case of pensioners and 30 days in case of family pensioners and super senior pensioners (80 years and above). A detailed action taken report be sent on every quarter starting from 2nd quarter of 2022 (i.e. 1st July, 1st October, 1st January, 1st April) as per Proforma annexed to DoPPW regularly.

3. The Ministries/Departments are further advised to ensure accountability of Government Officials dealing with pensioners' grievances and to take administrative action against officials habitually responsible for delayed action or summary disposal of grievances without qualitative action as recommended by the DRPSC in its 113th Report. A Quarterly report in this regard may also be furnished to this Department in Table C of the Annexure attached.

Naresh Bhardwaj, Deputy Secretary to the Government of India

Annexure

Name of the Ministry/Department (Including all Subordinate/Attached/Autonomous bodies) :

	No. of Grievance brought forward from previous quarter	No. of Grievance received during this quarter	No. of Grievance redressed within the stipulated time	No. of Grievance pending beyond the stipulated time (i.e. more than 45 days)
April - June				
July-September				
October-December				
January-March				

Table - B

Analysis of grievances pending more than 45 days (including all attached/subordinate and autonomous bodies).

Sr. No	Grievance number	Gist of Grievance	Reason for delay beyond 45 days	Action taken streamline the system to eliminate delay
1				
2				

C. Ministries/Departments to also indicate the accountability to avoid delay and action taken thereon including action taken on officials habitually responsible for delayed action or summary disposal of grievances without qualitative action (including their attached / subordinate and autonomous bodies.)

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OM. No. F.No. 42/7//2022-P&PW (D), Dated : 5th April 2022, from Government of India, Ministry of Personnel Public Grievance and Pension, Department of Pension and Pensioners Welfare, New Delhi addressed to All Ministries / Departments of Government of India, CMD/CPPCS of all distributing Banks.

Subject : Grant of Dearness Relief to Central Government pensioners/family pensioners -Revised rate effective from 01.01.2022.

The undersigned is directed to refer to this Department's OM No. 42/7/2021-P&PW(D) dated 27.10.2021 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 31% to 34% w.e.f 01.01.2022.

2. These rates of DR will be applicable to the following categories :

- i. Civilian Central Government Pensioners/Family Pensioners including Central Govt. absorbee pensioners in PSU/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 Defence 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 Department's OM No. 23/3/2008-P&PW(B) dated 11.09.2017.
3. The payment of Dearness Relief involving a fraction of a rupee shall be rounded off to the next higher rupee.
4. 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 from time to time. The provisions relating to regulation of DR where a pensioner is in receipt of more than one pension will remain unchanged.
5. In the case of retired Judges of the Supreme Court and High Courts, necessary orders will be issued by the Department of Justice separately.
6. 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.
7. The offices of Accountant General and authorised 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 Nationalised Banks.
8. In so far as the persons serving in Indian Audit and Accounts Department are concerned, these orders are issued in consultation with the Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution of India.
9. This issues in accordance with the Ministry of Finance, Department of Expenditure's OM No. 1/2/2022-E.1I(B) dated 31.03.2022.
- Hindi version will follow. .

Charanjit Taneja,
Under Secretary to the Government of India



Government Orders

F.No. 42/5/2022-P&PW (D), Dated : 20th May 2022, from Government of India, Ministry of Personnel, Public Grievances & Pensions, Department of pension and Pensioners Welfare, New Delhi

Subject : Minutes of the 32nd SCOVA meeting held under the Chairmanship of Hon'ble MOS(PP) on 12.4.2022, at Sardar Patel Bhawan, New Delhi-reg.

Please find enclosed herewith the minutes of the 32nd Meeting of Standing Committee of Voluntary Agencies (SCOVA) held under the chairmanship of Hon'ble MOS(PP) on 12.4.2022 at Sardar Patel Bhawan, New Delhi.

Encl : As above

Charanjit Taneja

Under Secretary to the Government of India

Minutes of the 32nd Meeting of Standing Committee of Voluntary Agencies (SCOVA) held on 12.04.2022 under the Chairmanship of Hon'ble MOS(PP) at Sardar Patel Bhawan, New Delhi.

Welcoming Hon'ble MoS (PP), Secretary (P&PW), representatives of Pensioners Associations and the officers from various Ministries/Departments participating in the meeting, Joint Secretary (Pension) briefly stated the objectives of SCOVA meetings. He mentioned that SCOVA is a useful platform to provide feedback on implementation of policies/programs of DoPPW, to discuss & examine policy initiatives and to mobilize voluntary efforts to supplement the Govt action. Moreover, it provides the representative associations an opportunity for raising the issues concerning pensioners' welfare directly before the concerned Ministries/Departments.

2. Addressing the participants, Secretary (P&PW) highlighted the recent reforms and initiatives undertaken by the Department for welfare of pensioners. He mentioned about the notification of revised and updated Central Civil Service (Pension) Rules, 2021 on 20.12.2021, by amalgamating several orders/clarifications issued during last 50 years. He also referred to several initiatives of the Department in regard to submission of life certificate by pensioners, e.g. Video based life certification, Doorstep DLC service through Postman/ Gramin Dak Sevak of IPPB and Face Authentication Technique through Android phone, launched on 29.11.2021. He further mentioned about his recent interactive meetings with Pensioners' Associations, Pension Disbursing Banks and the nodal officers of Ministries/Departments and stated that such meetings would be held at regular intervals.
3. Thereafter, discussions were held on the agenda items for the meeting. Director (PP) mentioned that an Action Taken Report on the decisions taken on the unresolved agenda items of 31st meeting of SCOVA had been sent to the Pensioners' Associations by e-mail. It was observed that most of the items of 31st meeting of SCOVA had been resolved. The Departments concerned were requested to take a final decision, at the earliest, on the following agenda items of 31st meeting of SCOVA, which are remained unresolved:
 - i. Extension of benefit of Composite Hospitals to CAPF personnel (Action: Ministry of Home Affairs/ Ministry of Health & Family Welfare)
 - ii. Booking of Holiday Homes for Central Government Pensioners-enhancement of time limit from 30 days to 60 days.

(Action: Ministry of Housing & Urban Affairs/Directorate of Estates)

4. Thereafter, the agenda items for 32nd meeting were discussed. The gist of the discussion held and decisions taken on these items are as under:

(32.1) Shortage of Doctors, Specialists and Para-Medical Staff in CGHS posts due to increase in number of patients consequent on merger of Postal Dispensaries and need for creation / sanction of new posts to maintain patient and Doctor/ Para- medical staff ratio

The Central Government Pensioners Welfare Association, Jaipur mentioned that there is a shortage of Doctors, Specialists and Para-medical staff in many CGHS Wellness Centres in the country which is affecting

smooth functioning of CGHS. Recruitment of staff on contract basis was resorted to but that has not sorted out the problem. Also, consequent on merger of P&T Dispensaries in CGHS and increase in the strength of beneficiaries, the strength of staff and infrastructure needs to be augmented.

- **Discussion/Decision on the agenda item**

Ministry of Health and Family Welfare informed that in 2019, Postal Dispensaries in 33 cities were taken over and all the dispensaries are functional. These postal dispensaries had the requisite manpower when they were taken over by CGHS. However, the infrastructure in these dispensaries needed improvement for which CGHS is taking necessary action.

As regards shortage of doctors and paramedical staff at CGHS Wellness Centres, out of sanctioned strength of 1516 General Duty Medical Officers, 1227 are in position. There is some time lag between offer of appointment by CHS Division and actual joining of the candidates. In order to ensure uninterrupted medical services to the beneficiaries, retired doctors are engaged on contractual basis against the posts of Medical Officers, as an interim measure. Presently, a total of 219 retired doctors have been engaged on contract basis in various CGHS Wellness Centres all over India. As regards other staff, recruitment is being done through Staff Selection Commission.

Hon'ble MoS(PP) directed that selection against the vacancies may be finalized early and the Pensioners' Association may be kept informed of the progress of filling up of the vacancies.

(Action: Ministry of Health & Family Welfare)

(32.2) Periodical Health check-up of pensioners The Central Government Pensioners Welfare Association, Jaipur suggested that a periodical health checkup for pensioners may be conducted at least once in six months or one year, on all health parameters.

- **Discussion/Decision on the agenda item**

Ministry of Health and Family Welfare informed that Pensioners aged 75 years and above are permitted to undergo annual health check-up. However, those pensioners who are less than 75 years of age and desirous of a medical check-up can also have annual health check up on a referral from CGHS Medical Officer. Since, cashless services are rendered to pensioners, once a referral for Medical Check-up is given, no cash payment would be required to be made at the empanelled hospitals. It was stated that the guidelines already exist for medical officers at Wellness Centres for referring the pensioners for periodical medical checkup. MoS (PP) directed that since the Pensioners' Associations have complained that CGHS Wellness Centres are not adhering to these guidelines, the guidelines in this respect may be reiterated to all Wellness Centres for strict compliance.

(Action: Ministry of Health & FW)

(32.4) -Non-acceptance of Nominations of pensioners for Life-Time Arrears by the Banks

The Railways Senior Citizens Welfare Society, Mohali mentioned that as per Payment of Arrears of Pension (Nomination) Rules, 1983, every pensioner has to nominate any person for receiving arrears of pension accruing after his death (on account of Pay Commissions, etc.) and to provide such nomination to their Pension Disbursing Authority (PDA). However, in many cases, when pensioners file their nominations with the PDA, there is a reluctance on the part of the bank staff to accept these nominations, as the staff is not quite conversant with the rules. Further, the pensioners are not sure about the safe storage of nominations in the Bank and about retrieval of these nominations when needed.

- **Discussion/Decision on the agenda item**

Joint Secretary, (Pension) informed that instructions have been issued to Pension Disbursing Banks, Ministries/Departments etc. reiterating the provisions of the Payment of Arrears of Pension (Nomination) Rules, 1983 vide letter no. 1/2(40)/2022-P&PW(E) on 31.03.2022. Pension Disbursing Banks have been advised to accept the nominations under acknowledgment and keep a proper record of the same in their systems. They have also been advised to review the availability of nominations in respect of all pensioners and to ask the pensioner to submit the nomination, if the same is not available with them.

Banks have also been advised to indicate the status of availability of nominations in Pension Seva Portals/ Similar portals and also in the monthly pension slips.

It was mentioned that the above instructions will again be highlighted in the next meeting of DoPPW with the Pension Disbursing Banks. MoS (PP) directed that the instructions may also be shared with Pensioners' Associations.

In view of the above, item was closed.

(32.6) - Payments of DA/DR arrears freezon for 18 months from 1.1.2020 to 30.06.2021

The Central Government Pensioners Welfare Association, Jaipur and Ex-Defence Employees Welfare Association, Balasore mentioned that although the Central Government has granted the DA/DR rise of 11% from 01.07.2021, the arrears for 18 months have not been released. The Association requested for releasing the DA/DR for 18 months to Central Government employees and pensioners / family pensioners.

- **Discussion/Decision on the agenda item**

Joint Secretary, Department of Expenditure stated that this issue was raised in the last meeting of JCM chaired by Cabinet Secretary also and the JCM was informed that the decision to freeze DA and DR due from 01.01.2020, 01.07.2020 & 01.01.2021 was taken in the context of Covid-19 pandemic, so as to ease pressure on Government finances. The rates of DA/DR have been restored prospectively and subsumed in the cumulative revised rates effective from 01.07.2021 vide OM dated 20.07.2021.

In view of the above, item was closed.

(32.7) - Enhancement of Additional Pension

The Ex-Defence Employees Welfare Association, Balasore and All India Organisation of Pensioners (Civil & Military), Kerala mentioned that as per the existing system, for pensioners below the age of 80 years, basic pension does not change for at least 10 years, i.e. till next pay commission. The Association suggested to consider the increase in pension @ 1% every year, so that after 20 years of retirement he/she gets 20 per cent, if alive. Alternatively, after retirement at the age of 60 years, additional 5% of pension may be granted after every 5 years which will lead to 20% after attaining age of 80 years.

- **Discussion/Decision on the agenda item**

JS (Pension), DoPPW informed that a proposal to grant additional pension of 5%, 10% and 15% on attaining the age of 65 years, 70 years and 75 years, respectively is under consideration in consultation with Department of Expenditure and Department of Economic Affairs (on the aspect of funds availability in the Budget).

(Action: DOPPW/Department of Expenditure/Department of Economic Affairs)

(32.8) - Enhancement of Fixed Medical Allowance (FMA)

The Ex-Defence Employees Welfare Association, Balasore mentioned that Fixed Medical Allowance (FMA) of Rs. 1000/- p.m. to pensioners residing in Non-CGHS areas is insufficient for purchase of medicines every month as the cost of medicines has increased manifold after Covid-19. A request was made to increase the amount of FMA.

- **Discussion/Decision on the agenda item**

JS (Pension), DoPPW informed that a proposal to increase the amount of Fixed Medical Allowance is under consideration. Based on the data received from the concerned Departments, financial implications on the proposal are being worked out and a reference will be made to Department of Expenditure shortly.

(Action : DoPPW)

(32.10) Enhancement of amount of Grants in aid to Pensioners' Associations

The Ex-Defence Employees Welfare Association, Balasore requested that Grant in Aid may be enhanced from Rs. 75,000 to Rs. 1.5 lakhs and the same may be released every year by the month of November.

- **Discussion/Decision on the agenda item**

Joint Secretary (Pension), DoPPW informed that a proposal for increasing the amount of Grants-in-Aid to identified Pensioners' Associations is under consideration. It was further informed that efforts will be made to release Grant-in-Aid for 2022-23 in the 1st Qtr of 2022-23.

In view of the above, item was closed.

7. In his concluding address, Hon'ble MoS(PP) and Chairman of SCOVA Dr. Jitendra Singh mentioned that several revolutionary changes were brought in since 2014 for bringing "Ease of Living" to the common man. He directed for setting up of a Single Window Portal for the benefit of pensioners and superannuated elder citizens. The Portal will enable the Department to have constant contact with pensioners and their associations across the country. The portal will regularly receive inputs, suggestions and grievances for prompt response. This Portal would be a single window digital mechanism for pensioners to raise their grievances and got the same resolved without approaching different authorities in person. He said that all Ministries responsible to process, sanction or disburse pension dues, would be interlinked to this system and grievances would be forwarded after assessment to the concerned Ministry/Department for resolution. Pensioners as well as Nodal officer can view the status of the grievance online till disposal in the system. Hon'ble MoS (PP) said that we need to make good use of the knowledge, experience and efforts of the retired employees which can help in value addition to the Department of Pension & Pensioners' Welfare.

8. Hon'ble MoS (PP) mentioned that since the launch of Doorstep Service for submission of Digital Life Certificate (DLC) through Postman in November 2020, more than 3,08,625 Life Certificates through India Post Payments Bank (IPPB) have been done. The facility to submit life certificate online through Jeevan Pramaan Portal was launched by the Prime Minister in November, 2014 with the objective to provide a convenient and transparent facility to pensioners for submission of Life Certificate. He also added that Doorstep banking for collection of Life Certificates is in place in 100 cities by Public Sector Banks and the number of Life Certificates done through Banking Agents is 4253. Face Authentication Technique through Android phone for submission of life certificate digitally has been launched on 29.11.2021 and till date, more than 20,500 Life Certificates through face authentication have been done. Similarly, he informed that as on date total number of DLCs submitted by the Central Government Pensioners is around 1,07,75,980 /- since 2014. In 2021, total DLCs submitted till date are 19,80,977.

9. Hon'ble MoS (PP) mentioned that the 'Bhavishya' platform, an integrated online pension processing system is at present being successfully implemented in the main Secretariat of 96 Ministries/ Departments including 813 Attached Offices. As on date, more than 1,50,000 cases have been processed ie. PPOs issued which includes more than 80,000 e-PPOs. Hon'ble Minister also informed that Bhavishya 8.0 was released in August, 2020 with a new feature to PUSH the ePPO in Digilocker. 'Bhavishya' platform is the first application to use the PUSH Technology of Digilocker.

10. Hon'ble MoS (PP) emphasised the need for creating widespread awareness of the initiatives for the welfare of pensioners through official and social media channels.

11. The meeting ended with a vote of thanks to the chair and all other participants.



O.M. F.No. 1/1/(45)/2022-P&PW (E), Dated : 23th May 2022, from Government of India, Ministry of Personnel Pension & Public Grievances Department of Pension and Pensioners Welfare, New Delhi

Subject : Eligibility for two family pensions- clarification regarding

The undersigned is directed to state that representations/references have been received in this Department seeking clarification in regard to entitlement of a member if family for family pension from two different sources in respect of the same Government servant/pensioner, e.g. in respect of military service and civil service or in respect of service rendered in autonomous body and civil Government Department.

2. Before amendment of the erstwhile Central Civil Services (Pension) Rules, 1972 on 27th December, 2012, sub rule 13-A of Rule 54 of those Rules prohibited grant of family pension from the civil side to a re-employed military pensioner, if the military pensioner had opted for family pension for the military service rendered by him. Similarly, sub-rule 13-B of Rule 54 of those Rule prohibited grant of two family pensions to a person who was already in receipt of Family Pension or was eligible therefor under any other rules of the Central Government or a State Government and/or Public Sector Undertaking/Autonomous Body/

Local Fund under the Central or a State Government. Sub-rules 13-A and 13-B were omitted vide notification No. I/33/2012-P&PW (E) dated 27th December, 2012 (effective from 24th September, 2012). Thus the restriction on entitlement of family pension from two different sources in respect of the same Government servant/pensioner in such cases was removed by the aforesaid amendment notification. This position was also clarified vide this Department's O.M. No. I/33/2012-P&PW (E) dated 16th January, 2013.

3. The Central Civil Services (Pension) Rules, 2021 have been notified on 20th December, 2021 replacing the erstwhile Central Civil Services (Pension) Rules, 1972. Rule 50 of the Central Civil Services (Pension) Rules, 2021 deals with family pension. This rule also does not provide for any restriction on grant of family pension from two different sources in respect of the same Government servant/pensioner.
4. In view of the above, it is clarified that there is no restriction in the Central Civil Services (Pension) Rules, 2021 on grant of family pension to a family member from two different sources in respect of the same Government servant/pensioner, in cases referred to in para 2 above.
5. However, entitlement of two family pensions to a member of the family consequent on death of two different Government servants/pensioners shall continue to be subject to the restriction in sub-rule 12(a) and sub-rule 13 of Central Civil Services (Pension) Rules, 2021.

(Sanjoy Shankar)

Deputy Secretary to the Government of India



CGHS

OM. No. Z.15025/51/2018/DIR/CGHS, Dated : 6th June, 2018, From GOI Ministry Of Health & Family Welfare, New Delhi

Subject : Guidelines for settlement of Medical claims of pensioners and others-

With reference to the above subject the undersigned is to draw attention to the revised timelines and constitution of High Powered Committee in compliance of the directions of Hon'ble Supreme Court of India in their Judgement in the WP (Civil) No 694 of 2015 between Shiva Kant Jha Vs UOI delivered on 13th April 2018 and to state that it has been decided to issue guidelines to the Additional Directors of CGHS for implementing these decisions. The new guidelines are enclosed for perusal and compliance.

Dr. D.C. Joshi
Director, CGHS

1. **New Timelines for settlement of the Medical Claims** The new timelines prescribed for settlement of normal medical claims are 30 days from the date of submission to the payment by Pay & Accounts Office. Every effort must be made to avoid delay at any stage. Proper calculation sheet must be prepared in the file, so that the same could be shared with the beneficiaries, if there are requests for reasons for the deductions.
2. **Full reimbursement case /Cases for relaxation of Rules** As per the new guidelines they fall into two categories
 - (a) **Full reimbursement Non-HPC (Non- High Power Committee) cases**
 - (b) **Full reimbursement HPC (High Power Committee) cases**
 - a) **Full reimbursement - Non-HPC cases** The following cases fall under this category;
 - i) Treatment was obtained in a private unrecognized hospital under emergency and the patient was admitted by others when the beneficiary was unconscious or severely incapacitated and was hospitalized for a prolonged period.
 - ii) Treatment was obtained in a private unrecognized hospital under emergency and was admitted for prolonged period for treatment of Head Injury, Coma, Septicemia, Multi-organ failure , etc.
 - iii) Treatment was obtained in a private unrecognized hospital under emergency for treatment of advanced malignancy
 - iv) Treatment was taken under emergency in higher type of accommodation as rooms as per his/her entitlement are not available during that period.

- v) Treatment was taken in higher type of accommodation under specific conditions for isolation of patients to avoid contacting infections
- vi) Treatment was obtained in a private unrecognized hospital under emergency when there is a strike in Govt. hospitals.
- vii) Treatment was obtained in a private unrecognized hospital under emergency while on official tour to non-CGHS covered area.

Although the new OM has not mentioned about STC recommendation, it is advisable to have expert Committee meetings under the Chairperson of Addl. DGHS (as in the case of earlier STC meetings) in respect of item Nos. i), ii),iii) and v) before arriving at a decision. The conditions mentioned at Nos. iv),vi) and vii) are administrative in nature and do not require meetings of expert committees and may be recommended by Addl. Director, if conditions are satisfied.

In Delhi the expert committee meetings shall be organized by respective CMO(R&H) and by AD(R&H) in case of claims of serving employees of Delhi. Such meetings in respect of other cities shall be organized by Sr. CMO in the office of Addl.DDG(HQ). The requests for full reimbursement as examined by Additional Director (HQ)/ Addl. DDG(HQ), in consultation with expert committee meetings, wherever deemed necessary and recommended for full reimbursement shall be submitted to Director, CGHS and concurrence of IFD may be obtained after approval of AS&DG, CGHS before the seeking the approval of Secretary for reimbursement in excess of CGHS rates.

If the above criteria are not satisfied (including the regrets by expert committees) the requests may be regretted by Addl. Director of concerned City, with a covering letter explaining the reasons and referring to the concerned OM.

In case there is a representation to consider as a special case then only it may be placed before the High Power Committee. Addl. Directors shall prepare a self-contained note giving details of case and submit the files with relevant documents to Director, CGHS through AD(HQ)/Addl. DDG(HQ) If the proposal is approved by AS&DG,CGHS , concurrence of IFD and approval of Secretary , Health & Family Welfare are solicited for reimbursement in excess of approved rates.

b) Full reimbursement - HPC cases The Composition of High Power Committee, shall be as under:

1. Special Director GeneralChairperson
2. Directorate General, CGHS or his Nominee... Member
3. Additional Director , CGHS(HQ) / Addl. DDG(HQ),CGHS ...Member
4. Addl. Director, CGHS(R&H) ...Member Secretary
5. One Government Specialist (of concerned Speciality) Member

The High Powered Committee shall consider the representations of only those CGHS beneficiaries having a valid CGHS Card. The High Powered Committee shall consider representations received from CGHS beneficiaries holding valid CGHS cards only at the time treatment, in respect of the following conditions:

1. Approval for air-fare with or without attendant on the advice of treating doctor for treatment in another city even though he is not eligible for air travel / treatment facilities are available in city of residence
2. Representations from CGHS beneficiaries seeking full reimbursements under special Circumstances.
3. Relaxation of Rules High Powered Committee shall meet once in a month and action on the decisions taken shall be completed within seven days of meeting, with the concurrence of the IFD, wherever, it is deemed necessary.

Addl Directors shall submit the files with relevant documents to the AD(HQ) / Addl. DDG(HQ) for placing the representations before High Power Committee. AD(R&H) shall be Member Secretary , who shall with the help of Sr. CMO of the Office of Adl.DDG(HQ) shall issue meeting notices including notices to concerned Govt. Specialists and organize meeting for the Meetings of High Power Committee.

The requests received upto the 15th of the month shall be placed before the Committee. If the High Power Committee does not recommend the regret letters shall be issued explaining the reasons.

If the High Power Committee recommends full reimbursement / relaxation of rules, Concurrence of IFD and approval of Secretary (H&FW) shall be obtained within 7 days.

3. In addition there are expert committees to consider several cases Expert Committee meetings for other purposes shall continue to be held as in the past in the following cases:

Expert Committee meetings for Consideration of Liver Transplant cases, Bariatric Surgery, Bone-marrow / Stem Cell Transplant, Justification of treatment / Implants in selected cases shall continue as before. Standing Committee meetings for Cochlear Implant shall continue as before. Expert Committee meetings for approval of Drugs , etc., shall continue



Remittances from Branches 1 April 2022 to 28 June 2022

Br.Name	April	May	June
Akola	600		
Aurangabad		1900	
Bhandara			200
Dharwad	4647		
Dhule	200		
Kolhapur			19815
Malegaon	4500	2000	2000
Mulund		400	
Nanded			2800
Nersopant		100	
Pusad		300	
Ratnagiri		800	
Sangali		14383	
Sindudurg		3900	
Umarkhed	4900		
Wardha		1360	

Donations Received			
Name of Donor	Amt	Month	Mobile No.
Shri. Ratnadharia K. M., Gujarat	250	May-22	
Shri. Kulkarni N. K., Pune	5000	May-22	9822679463
Mrs. Deodhar Archana, Ranagir	2000	May-22	7507473087
Shri. Deshmukh P.D., Pune	2000	May-22	9529495849
Shri. Pande A.B.,	1000	June-22	9673199111
Shri. Raje R.B., Kolhapur	1000	June-22	9923662058

No. 13-31/2020-21/ BA & IT/ 114-801, Dated, 14.1.2022, From Government Of India, Department of Telecommunications, New Delhi addressed to all Pr. CCA/CCAS.

Subject : Migration of DOT Pensioners from CPPC to CPMS (SAMPANN)

I am directed to inform that telecom pensioners whose pension is being distributed via CPPCs (Banks) are being migrated in to SAMPANN. The migration is being carried out in phased manner. Currently, the DOT Pensioners whose pension was being disbursed by bank of Baroda (including Vijaya Bank and Dena Bank) merged with BOB.) Are being migrated in to SAMPANN. Till date 795 pensioners have been migrated under bank data migration in 3 phases. Now for these migrated pensioners pension disbursement is being done via SAMPANN by CCA circle.

To continue the migration of all DOT pensioners drawing pension via CPPCs, certain action are to be taken up by CCA offices.

CCA offices should prepare the data for all the pensioners in the given 78 fields excel sheet as was done during the Bank Migration pilot. The tentative plan and priority of banks in terms of preparation of data would be.

Sr. No.	Bank	Tentative Schedule
1.	Bank of Baroda (Including Dena and Vijaya Bank)	May, 2022
2.	All other banks except PNB and SBI	July, 2022
3.	Punjab National Bank	September, 2022
4.	State Bank of India	December, 2022

There should be 100% due drawn reconciliation for these cases as per PVA i.e., in these cases pension being paid by Bank in last few months and as per calculation of PA/Pension records in CCA should be the same.

CCA offices must identify cases where pension has been ceased.



No. BSNL CO-A, 11(18)/1/2020- ESTAB, Dated : 19th April 2022, Government of India, Bharat Sanchar Bhawan, H.C. Mathur Lane, New Delhi

Subject : Board level & below board level posts including Non-unionized supervisors and Non-Executives in Central Public Sector Enterprises (CPSEs) - Revision of scales of pay w.e.f. 01.01.2007 - payment of IDA at revised rates - regarding

The undersigned is directed to forward herewith the Ministry of Finance, department of public Enterprises (DPE) OM No. W - 02/2002/2014 DPE (WC) - GL - V/2002 on the above cited subject with regard to increase in IDA rates from existing 184.1% to 185.3% w.e.f. 01.04.2022. The same may be implemented in respect of Board level and below Board level Executive and Non-Executive employees drawing pay in IDA pay scales (2007) revised w.e.f. 01.01.2007

2. This is issued with the approval of competent authority.

Sanjeev Kumar
Asstt. General Manager (Estt. I)



IDA For BSNL Pensioners WEF 01.07.2022
Likely to be increased by 4.8% making Total 190.1%

No. MHCO- ADMN/13(36)/3/2020/319 (5101)/ O/o Gm HR - Admin, Dated : 14th June 2022, From Maharashtra Telecom Circle Mumbai 400054, Address to All BA/SSA, BSNL Maharashtra Telecom circle

Subject : Grant of Fixed Medical Allowance (FMA) to Central Government Civil Pensioners residing in areas not covered under CGHS - reg.

Ref : No. CCA/MH&Goa/FMA/SAMPANN, Dated : 5th April 2022.

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

Please find here with the copy of letter received as above reference, from CCA Maharashtra & Goa regarding Grant of Fixed Medical Allowance (FMA) to Central Government Civil Pensioners residing in areas not covered under CGHS, is forwarded herewith for information and wide publicity at your end please.

Enclosure: - As above.

(Gulab Hassan), Assistant Director, ADMIN B

No. CCA/MH&Goa/FMA/SAMPANN, Dated : 5th April 2022, from Department of Telecom controller of Communication Accounts, Maharashtra & Goa, Mumbai 54, Addressed to CGM's Maharashtra Circle.

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

1. It is to bring to your kind notice that the utility for payment of Fixed Medical Allowance to IDA pensioners (BSNL absorbed) through SAMPANN has been developed vide O/o CGCA, New Delhi vide letter No. 13-6/2020-21/BA&IT/401-444 dated 21.09.2021.
2. In view of above, it is requested that following guidelines may be issued by your good office to all SSAs of Maharashtra Circle (except Mumbai / Pune) for faster processing of requests of Fixed Medical Allowance of IDA Pensioners residing in areas not covered under CGHS -
 - (a) Pensioners who want to avail the Fixed Medical Allowance will submit their request along with the following documents to their respective SSA (from where the retired) -
 - i) An undertaking in prescribed proforma. (Proforma attached)
 - ii) Application for availing Medical Facilities under Fixed Medical Allowance (format attached)
 - iii) Surrender Certificate of Medical Facility provided by the BSNL.
 - iv) Copy of CGHS card, if pensioner having CGHS facility. In this connection, a certificate issued from CGHS is also mandatory for the effect that the CGHS facility opted by the pensioner is only for IPD treatment.
 - (b) On receipt of request from pensioners, the concerned SSA shall verify and countersign the above documents before forwarding them to this office for further action.
3. This is issued with the approval of CCA.

Joint Controller of Communication Accounts o/o CCA, Maharastra & Goa

UNDERTAKING

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 / Departments from any dispensary situated in an adjoining area.

Date :

(Signature of Pensioner)

Place :

(Name of Pensioner)

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

PPO No. :

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 and 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 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. A vail medical facility of previous organization. I will not avail CGHS facility and FMA		<input type="checkbox"/>

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 possible.

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

(Signature of applicant)

No. BSNL CO-ADMIN/12(12)/3/2021-ADMIN, Dated : 20th June 2022, From BSNL Corporate office, Admin & PR Branch, Janpath, New Delhi, Addressed to All CGMs/Unit Heads, BSNL

Subject : Empanelment of Hospitals, regarding

As you are aware, BSNL has been empaneling hospitals for providing indoor and outdoor medical facilities to the serving and retired employees and dependents. In order to provide better healthcare facility to the beneficiaries, it is imperative that maximum number of hospitals are empaneled under BSNL-MRS covering all nook and corner of the country.

2. In recent past, it has been learnt from various sources that the number of empaneled hospitals have gradually reduced and good hospitals are not providing cashless facilities to employees in many areas. Consequently, employees are finding it difficult to avail 1PD/OPD services under BSNL-MRS.
3. In order to provide better healthcare facilities to employees, it is requested to coordinate with the sales team/representatives of the hospitals in the BA/SSA/towns/City for empanelment of maximum number of hospitals on CGHS rates preferably on credit basis, or on cash payment basis. Special effort may be made to bring reputed and eminent hospitals in the empaneled list.
4. Further, the process of invoice processing and payment to hospitals providing credit facility may also be streamlined to make it a time bound system, so that they continue to provide the cashless healthcare facility to our employees smoothly.

This has approval of the competent authority.

Rajiv Sharma, Dy. General Manager (Admn)

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No. BSNL CO-ADMIN/12(2)/2022-ADMIN, Dated : 21st June 2022, From BSNL Corporate office, Admin & PR Branch, Janpath, New Delhi, Addressed to The Chief General Managers/ Administrative Heads

Subject : Extension of CGHS facilities to retired BSNL employees - Regarding.

Ref.:

1. This office letter No. BSNL/Admn.1/14-15/09 (pt) dated 02.04.2014.
2. This office letter No. BSNL/Admn.1/14-15/09 (pt) dated 29.07.2016.
3. This. office letter No. BSNL/Admn.1/15-12/18 dated 08.05.2020.
4. This office letter No. BSNL/Admn./15-12/18 dated 19.06.2020.
5. This office letter No. BSNLCOs:ADMIN/12/2/2022-ADMIN dated 14.02.2022.

BSNL vide letter under reference (1) above, has extended the CGHS facilities to retired BSNL employees who are in receipt of Central Civil Pension in recognition of their services rendered in DOT/BSNL. Subsequently, vide letter under reference (2), BSNL Management has approved reimbursement of one-time payment of CGHS subscription paid by eligible retired BSNL Employees on surrendering their BSNLMRS facility. Now, vide letter under reference (3) above, CGHS facility has been enumerated as one of medical facility option to eligible retired BSNL Employees. The said option for migrating to CGHS facility is still open.

In this regard, BSNL Management has decided that those Retirees/ VRS Optees who have not opted CGHS so far, if they switch over to CGHS by 31 July, 2022, reimbursement of one-time payment of their CGHS subscription will be paid within one month of submission of their claim in BSNL.

This is issued with the approval of the Director (HR).

**Shambhu Prasad Singh
GM (ADMN)**

■ ■ ■

No. BSNL 38-1/SR/2016, Dated : 7th June 2022, From Corporate office, Bharat Sanchar Nigam Limited, H.C. Mathur Lane, Janapath, New Delhi

Subject : Record of discussion of the reconstituted Joint committee for recommending wage revision for non-executive employees w.e.f 01.01.2017 in BSNL held on 10.03.2022.

The 3rd meeting of the reconstituted Joint committee was held on 10.03.2022 in the Library Room, 6th Floor, Bharat Sanchar Bhawan, Janpath, New Delhi. The following were present in the meeting.

Sunita Arora , Deputy General Manager (SR)

● **Official side:**

1. Sh. R. K. Goyal, PGM Pers : Chairman, 2. Sh. P.C. Bhatt. PGM CBB : Member, 3. Sh. Saurabh Tyagi : PGM Estt.: Member, 4. Smt. Anita Johri, PGM SR : Member, secretary

● **Staff side:**

1. Sh P. Abhimanyu, General Secretary BSNLEU, 2. Oh.P. Asokababu, Vice President BSNLEU, 3. Sh. Swapan Chakraborty, Dy.General Secretary, BSNLEU, 4. Sh. C. Santosh Kumar, CS, BSNLEU, 5. Sh. Islam Ahmed, President NFTE, 6. Sh. Chadeshwar singh, General Secretary NFTE, 7. Sh. K.S. Sheshadri, Dy. General Secretary NFTE.

At the outset, PGM (SR) welcomed the worthy chairman and all the esteemed participants from management and staff side. Minutes of the previous meetings were perused to recall the discussions held so far.

2.0 Discussions :

1) In the Meeting held on 3.12.2021, it was suggested by staff side that new pay scales should be designed considering 5% fitment instead of Zero%.

Management side explained that new pay scales proposed by management side notionally w.e.f. 1.1.2017 have been designed by using :

- a. Multiplication factor of 2.20 to 2.21 on the minimum of the pay scales compared to 1.91 to 1.94 at the time of 2nd PRC w.e.f. 1.1.2007 when 30% fitment was given.
- b. Multiplication factor of 2.3 to 2.53 at the time of 2nd PRC w.e.f. 1.1.2007 when 30% fitment was given.

2) Further, in the last meeting feedback was sought from staff side on the following point.

- i) May the implementation of new pay scales result in any anomalous situation where pay in new pay scales is less than pay in old pay scales?
- ii) Will the new pay scales remove the stagnation in majority of the cases?

● No such case was reported by staff side. However, it was informed that in some cases pension will get reduced on implementation of new pay scale.

● Three such cases were provided by staff side & shall be analyzed by management side. Management side mentioned that it will be ensured that there is no pension reduction on implementation of new pay scale.

3) Management side mentioned that as per the guidelines issued by DPE, wage negotiation and finalization shall be keeping in view the affordability & financial sustainability of such wage revision for the CPSE concerned & no budgetary support shall be provided by Govt. The entire financial implication would be borne by the respective CPSEs from their internal resources.

● Since BSNL is in losses since 2009-10, 5% fitment cannot be given. However DPE guidelines are silent about 0% fitment.

4) Staff side stated that only 1/3 of the total employees i.e. only stagnated employees will get benefits by new pay scales.

● Management side mentioned that in years to come, percentage of employees stagnating shall increase. Number of employees stagnating in next 4 years shall also be shared with staff side in next meeting.

This is issued with the approval of competent authority.

Sunita Arora, Deputy General Manager



Correspondance Made

BPS/SG/PMO/2022/1 20th May, 2022 addressed to, Aderniye Shri Narendra Modi ji, Hon. Prime Minister of India,

Respected Sir,

Reg : Comprehensive medical care for Central Govt. Employees/ Pensioners through' Integrated Central Government Employees & Pensioners Health Scheme within existing resources.

Please accept Hearty Greetings on behalf of Bharat Pensioners Samaj which represents over 10 lakh of pensioners from all Ministries, disciplines & Departments of Government of India.

Sir, The Central Govt. Health Scheme (CGHS) was started under the Indian Ministry of health & Family welfare in 1954 with the objective of providing comprehensive medical care facilities to C G employees/ Pensioners and their families & dependents. Subsequently RELHS (Retired Railway Employees Liberalised health Scheme & ECHS (Ex- servicemen contributory Health Scheme) Came up as CGHS off springs essentially with CGHS package rates but with variation in service disparity & discrimination between equal lives. To further supplement/strengthen CGHS, ECHS & RELHS provision for empanelment of Private hospitals exist on CGHS package rates which are very low compared normal private hospital rates (CGHS rates last revised in 2014). Moreover, the system suffer with the lacuna of in-ordinate delay in payment of empanelled private hospital bills due to which most of the empanelled hospitals deny cashless service to beneficiaries or opt out empanelment.

Sir, undersigned is constrained to bring to your kind notice that the issue of healthcare is causing lot of hardship & inconvenience to all central government employees and workers, serving and retired alike (including Railways & Defence civilians). As the Health Services, under various schemes like CGHS, RELHS, ECHS etc already in vogue for Central Government employees & pensioners including Defence Department retirees are unable to meet the requirements of the beneficiaries in the crux of the time due to their varied limitations, restrictions & locations, resulting in serious nightmare to the patients and their families, who have no other option for getting a better treatment and deal even though available nearby. The hardships of the health scheme beneficiaries differ from unit to unit and department to department based on the specific stipulations made by the authorities concerned. For example, if a patient is referred from Railway Hospital to a Private empanelled Hospital, the patient/attendant need to undergo lot of avoidable window jobs of reporting in various counters and sundry works like transporting papers from one seat to other and exchange of documents between Railway Hospital and the Referral Hospital even in this technologically highly advanced time of sending digital files through internet. Just to facilitate some relief to the personnel, who are at the helm of affairs, Railways has extended the benefit of option of either RELHS or CGHS for the officers of Railway Board. Distraught with RELHS, and to get the same relief as Railway Board officials, to avail the flexible advantage of other schemes, CGHS, Ms. Archana Joshi, GM, S.E. Rly & Sri. Arun Arora, GM, E. Rly requested extension of the same facility for officials serving and retiring from Zonal Railways also through their letters dt 23.3.22 & 16.3.22 respectively. (Copies attached).

In this connection, please allow me to make a simple and relevant suggestion;- With the advent of technology in all fields, the life of common people became less stressful, more in the sectors of Banking and Communication. For example, the ATM of any Bank caters to the customers of all Banks irrespective of their holding account in a particular Bank/Place etc and the same is accounted within no time to the individual's account and the safeguards are many and the facility is acclaimed by one and all. It is a great transformation when compared to the situation a few years ago. The same thing can be brought into effect with respect to Health Services of Central Government Employees/ Pensioners by bringing all the schemes under one integrated system like Integrated Central Government Employees & Pensioners Health Scheme, which allows the beneficiaries to chose the hospitals as well as health units listed and the accountable and services rendered can be directly accounted in the respective Departments and Units as being done in the case of Banking Industry. By bringing all the beneficiaries of CGHS, RELHS, ECHS etc under one umbrella and allowing the beneficiaries the facility of availing medical services through single window system in all the Health units/ Wellness centres & Hospitals recognised by the respective ministries through similar software, the Government will be extending a great relief to the serving & retired who are in the far end of life. Integration of health

services and allowing single window system will expand the coverage several times & create a very strong network of healthcare for the serving/retired employees belonging to all services of Central Govt (including Railways & defence retirees) within the available resources, will avoid lot of inconvenience, hardships, emotional upsets etc to the beneficiaries. Thanking you, With warm Regards

Yours Truly, **S C Maheshwari, SecyGenl, B P S**



BRANCH REPORTS

Hosapete branch : AGM of the AICGPA, Hosapete branch was held at Panduranga temple, Kalyana Mantapa Hosapete on 18-6-2022 at 11.00 hrs. under presidentship of Sri Meti vittobanna.

The meeting started with prayer by shri H.M Nagaiah, Shri Mustafa saheb Assistant secretary welcomed the gathering. While paying tribute to the departed members, the services of late Shri K. Umashankar bose the founder secretary, were remembered. Vice president Shri G.N kulkarni and General Secretary, Shri H F Chaudhari, Chief guests inaugurated the function by lighting the lamp.

Shri H F Chaudhari in his inaugural speech spoke in length and explained the aims and objects of the organization, activities since it's formation in 1947 and upto this date. He called upon the members to join the organization after retirement to build a strong organization of pensioners and to put their demands before Central Government. Shri G. N kulkarni spoke about problems solved by Association and also guided pensioners how to lead peaceful life at the old age.

Working committee members were also honoured with the hands of Chief Guests, Shri B. Thippeswamy secretary read out the Annual report on activities problems solved and Accounts for the year 2021-22 and presented the budget for the next year and got approval of general body.

Sri Meti Vittobbanna in his presidential address explained the importance of the organization. Sri M sangappa proposed vote of thanks. Meeting concluded with National anthem.

Dharwad Branch: AGM was held on 19/06/2022 at 11.00 AM at KPES Law College, Dharwad under presidentship of Shri M.S.Hagaragi. 73 members attended the meeting.

Chief guests Shri K.H.Nayak, Retired Principal, H.F.Chaudhari, General Secretary, G.N.Kulkarni Vice President, and Shri K.H.Hosamani Working President & Dr. Chetan Nayak Vice President were at the dais. Dignitaries lighted the lamp and inaugurated the function. Chief Guests were suitably honoured. Shri S.D.Golnnagar and family, the donor of Rs. 5000/- were honoured with Shawl & garlands.

Chief Guest Shri K.H.Nayak appreciated the value of association and advised all the members to join their hands in solving their problems jointly. Shri H.F.Chaudhari General Secretary spoke on the following issues and gave suitable clarifications wherever found necessary. Our Association took up the problems in existing CGHS and expansion of CGHS at District Level with Parliamentary Committee. Parliamentary Committee has recommended additional pension of 5%/10%/15% on attaining the age of 60/65/70/75 years and enhancement of F.M.A. from Rs. 1,000/- to Rs. 3,000/- . The proposal has been sent to MOF, Department of Expenditure for approval. He has also informed the Governemnt is not taking decisions on pending issues of Notional increment due on 1st of July & Jan for those pensioners retired on 30th June/31st December and on anomalies in implementation of M.A.C.P. Shri G.N.kulkarni Vice President of Chq. elaborated the efforts being taken in the Chq. in respect of all the issues related to the pensioners.

Shri K.H.Hosamani Working President & Dr. Chetan Nayak Vice President gave educative speech on the occasion. Shri M.S.Hagaragi Branch President summarized the whole gist of the association and thanked all the guests and others on the dais and all the audience who interestingly participated in the AGB. Shri R.V.Yadav was unanimously elected as Branch Secretary. Shri A.N.Desai was elected as Assistant Secretary. Shri V.S.Sortur, agreed to to continue as Internal Auditor. Shri C.N.Savadatti offered vote of thanks, AGM was concluded with National Anthem at 5.00 PM.



मराठी विभाग

संघटनेबाबत महत्वाचे : २३ मे २०२२ रोजी पुणे येथे संपन्न झालेल्या असाधारण सभेत सर्वानुमते असा ठराव मंजूर करण्यात आला की, आपल्या असोसिएशनतर्फे इन्कम टॅक्सच्या ८० जी सेक्शन अंतर्गत प्रमाणपत्रासाठी अर्ज करण्याची गरज नाही. यापुढे आपल्या संस्थेच्या देणगीदारास इन्कम टॅक्स रिटर्न भरतांना ८० जी अंतर्गत सूट मिळणार नाही. तसेच रु. २००० व त्यापेक्षा जास्त देणगी चेकद्वारेच स्विकारावी. सर्व शाखांनी आपला वार्षिक जमाखर्च व त्यांना मिळालेल्या देणगीदारांची यादी मुख्यालयास ३१ मे पर्यंत सादर करावा. वार्षिक जमाखर्चासोबत बँक पासबुक व मुदत ठेवीच्या झेरॉक्स प्रती पाठविणे आवश्यक आहे. सभेचा पूर्ण वृत्तांत पान क्रमांक ४ वर छापण्यात आला आहे.

दोन्डाईचा शाखा ८ मे २०२२ रोजी नंदूरबार शाखेत विलीन करण्यात आली. नेरपरसोपंत शाखा यवतमाळ शाखेत, सावनेर शाखा १२ मे २०२२ रोजी नागपूर शाखेत तसेच पांढरकवडा शाखा ६ जून २०२२ रोजी वणी (यवतमाळ जिल्हा) शाखेत विलीन करण्यात आली. कामठी शाखा दि. २६ जून २०२२ रोजी नागपूर शाखेत विलीन करण्याचा निर्णय घेण्यात आला. या विलीनीकरणामुळे तेथील पेन्शनरांना चांगली सेवा देणे शक्य होईल.

सरकारी आदेश, निर्णयाबाबत सारांश :

- नागपूर जिल्हा परिषद येथून ३० जून रोजी सेवानिवृत्त झालेल्यांनी केलेल्या याचिकेवर मुंबई उच्च न्यायालयाच्या नागपूर बेंच ने २ मार्च २०२२ रोजी महत्वाचा निकाल दिला आहे. सेवानिवृत्त याचिकाकर्त्यांना दोन महिन्यांच्या आत १ जुलै पासून वार्षिक वेतन वाढ (Increment) द्यावी असा आदेश देण्यात आला आहे. याच्या आधीसुद्धा पी अय्यापेरुमल विरूद्ध भारत सरकार प्रकरणात मा. मद्रास हायकोर्टाने १५.०९.२०१७ रोजी १ जुलै पासून वार्षिक वेतन वाढ (Increment) द्यावी असा निकाल दिला होता. परंतु भारत सरकारच्या कार्मिक व प्रशासन विभागातर्फे दि. ३ फेब्रुवारी २०२१ रोजी आदेश काढून तत्सम सेवानिवृत्तांना या निकालानुसार १ जुलैपासून वार्षिक वेतन वाढ देता येणार नाही असे निर्देश दिले आहेत.
 - दूरसंचार खात्याच्या दि. १४ जानेवारी २०२२ रोजीच्या परिपत्रकानुसार राष्ट्रीयकृत बँकातून पेन्शन मिळत असलेल्या डीओटी/बीएसएनएल पेन्शनरांचे संपन्न प्रणालीत मायग्रेसन होणार आहे. सीसीए कार्यालयातर्फे बँकेकडून पेन्शनरांची आवश्यक माहिती घेण्याची प्रक्रिया साधारणतः मे २०२२ ते डिसेंबर २०२२ या कालावधीत पूर्ण करण्याचे सुचित केले आहे.
 - कार्यालयाने दि. ५ एप्रिल २०२२ रोजी महाराष्ट्रातील मुख्य प्रबंधक कार्यालयांना पत्र पाठवून सीजीएचएसची सोय नसणाऱ्या (Non-CGHS) विभागातील बीएसएनएल पेन्शनरांकडून पेन्शनसोबत मेडीकल अलौऊन्स (Fixed Medical Allowance) मिळण्याकरिता अर्ज मागविण्यात आले आहेत. भरलेले अर्ज संबंधित बीएसएनएल कार्यालयात सादर करणे आवश्यक आहे.
 - सीसीए महाराष्ट्र व गोवा कार्यालयातर्फे दूरसंचार खात्याच्या पेन्शनर्सना/बीएसएनएल पेन्शनर्सना दूरसंचार खात्याचा पेन्शनर म्हणून ओळख पत्र (Identity Card) देण्यात येणार आहे. त्यासाठी आपल्या स्टॅम्प साइज फोटोसह अर्ज भरणे आवश्यक आहे. आदेशानुसार अर्ज मुंबई च्या कार्यालयात पाठवावे अशा सूचना आहे.
- प्रत्येक पेन्शनर ने फोटोसहित अर्ज पाठवण्याऐवजी जर सीसीए कार्यालयातर्फे मोठ्या शहरात कॅम्प आयोजित केले तर पेन्शनर्स ना अर्ज देणे सुलभ होईल. असे आपल्या असोसिएशनतर्फे सुचविले आहे. दूरसंचार खात्याचा सेवानिवृत्त म्हणून ओळख पत्र आपल्याजवळ असावे, असे वाटणे साहजिक आहे.
- पेन्शन रिव्हिजन बाबत मा. खासदार के. सुब्बारायन यांनी लोकसभेत उपस्थित केलेल्या प्रश्नास मा. दूरसंचार राज्य मंत्री श्री राजसिंह चौहान यांनी दि. ११ मे २०२२ रोजी पत्राद्वारे उत्तर दिले आहे.
- १) सीसीएस पेन्शन अधिनियम २०२१ नुसार सरकारी कर्मचारी सार्वजनिक उपक्रमात सामील झाल्यावर ते सरकारी कर्मचारी रहात नाही. सातव्या वेतन आयोगाच्या शिफारसी फक्त सरकारी कर्मचाऱ्यांना/पेन्शनरांना लागू आहे.

- २) वर्तमान व भविष्यातील पेन्शनरांच्या पेन्शनमधील विसंगती टाळण्यासाठी बीएसएनएल पेन्शनरांचे पेन्शन रिव्हिजन बीएसएनएल कर्मचाऱ्यांच्या वेतन सुधारणेशी निगडीत आहे.
- ३) तिसऱ्या वेतन सुधारणेअंतर्गत बीएसएनएल कर्मचाऱ्यांचे वेतनात सुधारणा बीएसएनएल च्या आर्थिक परिस्थितीमुळे प्रलंबित आहे.

बीएसएनएल कॉर्पोरेट कार्यालयातर्फे १०.११.२०२१ रोजी बीएसएनएल कर्मचाऱ्यांच्या १.१.२०१७ पासून वेतन श्रेणी ठरविण्याबाबत जॉईंट कमिटीची पुनर्रचना करण्यात आली होती. ३.१२.२०२१ रोजी झालेल्या दुसऱ्या बैठकीत प्रशासनातर्फे सुधारित वेतनश्रेणीतील किमान वेतन व कमाल वेतनाकरिता शिफारस करण्यात आली. १० मार्च २०२२ रोजी झालेल्या बैठकीत कर्मचाऱ्यांच्या पदाधिकाऱ्यातर्फे सांगण्यात आले की ५% फिटमेंट विचारात घेऊनच सुधारित वेतनश्रेणीची शिफारस करावी. प्रशासनातर्फे सांगण्यात आले की, बीएसएनएल परवडणारी व आर्थिक स्थिरतेच्या दृष्टीकोनातूनच वेतनश्रेणीबाबत वाटाघाटी झाल्या पाहिजेत.

१० जून २०२२ रोजी झालेल्या बैठकीत प्रशासनातर्फे सांगण्यात आले की (५% फिटमेंटसह सुधारित वेतन), तिसऱ्या वेतन सुधारणा समिती (3rd PRC) च्या शिफारसी मुळे व बीएसएनएल च्या महसूल आणि खर्चातील दरमहा ८०० कोटी रुपयाच्या तुटीमुळे शक्य नाही.



स्कोवा (SCOVA) बैठकीचा थोडक्यात अहवाल :

दि. १२ एप्रिल २०२२ रोजी, मा. राज्यमंत्री श्री जितेन्द्र सिंग यांचे अध्यक्षतेखाली संपन्न झालेल्या स्कोवा बैठकीत खालील महत्वाच्या मुद्द्यांवर चर्चा करण्यात आली व निर्णय घेण्यात आले.

सीजीएचएस वेलनेस सेंटरमध्ये डॉक्टर, स्पेशालिस्ट व इतर कर्मचाऱ्यांची कमतरता :

स्वास्थ्य व कुटुंब कल्याण विभागातर्फे सांगण्यात आले की सध्या मंजूर झालेल्या मेडिकल ऑफिसर्सच्या १५१६ जागांपैकी १२२७ जागांवर मेडिकल ऑफिसर्स कार्यरत आहेत. सीजीएचएसच्या लाभार्थींना अखंड सेवा देण्यासाठी रिकाम्या जागांवर सेवानिवृत्त डॉक्टरांची कंत्राट पद्धतीने नेमणूक करण्यात येते. सध्या २१९ सेवानिवृत्त डॉक्टर्स कार्यरत आहेत. इतर कर्मचाऱ्यांची निवड स्टाफ सिलेक्शन कमिशनद्वारे करण्यात येते.

सीजीएचएस लाभार्थी पेन्शनरांच्या वार्षिक आरोग्य तपासणी (Annual Health Checkup) :

स्वास्थ्य व कुटुंब कल्याण खात्यातर्फे सांगण्यात आले की ७५ वर्षावरील वयोवृद्धासाठी वार्षिक आरोग्य तपासणीची परवानगी आहे. ७५ वर्षाखालील इच्छुक पेन्शनर्सना सीजीएचएस मेडीकल ऑफिसर कडून रेफरल शीट घेतल्यावरच वार्षिक आरोग्य तपासणी करू शकतात. सीजीएचएस वेलनेस सेंटर या सूचना पाळत नाहीत अशी पेन्शनर्सकडून तक्रार असल्यामुळे, स्वास्थ्य व कुटुंब कल्याण खात्यातर्फे याबाबत पुनः सूचना जारी कराव्यात. असे मा. राज्यमंत्र्यांनी निर्देश दिले.

पेन्शनरच्या मृत्यूनंतर पेन्शनरची थकबाकी मिळण्यासाठीचे नामांकन स्विकारण्याबाबत :

पेन्शन खात्यातर्फे ३१ मार्च २०२२ रोजी सरकारच्या सर्व खात्यांना व बँकांना सूचना देण्यात आल्या आहेत. त्याद्वारे बँकांनी पेन्शनरांकडून आलेल्या नामांकनांचा स्वीकार करून त्याची आपल्या प्रणालीत व्यवस्थित नोंद ठेवावी. एखाद्या पेन्शनरचे नामांकन पत्र उपलब्ध नसल्यास संबंधित पेन्शनरला सांगून नामांकन पत्र भरून घ्यावे असे सांगण्यात आले आहे.

१.१.२०२० ते ३०.६.२०२१ पर्यंत गोठवलेल्या १८ महिन्यांच्या महागाई भत्त्याच्या थकबाकीबद्दल :

वित्त मंत्रालयाच्या खर्च विभागाच्या जॉईंट सेक्रेटरीने सांगितले की हा मुद्दा कॅबिनेट सेक्रेटरीच्या अध्यक्षतेखाली झालेल्या जेसीएम (JCM) मध्ये उपस्थित करण्यात आला होता. तेव्हा सांगण्यात आले की कोव्हिड - १९ महामारीमुळे उपस्थित आर्थिक परिस्थितीच्या संदर्भात संबंधित महागाई भत्त्याचे हमे गोठविण्याचा निर्णय घेण्यात आला होता. संचयीत महागाई भत्त्याचे हमे १ जुलै २०२१ पासून पुनःस्थापित करण्यात आले आहेत.

६५ वर्षावरील पेन्शनरांना अतिरिक्त पेन्शनबाबत :

पेन्शन खात्यातर्फे सूचित करण्यात आले की ६५ वर्षे, ७० वर्षे आणि ७५ वर्षे पूर्ण केल्यावर अनुक्रमे ५ टक्के, १० टक्के आणि १५ टक्के अतिरिक्त पेन्शन देण्याचा प्रस्ताव खर्च विभागाच्या सल्याने विचाराधीन आहे.

फिक्स मेडिकल अलाउन्सच्या वाढीबाबत :

पेन्शन खात्यातर्फे सूचित करण्यात आले की फिक्सड मेडिकल अलाउन्स रकमेत वाढ करण्याचा प्रस्ताव विचाराधीन आहे. संबंधित खात्यांकडून प्राप्त झालेल्या माहितीच्या आधारे संभावित आर्थिक परिणामासह प्रस्ताव वित्त मंत्रालयाच्या सर्व खात्याकडे लवकरच पाठविण्यात येईल.



सीसीए कार्यालयातर्फे बीएसएनएल पेन्शनर्सकरीता फिक्सड मेडीकल अलौउन्सबाबत

सीसीए महाराष्ट्र व गोवा कार्यालयाच्या आदेश क्र. CCA / MAH&GO FMA/SAMPANN दिनांक ०५.०४.२०२२ नुसार सीजीएचएसची सोय नसणाऱ्या (NON - CGHS) शहरात राहणाऱ्या बीएसएनएल (IDA) पेन्शनरांकडून फिक्सड मेडीकल अलौन्स मंजूर करण्यासाठी अर्ज मागविण्यात आले आहेत. भरलेले अर्ज जनरल बीएसएनएल च्या कार्यालयात सादर करावयाचे आहेत. याबाबत बरेच प्रश्न/शंका उपस्थित होणे स्वाभाविक आहे. त्याबाबतचे स्पष्टीकरण खालीलप्रमाणे -

- १) ज्या शहरात सीजीएचएसची सोय उपलब्ध आहे तेथील पेन्शनर्सना फिक्सड मेडीकल अलौउन्स लागू नाही म्हणून त्यांना वगळण्यात आले आहे.
- २) बीएसएनएल पेन्शनर्सना बीएसएनएल एमआरएम अंतर्गत इनडोअर तसेच आऊटडोअर मेडीकल रिअम्बर्समेन्टची सोय उपलब्ध आहे. परंतु सध्या बीएसएनएलच्या आर्थिक परिस्थितीमुळे मेडीकल बीले किंवा मेडीकल अलौउन्स मिळण्यास विलंब होत आहे / काहींना मिळालेले नाही अशी तक्रार आहे.
- ३) सीजीएचएसची सोय नसलेल्या शहरातील बीएसएनएल पेन्शनर्सने बीएसएनएल एमआरएस कार्ड सरेंडर केल्यावर बीएसएनएल तर्फे इनडोअर तसेच आऊटडोअर मेडीकल रिअम्बर्समेन्टची सोय बंद होईल.
- ४) बीएसएनएल एमआरएस कार्ड सरेंडर केल्यावर खालील पर्याय उपलब्ध आहेत.
 - त्यांना जवळपासच्या सीजीएचएसची सोय असणाऱ्या शहरातील सीजीएचएस चा फायदा घेता येईल. त्याद्वारे त्यांना इनडोअर तसेच आऊटडोअर ट्रिटमेंटचा फायदा उपलब्ध होतो.
 - सीजीएचएस ची फक्त इन पेशंट (IPD) ट्रिटमेंटची सोय घेतल्यास सीसीए कार्यालयातर्फे आऊटडोअर ट्रिटमेंट च्या बदल्यात फिक्स मेडिकल अलाउन्स मंजूर होऊ शकतो. त्यासाठी फॉर्म भरतांना अर्जातील कॉलम नंबर IV च्या समोर टीक (✓) करावी.
 - बीएसएनएल एमआरएस कार्ड सरेंडर केल्यानंतर जर सीजीएचएस ची सोय घेतली नाही तरी सीसीए कार्यालयातर्फे फिक्स मेडिकल अलाउन्स मंजूर होऊ शकतो. त्यासाठी संबंधित अर्जातील कॉलम नंबर V च्या समोर टीक (✓) करावी. अर्जासोबत जोडावयाची कागदपत्रे :

१. परिपत्रकासोबत जोडलेले प्रतिज्ञापत्र (undertaking)
२. फिक्स मेडिकल अलाउन्स मिळण्यासाठीचा अर्ज
३. बीएसएनएल एमआरएस कार्ड सरेंडर केल्याचा दाखला
४. सीजीएचएसची सोय घेतली असल्यास सीजीएचएस कार्डाची प्रत व फक्त इन पेन्शंट (IPD) ची सोय घेतल्याचे सीजीएसएस अधिकाऱ्याचे प्रमाणपत्र

वरील कागदपत्रासह भरलेले अर्ज सेवानिवृत्तीच्या वेळच्या संबंधित बीएसएनएल कार्यालयात सादर करणे आवश्यक आहे. अशा रितीने भरलेले अर्ज सीसीए कार्यालयात पोहोचल्यावर अर्जाची तपाणी करून फिक्सड मेडीकल अलौउन्स (सध्या रु. १०००) मंजूर करण्यात येईल व दरमहा मिळणाऱ्या पेन्शन सोबतच फिक्सड मेडीकल अलौउन्स देण्यात येईल.

मनोगत :

बीएसएनएल पेन्शनर्स ना मेडिकल अलौअन्स व मेडिकल बिले मिळत नाही. ही तक्रार नेहमीच चर्चेत होती. आपल्या असोसिएशनतर्फे मुख्य महाप्रबंधक, मुंबई, सीएमडी, बीएसएनएल दिल्ली यांच्याकडे वेळोवेळी तक्रार नोंदविण्यात आली आहे. सर्वांचे उत्तर एकच बीएसएनएल ची आर्थिक परिस्थितीमुळेच फंड उपलब्ध होत नाही. याची आपणास कल्पना आहे. ८ जुलै २०२१ रोजी मा. अश्विनी वैष्णव यांनी दूरसंचार मंत्रालयाचा कार्यभार स्वीकारल्यानंतर आपल्या असोसिएशन तर्फे स्वागत करतांनाच बीएसएनएल पेन्शनर्स च्या समस्यांची सविस्तर जाण करून दिली होती. त्या पत्रातील एक उतारा

Non-Payment of Medical Bills

Sir, As Per Indian law, The pension policy is introduced to the employees to survive their livelihood after the age of retirement. This is a social benefit by which the employees do not need to worry about their sustenance in their later stage of live. Medical allowance and reimbursement of medical expenses are particularly important because health is always first for the sustenance in later stage of life.

DOT employees, who retired prior to 01.10.2000 and residing in NON-CGHS area are paid Medical Allowance regularly @ Rs. 1000/- p.m. along with monthly pension.

Whereas, DOT employees who are absorbed in and retired from BSNL from 01.10.2000 onwards are struggling to get the reimbursement of the medical expenses in later stage of their life. The Medical Bills for Outdoor/Indoor treatment submitted by them have not been paid since 2018-19. The Medical Allowance applicable for the retirees who opted for Without Voucher facility have not been paid since 2018-19 in some cases since 2017-18. In so many cases, BSNL units have deducted the TDS from the amounts of some Medical Bills passed by DDOs, but the amounts have not been paid to the pensioners so far.

सीसीए कार्यालयातर्फे आता बीएसएनएल पेन्शनर्स ना सुद्धा डीओटी पेन्शनर्स सारखाच फिक्स्ड मेडिकल अलौअन्स मासिक पेन्शन सोबत देण्यात येणार आहे. हा फार महत्वाचा निर्णय आहे.

‘दिल मांगे मोअर’ या संज्ञेला अनुसरून प्रत्येक जिल्ह्यात सीजीएचएस अधिकृत हॉस्पिटल ची मागणी होत आहे. खर तर आपल्या असोसिएशनतर्फे आधीपासूनच ह्या मागणीसाठी आपल्या असोसिएशन तर्फे बरेच प्रयत्न करण्यात आले. त्यात आताचा व महत्वाचा म्हणजे १ डिसेंबर २०२१ रोजी राज्यसभेच्या सचिवांना पाठविलेले पत्र. त्यातील एक उतारा :

Extract From our Letter dated 1st December, 2022 through Email to Shri Anil Kumar Bhatia, Under Secretary, Rajya Sabha Secretariate, New Delhi,

2. In Maharashtra and Karnataka the progressive states, most of the pensioners prefer to reside in the District headquarter, which has the good hospitals. There is a demand from big towns, having good number of employees/pensioners for extension of CGHS facilities to these districts.

The demand of extension of CGHS facilities to these districts is not met as they are short by some margin of existing criteria of minimum 6000 card holders for extension of CGHS to a new city.

अधिकृत पेन्शनर्स असोसिएशनतर्फे उपस्थित केलेल्या प्रश्नांचा विचार करूनच मा. सुशील मोदी हे अध्यक्ष असलेल्या संसदीय स्थायी समितीने १० डिसेंबर २०२१ रोजी राज्यसभेत पेन्शनर्स ना मेडिकल सुविधांबाबत एक अहवाल सादर केला. त्यातील एक उतारा...

The Committee is in agreement with the views of Pensioners Associations that CGHS should not confine its operations to metro cities, state capitals and a few large urban centres only. The Govt. may explore opening of CGHS centres at district locations or designate already functional Govt. hospital in district headquarters as CGHS Centres to provide treatment to CGHS beneficiaries. The Govt. may also include settlement of medical facility related grievances of pensioners on the portal of CPENGRAMS as requested by pensioners and the DoP&PW should work in tandem with Health Ministry in this regard.

आपल्या सभासदांच्या माहितीसाठी सादर केले आहे.

२८ जून २०२२

एच. एफ. चौधरी



२०१९ पूर्वी सेवानिवृत्त डीओटी/बीएसएनएल पेन्शनचे वाटप यापुढे सीसीए कार्यालयातर्फे होणार

२०१९ सालापूर्वी डीओटी/बीएसएनएल मधून सेवानिवृत्त झाल्यावर सीसीए कार्यालयातर्फे पेन्शन पेमेण्ट ऑर्डर (PPO) जारी केल्यावर राष्ट्रीयकृत बँकेमार्फत मासिक पेन्शनचे वाटप करण्यात येत होते.

दूरसंचार खात्यातर्फे सेवानिवृत्ताच्या पेन्शन व्यवस्थापनासाठी कॉम्प्रेसिव्ह पेन्शन मॅनेजमेन्ट सिस्टम (CPMS) उर्फ 'संपन्न' प्रणाली अमलात आली आहे. सीसीए महाराष्ट्र व गोवा कार्यालयातर्फे २४ मे २०१९ पासून संपन्न प्रणाली सुरु करण्यात आली. साधारणतः १ जानेवारी २०१९ पासून सेवानिवृत्त झालेल्यांना संपन्नद्वारे पीपीओ देण्यात येत आहे. तसेच सीसीए कार्यालयातर्फे त्यांचे मासिक पेन्शन वाटप करण्यात येत आहे.

आता दूरसंचार खात्याच्या दि. १४ जानेवारी २०२२ च्या आदेशानुसार १ जानेवारी २०१९ पूर्वी सेवानिवृत्त झालेल्या व राष्ट्रीयकृत बँकामार्फत पेन्शन मिळत असलेल्या पेन्शनरांचे संपन्न प्रणालीत मायग्रेषन होणार आहे. मायग्रेषन करिता पेन्शनरांची आवश्यक माहिती सीसीए कार्यालयातर्फे बँकेकडून घेण्यात येत आहे. दूरसंचार विभागातर्फे संबंधित बँकांकडून पेन्शनरांची माहिती तयार करण्यासाठी खालीलप्रमाणे वेळापत्रक देण्यात आले आहे.

१) बँक ऑफ बडोदा (देना बँक व विजया बँकेसह) : मे २०२२

२) पंजाब नॅशनल बँक व स्टेट बँकेव्यतिरिक्त इतर बँका : जुलै २०२२

उदा. बँक ऑफ महाराष्ट्र, कॅनरा बँक, सेन्ट्रल बँक, युनियन बँक इ.

३) पंजाब नॅशनल बँक : सप्टेंबर २०२२

४) स्टेट बँक ऑफ इंडिया : डिसेंबर २०२२

आपल्या बँकेतील पेन्शन खात्याची माहिती अद्यावत आहे, याची खात्री करावी.

२० मे २०२२ रोजी सीसीए महाराष्ट्र व गोवा यांचे सोबत झालेल्या बैठकीत मायग्रेषन झाल्यावर पेन्शनरला एसएमएस पाठविण्यात यावा अशी मागणी केली.

Shri/Smt

Your pension account have been migrated to SAMPANN w.e.f.,

your PPO No. / Pension Code is

मायग्रेषन नंतर पेन्शनकोड चा वापर

डीओटी पेन्शनरांचे बाबत सातव्या वेतन आयोगांतर्गत देण्यात आलेल्या सुधारित पेन्शनचे आदेशात १५ आकडी पेन्शन कोड कळविण्यात आला आहे तसेच १० जून २०१३ पूर्वी सेवानिवृत्त झालेल्यांना ७८.२% महागाई भत्ता धरून सुधारित पेन्शन आदेश देण्यात आले. त्यात १५ आकडी पेन्शन कोड कळविण्यात आला आहे. त्यानंतर जारी केलेल्या पीपीओत १५ आकडी पेन्शन कोड दर्शविण्यात आला आहे.

मायग्रेषन झाल्यावर सीसीए कार्यालयाशी पत्र व्यवहार करतांना मूळ पीपीओ क्रमांक सोबतच पेन्शन कोडचा वापर करावा.

मायग्रेषन नंतर लाईफ सर्टिफिकेट मधील बदल :

आतापर्यंत बँकेमार्फत पेन्शन वाटप होत असल्यामुळे दरवर्षी नोव्हेंबर महिन्यात बँकेतच लाईफ सर्टिफिकेट देणे आवश्यक होते. मायग्रेषन झाल्यावर सीसीए महाराष्ट्र व गोवा कार्यालयातर्फे मासिक पेन्शन वाटप होईल म्हणून आपले लाईफ सर्टिफिकेट सीसीए कार्यालयास सादर करणे आवश्यक आहे. त्यासाठी ऑनलाईन लाईफ सर्टिफिकेट (DLC) देताना खालील माहिती द्यावी.

Pension disbursing Authority :

SAMPANN, Department of Telecom

Distributing Agency :

CCA Maharashtra



आर्थिक वर्ष २०२२-२३ (असेसमेंट इयर २०२३-२४) साठी इन्कम टॅक्स रिटर्न

आर्थिक वर्ष - १-४-२२ ते ३१-३-२३ या कालावधीतील ज्या व्यक्तीचे सर्व मार्गाने मिळणारे उत्पन्न रुपये दोन लाख पन्नास हजाराचे वर असेल अशा सर्व व्यक्तींना 'इन्कम-टॅक्स' रिटर्न भरणे आवश्यक आहे. इन्कम टॅक्स पडत नाही, भरावा लागत नाही, अशा सबबी चालत नाहीत. सध्या दरमहा मिळणारी पेन्शन, सर्व साधारणपणे २०-२१ हजाराचे वर असते, त्यामुळे सर्व पेन्शनर्सना, इन्कम टॅक्स रिटर्न भरणे अत्यावश्यक आहे.

करदात्याला इन्कम टॅक्स रिटर्न भरणे सोयीचे व्हावे म्हणून प्राप्तीकर विभागाने वार्षिक माहिती विवरण (Annual Income Statement) उपलब्ध केले आहे. त्यामध्ये करदात्याच्या सर्व आर्थिक व्यवहाराची, उत्पन्नातून कापलेल्या कराची (TDS) माहिती दिलेली असते. इन्कम टॅक्स रिटर्न भरताना करदात्याने वार्षिक माहिती विवरण तपासावे. त्यात काही बदल हवा असल्यास त्याबद्दल अभिप्राय नोंदवण्याची सुविधा सुद्धा उपलब्ध आहे. अशा रितीने करदात्याने इन्कम टॅक्स रिटर्नमध्ये संपूर्ण आणि अचूक माहिती देणे आवश्यक आहे.

वर्षभरात एकूण पेन्शन, व्याज व त्यावर कापलेला टीडीएस दाखवणारे पत्रक बँकेमधून मिळते ते घेऊन ठेवावे, त्याचा खूप उपयोग होतो. सीसीए कार्यालयातर्फे पेन्शन वाटप होत असलेल्या बीएसएनएल/टीओटी पेन्शनर्स ने संपन्न प्रणालीत Form-16 उपलब्ध झाल्यावर डाउनलोड करावा.

सध्या नागरिकांना इन्कम टॅक्स रिटर्न भरण्यासाठी दोन पर्याय उपलब्ध आहे. जुनी प्रचलित कर पद्धत (old Tax regime) नवीन कर पद्धत (New Tax regime). जुन्या कर पद्धतीत ज्येष्ठ नागरिकांनी ८० सी अंतर्गत केलेल्या गुंतवणुकीवर रु. १५०,००० पर्यंत वजावट मिळते. तसेच बचत खाते/मुदत ठेवीवर मिळणाऱ्या व्याजात रु. ५०,००० पर्यंत करमाफी मिळते. तसेही पेन्शनर्सना ज्येष्ठ नागरिकांना बचत करणे फायद्याचे आहे. या दृष्टीकोनातून येथे फक्त जुन्या कर पद्धतीचाच विचार करण्यात आला आहे. हे लक्षात असू द्यावे.

Gross Total Income - एकूण उत्पन्न.

- १) वर्षभरात मिळालेली एकूण पेन्शन, पगार, महागाई भत्ता, मेडिकल अलौन्स, पेन्शनची थकबाकी, एक्स-ग्रशिया इ. वजा स्टँडर्ड डिडक्शन रु. ५०,०००/-
- २) स्वतःच्या नावावर असलेल्या घराचे घरभाडे.
- ३) फॅमिली पेन्शन मिळत असेल तर, इतर उत्पन्न (other income) म्हणून गणले जाते.
- ४) बचत खाते व मुदत ठेवीवर मिळणारे व्याज.
- ५) शेअर्स, म्युच्युअल फंडावरील डिव्हिडंड इत्यादी.

एकूण उत्पन्नातून खालील वजावटी मिळतात.

80 C एलआयसी, पीपीएफ, एनएससी, सिनिअर सिटिझन सेव्हिंग्स स्कीम, बँक डिपॉझिट स्कीम २००६, पाच वर्षासाठी. वजावटीची एकूण मर्यादा रु. १.५०.०००/-

80 D मेडिकल हेल्थ इन्शुरन्स, सीजीएचएस ची वर्गणी मर्यादा रु. ५०,०००/-

80 D (2) प्रिव्हेंटिव्ह मेडिकल चेकप - रु. ५०००/-

80 G मान्यता प्राप्त संस्थांना दिलेल्या देणगीच्या ५० टक्के, नॅशनल रिलीफ फंडास दिलेल्या देणगीच्या १०० टक्के.

80 TTB बचत खाते, कायम ठेवीवर मिळणारे व्याज. एकूण मर्यादा रु. ५०,०००/-

याशिवाय इतर वजावटी आहेत. उदा. पेन्शन फंडातील वर्गणी, अवलंबून असलेल्या अपंगावरील खर्च. मुलांच्या उच्च शिक्षणावरील कर्जाचे व्याज इत्यादी.

कर आकारणी : Calculation & Tax Payable

एकूण उत्पन्नातून (Gross Total Income) मान्यता पात्र वजावटी (Permissible Deductions) वजा केल्यानंतर उरते ते करपात्र उत्पन्न होय त्यावर कर आकारणी खाली दिलेल्या दराने केली जाते.

६० वर्षावरील स्त्री पुरुष रु. ३ लाखापर्यंत कर नाही.
८० वर्षावरील स्त्री-पुरुष रु. ५ लाखा पर्यंत कर नाही.
रु. ३००,००० काही कर नाही.
रु. ३००,००१ ते रु. ५००,००० कर ५ टक्के
रु. ५००,००१ ते रु. १०,००,००० कर २० टक्के
रु. १०,००,००० चे वर कर ३० टक्के

करपात्र उत्पन्न ५ लाखापर्यंत असल्यास 87 A अंतर्गत सूट रु. १२५००/-

अशा प्रकारे येणाऱ्या देय करावर, ४ टक्के दराने हेल्थ आणि एज्युकेशन सेस भरावा लागतो.

वर दिलेल्या कोष्टकाप्रमाणे येणारा कर ३१ जुलै २२ पर्यंत राष्ट्रीयकृत बँकेत जमा करून किंवा ऑनलाईन कर भरून रिटर्न सादर करता येते. इन्कम टॅक्सची नियमावली खूप सोपी झाली आहे. 'रिफंड ड्यू' असेल तर तोही विना विलंब मिळतो. हे परिपत्रक सर्व साधारण स्वरूपाचे आहे. काही विशेष व्यवहार असतील तर चार्टर्ड अकौंटंटचा सल्ला घ्यावा.

एच. एफ. चौधरी

एस. के. देशपांडे



बीएसएनएल पेन्शनरांना मिळणाऱ्या सीजीएचएस कॉन्ट्रीब्युशन, ग्रॅज्युटी, शिल्लक रजेचा मोबदला (Leave Encashment), रकमेवर इन्कमटॅक्समधील तरतूदीबाबत दि. २२ सप्टेंबर २०२१ रोजी खालील स्पष्टीकरण देण्यात आले आहे.

No. BSNL CO-TAXN/13/(18)/3/2020- TAXATION/4362, Dated : 22nd Sept. 2021, From BSNL Corporate office, Janpath, New Delhi, Addressed to All CGMs/and IFAs BSNL Circles

Subject : Clarification on taxability of payments made to retired employees and nominees of deceased employees-reg.

The undersigned is directed to intimate that, this office is receiving queries from the various circle on the subject mentioned above. In this connection the para wise replies to the queries raised by circles are as follows:-

Query: Whether reimbursement of CGHS subscription to BSNL absorbed retired employees is to be treated as income of the retired employee? And, if the answer is in affirmative, the head under which it is chargeable.

Reply: As per the proviso to section 17(2) of the Income Tax Act, 1961 any reimbursement by the employer in respect of any insurance premium paid by the employee to effect an insurance on his health or the health of his family under any approved scheme by Central Govt. or IRDA is a tax free perquisite. However, in the absence of clarity on whether reimbursement to BSNL absorbed retired employees on account of CGHS subscription is an insurance premium or not, on a conservative basis, tax may be deducted at source under the head of salary.

Query: Gratuity/Leave encashment payable to Nominee/Legal Heirs of BSNL employee on death while in employment is to be shown as Income of the employee or legal heirs? And the head under which it is chargeable.

Reply:

(i) Gratuity is a payment made by Employer to an Employee in appreciation of the past services rendered by the employee. Gratuity can either be received by:-

a) The employee himself at the time of retirement.

b) The legal heir on the event of the death of the employee.

Gratuity received by an employee on his retirement is taxable under the head "Salary" Whereas gratuity received by the legal heir of the deceased employee shall be taxable under the head "Income From Other sources".

As per circular No. 573 dated 21.08.1990, Gratuity payment to a widow or other legal heirs of any employee who dies in active service shall be exempt from income tax.

(ii) Leave salary paid to the legal heir of deceased employee is not taxable as salary.

[Letter No. F.35/1/65-IT(B), dated 5/11/1965]. Further, leave salary by a legal heir of the Government employee who died in harness is not taxable in the hands of the recipient [Circulars No.309, dated 3/7/1981].

Query: Medical Reimbursement to the spouse/dependents of the deceased employee is taxable under which head of Income tax.

Reply: As per section 56(1) of the Income tax act, Income of every kind which is not to be excluded from the total income under this Act shall be chargeable to income-tax under the head "Income from other sources", if it is not chargeable to income-tax under any of the heads specified in section 14, in other words, the following conditions must be satisfied before an income can be taxed under the head of "Income from other source" :-

(i) there must be an income.

(ii) such income is not exempt under the provision of the income tax act.

(iii) such income is not chargeable to tax under any first four heads viz., "Income from Salary", "Income from House Property", "Profit and Gains of Business and Profession", and "Income from Capital Gains". Income from other source is, therefore, a residuary head of income.

In view of the above medical reimbursement to the spouse/dependents of the deceased employee is taxable under the head of "Income from other source" of Income tax.

It is requested to kindly go through the above instructions and contents of the same may be brought to the notice of all concerned for their information and further necessary action.

This issues with the approval of Sr. GM (Taxation).

Subrat Kumar Mohakud, AGM (Taxation)



STOPPAGE OF PENSION DUE TO NON UPDATION OF LIFE CERTIFICATES

A section of the press reports that during processing of the pension during the month of April 2022 it was observed that the concerned banks had not updated life certificates of around 3,30,000 pensioners resulting stoppage of pension.

We have received such Complaints from our members who receive pension from BANK Of Maharashtra and State Bank Of India.

We met Chief Manager, Bank of Maharashtra CPPC, Pune on 21st April, 2022 to know the status of Non Disbursement of Pension for the month of March paid in April-2022.

It was informed that the Life Certificates submitted by the Pensioners at Branches have not been entered in the system resulting non Disbursement of pension.

Now the Life Certificates are being entered in the System, Pension will be credited by Monday 25th.

If the pension is not credited by 25th , members are requested to visit the Disbursing branch to check the status, whether they have entered the Life certificate submitted by you.

We requested the Chief Manager to take preventive action to avoid such incident in future. Happy to inform that.. Feedback received from some pensioners that the Pension for the month of March-2022 have been credited to their Bank Account.

OBITUARY			
1.	Chandrakant S Chopade	BSNL, Pune	21.04.2022
2.	D. R. Jayade, Ex-President	Dombivli	01.05.2022
3.	Mrs. Mohana Gopalan w/o Gopalan	Coimbatore	19.06.2022
4.	Smt. Pushpa D. Shinde	Pune	24.06.2022
5.	Mrs. Rajani Telang	Pune	25.06.2022

पेन्शनरांच्या प्रश्नांचे समाधान

- प्रश्न १ : माझे पती टेलिफोन खात्यात शिपाई होते. नोकरी सुरू असताना व नंतर सुद्धा त्यांनी आमच्या कडे दुर्लक्ष केले. ते २२ नोव्हेंबर २०२१ रोजी मयत झाले. माझे नावं त्यांनी ऑफिसात वारस म्हणून लावलेले नाही. बँकेत वारस म्हणून माझे नावं नाही. मी फॅमिली पेन्शन मिळण्यासाठी काय करू.
- उत्तर : आपल्याजवळ तुम्हा दोघांचे लग्नाचा दाखला असेलच. त्याचबरोबर आपणास कोर्टातून वारस प्रमाण पत्र (Succession Certificate) मिळविणे आवश्यक आहे.
- लग्नाचा दाखला, वारस प्रमाण पत्र व इतर कागदपत्रांसह फॉर्म-१४ भरून पती जेथून सेवानिवृत्त झाले तेथील जनरल मॅनेजर टेलिकॉम, बीएसएनएल, कार्यालयात सादर करावा. सीसीए कार्यालयातर्फे अर्जाची तपासणी केल्यावर, फॅमिली पेन्शन मंजूर होऊ शकेल.
- प्रश्न २ : मी फॅमिली पेन्शनर असून माझे पती पोस्ट ऑफिसात काम करीत होते. ते ३०/१२/२०१२ ला वारले. माझ्या लहान मुलीचे पती तीन महिन्या पूर्वी वारले. तिला घरचे कोणी नसल्याने ती माझ्या जवळ राहते व पूर्णपणे माझे वर अवलंबून आहे. माझ्या पश्च्यात माझ्या मुलीला पेन्शन चालू राहील का व त्या साठी काय करावे लागेल?
- उत्तर : होय, आपल्या पश्चात विधवा मुलीला आजीवन म्हणजे आयुष्यभर पेन्शन मिळू शकते. ती विवाहित झाल्यास किंवा तीचे मासिक उत्पन्न रू. ९००० अधिक त्यावरील महागाई भत्ता इतके झाल्यास पेन्शन बंद होते.
- विधवा मुलीस फॅमिली पेन्शन मंजूर होण्याकरिता फॉर्म-१४ भरून आवश्यक कागदपत्रांसह पोस्ट ऑफिसात सादर करणे आवश्यक आहे.
- प्रश्न ३ : दूरसंचार खात्याच्या दि. १४ जानेवारी २०२२ परिपत्रकानुसार पोस्ट ऑफिसातर्फे पेन्शन मिळणाऱ्या डीओटी/बीएसएनएल पेन्शनरांचे सुद्धा संपन्न मध्ये मायग्रेषन होणार आहे काय?
- उत्तर : दूरसंचार खात्याच्या १४ जानेवारी २०२२ च्या परिपत्रकानुसार फक्त बँकामार्फत पेन्शन मिळणाऱ्या डीओटी/बीएसएनएल पेन्शनरांचे संपन्न मध्ये डिसेंबर २०२२ पर्यंत मायग्रेषन होणार आहे. पोस्टामार्फत पेन्शन मिळणाऱ्या पेन्शनरांचे मायग्रेषन आत्ताच होणार नाही.
- प्रश्न ४ : २०१७ साली बीएसएनएल मधून सेवानिवृत्त झालो, सध्या बँक ऑफ महाराष्ट्र मार्फत पेन्शन मिळत आहे. माझे पेन्शन बँकेतून संपन्न मध्ये मायग्रेट होणार आहे असे कळले. त्यासाठी काही फॉर्म भरणे आवश्यक आहे का?
- उत्तर : दूरसंचार खात्याच्या परिपत्रकानुसार राष्ट्रीयकृत बँकेतून पेन्शन संपन्न मध्ये मायग्रेषन करण्यासाठी सीसीए महाराष्ट्र कार्यालयातर्फे संबंधित बँकेकडूनच आपली माहिती घेण्यात येत आहे. त्यासाठी आपणास कोणताही फॉर्म भरण्याची आवश्यकता नाही.
- प्रश्न ५ : माझ्याकडे बीएसएनएल पेन्शनर्स आयकार्ड आहे. आता सीसीए महाराष्ट्र कार्यालयातर्फे सुद्धा आयकार्ड देण्यात येत आहे. त्यासाठी अर्ज करावा का?
- उत्तर : सीसीए कार्यालयातर्फे देण्यात येणाऱ्या आयकार्डवर भारत सरकारच्या दूरसंचार खात्याचा पेन्शनर असे नमूद केलेले असेल. त्यात सध्या मिळत असलेल्या पेन्शनची रक्कम सुद्धा नमूद केलेली असेल. असे आयकार्ड हवे असल्यास संबंधित अर्ज सादर करणे आवश्यक आहे.
- प्रश्न ६ : मी सीजीएचएस ची सुविधा घेण्यासाठी एकदम दहा वर्षांकरिता (Lifetime) वर्गणी भरली आहे. त्यासाठी इन्कम टॅक्स मध्ये वजावट मिळेल काय?
- उत्तर : सीजीएचएस च्या वर्गणीची हेल्थ इन्शुरन्स प्रमाणेच आयकर भरतांना एकूण उत्पन्नातून वजावट मिळण्यासाठी ८० D कलमांतर्गत पुढील तरतूद आहे. फक्त जुन्या कर पद्धती (Old Tax Regime) प्रमाणे इन्कम टॅक्स रिटर्न भरले तरच ८० D अंतर्गत वजावट मिळते. वजावट नवीन कर पद्धतीत (New Tax Regim) उपलब्ध नाही.
- वजावटीची मर्यादा : ६० वर्षांखालील नागरिकांना रू. २५०००/- पर्यंत व ६० वर्षांवरील जेष्ठ नागरिकांना रू. ५००००/- पर्यंत वजावट मिळते.

शाखा अहवाल

✦ **कोल्हापूर शाखा :** कोल्हापूर शाखेची वार्षिक सर्वसाधारण सभा दि. ३० मार्च २०२२ रोजी श्री. एम. आर. मंगेशकर यांच्या अध्यक्षतेखाली मंगलधाम कार्यालय, कोल्हापूर येथे संपन्न झाली. प्रमुख पाहुणे म्हणून श्री. एच.एफ. चौधरी जनरल सेक्रेटरी, श्री. संजय कुलकर्णी, सहा. महासचिव व श्री. सुहास सोनाळकर संघटन सचिव व्यासपीठावर उपस्थित होते. श्री. पी. एस. कुलकर्णी यांनी पाहुण्यांचे स्वागत करून आपला वार्षिक अहवाल सादर केला. श्री. किरण देशपांडे असिस्टंट सेक्रेटरी यांनी वार्षिक जमाखर्च सादर केला. सर्वानुमते तो मंजूर करण्यात आला. श्री. चौधरी यांनी पेन्शनरांबाबत सरकारच्या नवीन आदेशाची तसेच प्रलंबित प्रश्नांच्या सद्यस्थितीबाबत मार्गदर्शन केले. श्री. संजय कुलकर्णी यांनी आपले मनोगत व्यक्त केले. त्यानंतर पुढील २ वर्षाकरिता कार्यकारणीची निवड करण्यात आली.

श्री. एच. एफ. चौधरी महासचिव व श्री. संजय कुलकर्णी सहाय्यक महासचिव यांचा सत्कार करण्यात आला. तसेच श्री. सुहास सोनाळकर यांचा संघटन महासचिव म्हणून पुनः निवड झाल्याप्रित्यर्थ महासचिवांच्या हस्ते सत्कार करण्यात आला.

अध्यक्ष : श्री. मंगेश आर. मंगेशकर ९४२२०४४४४२

सचिव : श्री. शिवाजी एस. तोंडले ९४२११७४४००

सहसचिव : श्री. किरण व्ही. देशपांडे ९४२०५८५१०१

ट्रेझरर : श्री. सुभाष जी कारेकर ९४२३०४१२९९

✦ **धुळे शाखा :** धुळे शाखेची वार्षिक सर्वसाधारण सभा दि. ३ एप्रिल २०२२ रोजी श्री. एस. एस. पाटील यांचे अध्यक्षतेखाली संपन्न झाली. पुणे मुख्यालयातर्फे श्री. एस. जी. रोहीदास, संघटन सचिव सभेला उपस्थित होते. सभेची सुरुवात गणेश पूजन करून झाली. सचिवाचा वार्षिक अहवाल तसेच २०१९ - २० व २०२० - २१ या आर्थिक वर्षांचे वार्षिक जमा खर्च सभेस सादर करण्यात आले व सर्वानुमते मंजूर करण्यात आले व त्यासाठी हेडक्वार्टरतर्फे केलेले प्रयत्नाबाबत सभेस माहिती दिली. पुढील दोन वर्षाकरिता नवीन कार्यकारणीची निवड करण्यात आली.

अध्यक्ष : श्री. एस. ओ. लोहार ९४२०८५१२७७

उपाध्यक्ष : श्री. एस. एस. पाटील ९४२२७८६०१९

सचिव : श्री. एम. आर. चौधरी ९४२१५३६९३१

ट्रेझरर : श्री. एस. बी. उगळे ९४२१६१७५११

कार्यकारी अध्यक्ष : श्री. पी. बी. पाठक ९४०५८८९९००

✦ **रत्नागिरी शाखा :** रत्नागिरी शाखेची वार्षिक सर्वसाधारण सभा दि. १९ मे २०२२ रोजी श्री. चंद्रकांत सावंत यांच्या अध्यक्षतेखाली गुरुकृपा मंगल कार्यालय रत्नागिरी येथे संपन्न झाली. पुणे मुख्यालयातर्फे श्री. एच. एफ. चौधरी, जनरल सेक्रेटरी, श्री. सुहास सोनाळकर संघटन सचिव तसेच सातारा शाखेचे अध्यक्ष श्री. वाय. डी. सुर्यवंशी सभेस उपस्थित होते. श्री. नरेंद्र बांदिवडेकर सचिव यांनी वार्षिक अहवाल तसेच २०१९-२० व २०२० - २१ या वर्षाचा जमाखर्च सादर केला.

श्री. सुर्यवंशी यांनी पोस्टल पेन्शनरांच्या समस्यांबाबत मार्गदर्शन केले. श्री. चौधरी यांनी २३ मे २०२२ रोजी पुणे येथे संपन्न झालेल्या असाधारण सभेत मंजूर झालेल्या ठरावाची माहिती दिली. विशेषतः यापुढे संस्थेत दिलेल्या देणगीवर ८० जी अंतर्गत इन्कमटॅक्स मध्ये सूट मिळणार नाही, संस्थेला मिळालेल्या देणगीची यादी सादर करणे आवश्यक आहे तसेच शाखांतर्फे वार्षिक जमाखर्च ३१ मे पर्यंत मुख्यालयास सादर करणे आवश्यक आहे. तसेच पेन्शनरांबाबत सरकारच्या आदेशाची व सद्यस्थितीबाबत माहिती दिली.

पुढील दोन वर्षाकरिता नवीन कार्यकारणीची निवड करण्यात आली.

अध्यक्ष, श्री. चंद्रकांत रघुनाथ सावंत ९४२०८४२९९१, सचिव, श्री. एल. बी. रहाटे, ९४२३०४९७१०, खजिनदार श्री. उदय केशव गोडबोले ९४२२०५३३१२

✦ **सिंधुदुर्ग, मालवण शाखा :** सिंधुदुर्ग विभाग मालवण शाखेचे वार्षिक अधिवेशन १२.०४.२२ मंगळावार रोजी मातृछाया मंगल कार्यालय कणकवली येथे १५० पेक्षा जास्त मॅम्बर्सच्या उपस्थितीत श्रीयुत एस.ए. डिसोजा अध्यक्ष यांच्या नेतृत्वाखाली संपन्न झाले. श्रीयुत चौधरी साहेब, जनरल सेक्रेटरी पुणे, प्रमुख पाहुणे म्हणून उपस्थित होते. त्याचप्रमाणे श्रीयुत मनोहर, पत्की, एस.बी. सोनाळकर श्रीयुत नरेंद्र बांदिवडेकर हे ही विशेष अतिथी म्हणून उपस्थित होते. श्री. चौधरी साहेब यांनी केंद्र सरकारी तसेच बी.एस.एन्. एल्. पेशनर्सच्या प्रश्नांबाबत विशेष मार्गदर्शन केले. तसेच श्री. एम. डी. जोशी यांनी दिनदर्शिकेत आपले लेख देऊन सहकार्य केल्याबद्दल व आपल्या शाखेतर्फे १३०० कॅलेडर्स मागवून प्रत्येकी १०/- रु. पोस्टेज लावून सर्व मॅम्बर्सना/पेन्शन पेमेंट करणाऱ्या पोस्ट ऑफिसना विना मोबदला वितरीत केल्याबद्दल कौतुक केले. पुढील दोन वर्षासाठी नविन कार्यकारिण निवडण्यात आली.

श्री. एस. ए. डिसोजा अध्यक्ष : ९४२२०७९०८६, श्री. पी. एल. मोहीत सचिव : ९४२३८ ७८५९६, श्री. जी. एम. मसुरकर खजिनदार : ९४२०८२२६०१

✦ **पुणे शाखा :** पुणे शाखेची २७ वी वार्षिक सर्वसाधारण सभा दिनांक १५ जून २०२२ उद्यान कार्यालय येथे संपन्न झाली. अध्यक्षस्थानी श्री. व्ही. एस. कुलकर्णी साहेब, प्रमुख पाहुणे म्हणून मुख्यालयाचे श्री. भोमे साहेब व श्री चौधरी साहेब उपस्थित होते

प्रथम सौ. श्यामल देव यांनी स्वागत गीत सादर केले. उपाध्यक्ष श्री. व्ही. एस. कुलकर्णी यांनी सर्वांचे स्वागत केले. त्यानंतर संस्थेचे ज्ञात अज्ञात सभासद तसेच त्यांचे कुटुंबातील सदस्यांना श्रद्धांजली अर्पण करण्यात आली. पुणे शाखेचे अचिव श्री. धनंजय सदावर्ते यांनी सन २०२१-२०२२ या कालावधीचा वार्षिक अहवाल सादर केला तसेच आपले मनोगत व्यक्त केले. श्री. प्रमोद पाटील कोषाध्यक्ष यांनी दिनांक १ डिसेंबर २०२१ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून तो कायम करण्यात आला. अहवाल काळातील जमाखर्च तसेच लेखापरिक्षण अहवाल सादर करून त्यास सर्वानुमते मंजुरी देण्यात आली. सभेस २३५ सभासद उपस्थित होते.

मुख्यालयाचे अध्यक्ष श्री. भोमे साहेब यांनी संस्थेचा इतिहास सांगितला. जनरल सेक्रेटरी श्री. चौधरी साहेब यांनी सभेस मार्गदर्शन केले व सर्व शंकांचे निराकरण केले. कोरोना काळात थकलेले व अत्यावश्यक कामकाज पूर्ववत करणाऱ्या पदाधिकाऱ्यांचा तसेच वयोवृद्ध पेन्शनरांचे लाईफ सर्टिफिकेट काढून देणाऱ्या कार्यकर्त्यांचा सत्कार करण्यात आला. पुणे शाखेचे सल्लागार श्री. एस. के. देशपांडे यांनी संस्थेच्या पुढील वाटचालीसाठी तसेच जास्तीत जास्त संस्थेच्या सभासद वाढीसाठी आणि सर्वापर्यंत पोहोचण्यासाठी मार्गदर्शन केले. श्री. संजय कुलकर्णी, असिस्टंट जनरल सेक्रेटरी यांनी आपले मनोगत व्यक्त केले.

सामुहिक राष्ट्रगीताने सभेची सांगता झाली. त्यानंतर स्नेह भोजनाचा कार्यक्रम झाला.



हार्दिक अभिनंदन

श्री. महादेव दामोदर उर्फ एम. डी. जोशी यांनी केंद्र सरकारच्या सेवेत असताना खात्यातील सहकाऱ्यांना सर्व स्तरावर दिलेला हात आणि सहकार्य यामुळे सहकाऱ्यांनी आपल्यातील देवमाणूस अनुभवला. टपाल खात्यातून निवृत्त झाल्यावरही आपल्या सर्वश्रुत ज्ञानाचा उपयोग व्हावा म्हणून ऑल इंडिया सेंट्रल गव्हर्नमेंट पेन्शनर्स असोसिएशन या संघटनेला मजबूत केले. इवल्याश्या रोपट्याचे संगोपन करून आज त्याचा विशाल वटवृक्ष झाला आहे. वटवृक्षाच्या छायेत हजारो निवृत्त कर्मचारी व त्यांचे कुटुंबीय सुखासमाधानाने जीवन व्यतित करीत आहेत. आपल्या कौटुंबिक अडचणी असतानासुद्धा ते आजही अखंडपणे त्याच उर्जेने कार्यरत आहेत. त्यांच्या पुण्याईचा लाभ अनेक गरजू आणि वंचितांना मिळत आहे.

श्री. एम. डी. जोशी यांच्या अशा अफाट कार्यकर्तृत्वाला सलाम करण्यासाठी अटल प्रतिष्ठानच्या वतीने सन्मानपत्र बहाल करण्यात आले. याचा आम्हास सार्थ अभिमान आहे. त्यांचे हार्दिक अभिनंदन...!!

एच. एफ. चौधरी
महासचिव

डब्लू. एस. भोमे
अध्यक्ष



Shri Bandivadekar Secretary, reading the report at AGM, Ratnagiri held on 27.05.2022



Shri H.F. Chaudhari, addressing at AGM, Ratnagiri held on 27.05.2022



Shri G.N. Kulkarni, VP was felicitated at AGM, Hosapete held on 18.06.2022



View of Audience at AGM, Hosapete held on 18.06.2022



Shri K.K. Varagiri the veteran leader, coordinator of Kannada Bulletin was felicitated on 19.06.2022



Lightening the lamp by dignitaries at AGM, Dharwad held on 19.06.2022



View of Audience at AGM, Dharwad held on 19.06.2022



Warm Welcome to Mrs. Vibha Mishra, CCA & Dr. Rashmi Doddamane, Jt.CCA on 20.05.2022

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Shri W.S. Bhome President addressing, CWC Meeting held at Pune on 18.04.2022



Shri H.F. Chaudhari G.S. addressing CWC Meeting held on 18.04.2022



CWC Members present at the CWC Meeting held at Pune on 18.04.2022



H.F. Chaudhari GS addressing at EOGBM held at Pune on 23.05.2022



View of Audience at EOGBM held at Pune on 23.05.2022



View of Audience at EOGBM held at Pune on 23.05.2022

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