



PENSIONERS PROGRESS BULLETIN

पेन्शनर्स प्रोग्रेस बुलेटिन

Quarterly

Volume No. 2 • Issue No. 3 • Pune • April - June 2020 • Page 44 • Price 20
वर्ष २ • अंक ३ • पुणे • एप्रिल - जून २०२० • पृष्ठ संख्या ४४ • मूल्य २०

ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION H. Q. PUNE

(Registered Society Maharashtra No. MAH - 0938, Public Trust Certificate No. F - 753 Pune)

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**Thank you for serving us
and keeping us safe**



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Donations are exempt from income tax under 80(G) of Income Tax Act 1961. The Branch secretaries can remit money by crediting in following bank accounts. But intimation to Head Quarter is absolutely necessary.

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View of Audience at function arranged for BSNL VRS-2019 retirees at Ichalkaranji on 18.01.2020



Shri S. B. Sonalkar, Org. Secretary addressing the BSNL VRS-2019 retirees at Ichalkaranji on 18.01.2020



Dignitaries at DAIS at function arranged for BSNL VRS-2019 retirees at Nashik on 03.02.2020.



View of Audience at function arranged for BSNL VRS-2019 retirees at Nashik on 03.02.2020.



Shri W. S. Bhome, President addressing CWC Meeting held at Pune on 05.02.2020,



Shri H. F. Chaudhari, G. S. addressing CWC Meeting held at Pune on 05.02.2020



Shri W. S. Bhome, President addressing AGM held at Shahupuri Satara on 15.02.2020



View of Audience at AGM held at Shahupuri Satara on 15.02.2020

Dear Brothers & Sisters,

Government Of India has issued Advisory on Social Distancing Measure in view of spread of Novel Corona Virus(COVID-19) disease on 24.3.2020 and taking all the necessary steps to fight pandemic. Department of Social Justice & Empowerment has issued special Advisory on 13.04.2020 for protection of senior citizens aged above 60 years especially those with medical conditions are particularly susceptible to infections during the COVID times. As an NGO and a responsible citizen we have to give the wide publicity to the efforts of the Government, follow the guidelines and educate others to follow the guidelines on Social distancing, Washing hands and other Do's and Don'ts circulated by the Government, So that Government's efforts are successful in fighting and win the battle against the COVID-19. We thank the doctors, nurses, staff engaged in the hospitals, police, postmen, Staff working in such conditions and other members of society for serving us and keeping us safe. We appeal the pensioners to donate minimum one day's pension for this noble cause so that we contribute considerable amount to Prime Minister CARE Fund.

CWC was held on 5th February, 2020 at Pune. It was successful to address the Organizing Secretaries who are the instrumental to play important role in strengthening the branches. They are advised to maintain a Report card of each branch under their jurisdiction, to prepare the consolidated Statement of Account of the branches. It was also discussed that if any branch is not functioning as per the guidelines, the same may be merged with the District branch for the better service to the members/pensioners.

CGHS has issued necessary orders for senior citizens keeping in view the difficulties being faced during the Lock down declared by Government to fight COVID-19.

In order to promote ease of Senior pensioners for submission of Life certificate, Bank has to encourage doorstep visits, if they are interested to submit the Life Certificate through a doorstep visit by the Bank. Bank will charge Rs. 60 for the purpose.

Here is good news for DOT employees absorbed in BSNL and retired between 01.10.2000 and 30.06.2001. Delhi High Court dismissed the Writ petition No. 10019/2017 filed by the DOT. Hon'ble High Court ordered to implement the order of CAT within 8 weeks from the date of the order dated 24.01.2020.

78569 employees of BSNL and 14387 employees of MTNL have taken voluntary retirement on 31.01.2020 A/N. We prepared the guidelines on What are the benefits from BSNL-VRS and suggestions for Investment and addressed the Secretaries for their guidance. Our aim is to look after the welfare of the pensioners. We should be with them in this crucial time.

As voluminous work, The generation of the pensioners profile in SAMPANN package and forwarding the physical copy of the case to CCA offices may take 2-3 months, resulting delay in issuing regular PPO. DOT has taken the proactive action to issue the sanction as special dispensation, for Provisional pension for 5 months from February, 2020. CCA have paid the provision pension of February-2020 on 28th/29th February. BSNL/MTNL/CCA employees were engaged in calculation and payment of First instalment of Ex-gratia/leave encashment by 31st March, 2020 during the period of Lock down declared to fight COVID-19. We are thankful to Member(Finance) DOT, CCA/BSNL/MTNL and their staff for this commendable approach towards the retired employees.

About revision of pension in respect BSNL/MTNL pensioners, Hon'ble Minister of State for Communications, Shri Sanjay Dhotre answered in Lok Sabha on 11th March,2020 that Pension Revision of absorbed employees of BSNL is linked to Pay revision of serving BSNL employees in as much as pension is calculated on the basic pay, which the retired employee was earning at the time of retirement. Pension may be revised if the said Basic pay is revised on account of pay revision of serving employees. M/s Deloitte has been appointed by BSNL Management for giving recommendations in Short Term Measures on continuity of the Services of BSNL keeping in view the downsizing of the Staff in Post-VRS scenario as well as in Long Term Measures. We hope the BSNL/MTNL will be earning the profit after the revival plan and Revision of pension will follow on Pay revision of serving employees.

I wish you and your family to be healthy and safe through pandemic.

H. F. Chaudhari



Ministry of Social Justice and Empowerment, Government of India
Department of Geriatric Medicine AIIMS, New Delhi
Advisory for Senior Citizens during COVID - 19

Based on the Census 2011 age - cohort data, it is projected that there would be approximately 16 Crore Senior citizens (aged above 60 yrs) in the Country.

Sr. Citizens between age group 60-69 yrs	8.8 cr
Sr. Citizens between age group 70-79 yrs	6.4 cr
Assisted elders (above 80 years or people who require medical assistance)	
Indigent elders (destitute who are homeless or deserted by the families)	0.18 cr

Senior citizens above the age of 60 years face an increased risk in COVID times. This is an advisory for Senior Citizens and their caregivers on how to protect them from increased health risk during this period.

■ **For whom is this ?**

● **Aged 60 and above particularly those with following medical conditions**

- Chronic (long-term) respiratory disease, such as asthma, chronic obstructive pulmonary disease (COPD), bronchiectasis, post tuberculous sequelae, interstitial lung disease.
- Chronic heart disease, such as heart failure.
- Chronic Kidney disease.
- Chronic liver disease, such as alcoholic and viral hepatitis.
- Chronic neurologic conditions, such as Parkinson's disease, stroke.
- Diabetes ➤ Hypertension ➤ Cancer

■ **Advisory for Senior Citizens who are mobile :**

Do's	Don'ts
<ul style="list-style-type: none"> ● Stay within the house all the time If meeting is essential, maintain a distance of 1 meter ● Avoid having visitors at home. ● If meeting is essential, maintain a distance of 1 meter. ● If living alone, one can consider depending on healthy neighbours for acquiring essentials for home. ● Avoid small and large gatherings at all cost. ● Remain actively mobile within the house. ● Consider doing light exercise and yoga at home. ● Maintain hygiene by washing hands. Especially before having meals and after using the washroom. This can be done by washing hands with soap and water for at least 20 seconds. 	<ul style="list-style-type: none"> ● Come in close contact with someone who is displaying symptoms of coronavirus disease (fever / cough / breathing difficulty) ● Shake hands or hug your friends and near ones ● Go to crowded places like parks, markets and religious places. ● Cough or sneeze into your bare hands. ● Touch your eyes, face and nose. ● self-medicate ● Go to hospital for routine checkup or follow up. As far as possible make teleconsultation with your healthcare provider ● Invite family members and friends at home.

Do's	Don'ts
<ul style="list-style-type: none"> ● Clean frequently touched objects such as spectacles. ● Sneeze and cough into tissue paper / handkerchief. After coughing or sneezing dispose of the tissue paper in a closed bin / wash your handkerchief and hands. ● Ensure Proper nutrition through home cooked fresh hot meals, hydrate frequently and take fresh juices to boost immunity. ● Take your daily prescribed medicines regularly. ● Monitor your health. If you develop fever, cough and / or breathing difficulty or any other health issue, immediately contact nearest health care facility and follow the medical advice. ● Talk to your family members (not staying with you), relatives, friends via call or video conferencing, take help from family members if needed 	
<ul style="list-style-type: none"> ● Due to Summer, avoid dehydration, Consume an adequate amount of water. (Caution for individuals with pre-existing Heart & Kidney disease) 	

■ **Advisory for caregivers of dependent senior citizens**

Do's	Don'ts
<ul style="list-style-type: none"> ● Wash your hands before helping the older individual. ● Cover nose and mouth adequately using a tissue or cloth while attending on the senior citizen. ● Clean the surfaces which are frequently used. These include a walking cane, walker, wheel-chair, bedpan etc. ● Assist the older individual and help her / him in washing hands. ● Ensure proper food and water intake by senior citizens. ● Monitor his / her health. 	<ul style="list-style-type: none"> ● Go near senior citizens if suffering from fever / cough / breathing difficulty. ● Keep senior citizens completely bed-bound. ● Touch the Senior Citizen without washing hands.

Do's	Don'ts
<ul style="list-style-type: none"> ● Contact help-line if the older adult has the following symptoms : <ul style="list-style-type: none"> ➢ Fever, with or without body ache. ➢ New-onset, continuous cough, shortness of breath. ➢ Unusually poor appetite, inability to feed. 	

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■ Advisory for senior citizens on mental well-being

Do's	Don'ts
<ul style="list-style-type: none">● Communicate with relatives at home.● Communicate with neighbours, provided social distancing is followed, and gathering of people is avoided.● Provide a peaceful environment.● Rediscover old hobbies like painting, listening to music, reading.● Make sure to access and believe only the most reliable sources of information.● Avoid tobacco, alcohol and other drugs to avoid loneliness or boredom.● If you have an already existing mental illness, call helpline (08046110007)● Contact helpline in case of<ul style="list-style-type: none">➤ Change in mental status, such as excessively drowsy during the day, not responding, speaking inappropriately.➤ New onset of inability to recognise relative which he / she could do before.	<ul style="list-style-type: none">● Isolate yourself.● Confine oneself in a room.● Follow any sensational news or social media posts.● Spread or share any unverified news or information further.



Webinar for awareness and related issues on Covid-19

Department of Pension and Pensioners' Welfare (DOPPW) has organised a webinar for awareness on related issues on Covid-19 on 9th April, 2020 under the guidance of Dr Jitendra Singh, Minister of State (Independent Charge) PMO, Personnel, Public Grievances, Pensions, Atomic Energy and Space as a measure to fight COVID-19. In the webinar, nearly 100 representatives of Central Government Pensioners' Associations, which are identified under the Pensioners' Portal, participated in this Conference. Shri H. F. Chaudhari, General Secretary and shri D. R. Jayade, Dombivli Branch from our Association participated in the Video Conference.

Dr. Jitendra Singh, Hon'ble Minister of State, Department of Pension and Pensioners' Welfare, Sri Kshatrapati Shivaji, IAS, Secretary, Department of Pension and Pensioners' Welfare, Dr. Randeep Guleria, Director, AIIMS and Dr. Prasun Chatterjee, Associate Professor, Department of Geriatric Medicine, AIIMS, New Delhi, addressed the representatives of pensioners. Dr Jitendra Singh, while addressing pensioners stated that mortality is higher in older population and morbidity is higher in younger people. However due to weaker immune system older people are more vulnerable to Covid 19. Good hygiene practices are important to fight against this pandemic. He urged pensioners to download Aarogyaya Setu app which provides relevant updated information on Covid 19 and also alert you if come into contact of any Covid-19 positive person. He lauded doctors as Corona warriors for putting all efforts by stretching their limits in order to ensure safety of people. He assured pensioners that India's health sector is expanding itself to take up its responsibility and Government of India is taking all action to ensure safety of people as well as to maintain smooth supply of all essential things.

The representatives of the Pensioners Associations interacted with Dr. Randeep Guleria, Director, AIIMS and Dr Prasun Chatterjee, Associate Professor Geriatric Medicine, AIIMS. These experts deliberated in detail on spread of Corona virus, present health scenario, Dos'and Don'ts with precautionary measures and remedial course. During the Q&A sessions, many Pensioners from different parts of the country raised their concerns which were elaborately addressed by Dr. Randeep Guleria and Dr Prasun Chatterjee.

Questions on COVID answered by Experts in Video Conference & Meeting of Pensioners Associations On fight against COVID 19. The Video Conference, was very informative and lasted for nearly 2 hours. While interacting with the representative of pensioners, Dr. Prasun Chatterjee, said: best hygiene practices and boosting immune system is important in these days. As a locked down India watches the uptick in coronavirus cases with a growing sense of anxiety, the elderly have cause for concern. The statistics are disturbing: more than 80 percent of deaths due to COVID-19 — 14 out of 17 (till the time of filing the copy) — are elderly. This is roughly in line with global numbers. As the infections grow in India at a higher rate, it's time to take utmost care of the older members of our families.

The session ended with the vote of thanks by Shri Ruchir Mittal, DS/DoPPW, duly acknowledging valuable inputs from Dr Randeep Guleria, Director AIIMS and Dr Prasun Chatterjee, Associate Professor Geriatric Medicine



Aarogyasetu

Aarogyasetu is a mobile application developed by the Government of India to connect essential health services with the people of India in our combined fight against COVID-19.

The App is aimed at augmenting the initiatives of the Government of India, particularly the Department of Health, in proactively reaching out to and informing the users of the app regarding risks, best practices and relevant advisories pertaining to the containment of COVID-19.

You can download this app using link

<https://play.google.com/store/apps/details?Id=nic.goi.aarogyasetu>

Please select the language: It is available in Marathi also.

Government Orders

No. 12/4/2020-P&PW(C)-6300 Dated – January 17, 2020 From : Government of India Ministry of Personnel, Public Grievances & Pension Department of Pension & Pensioners' Welfare 8th Floor, Janpath Bhawan, Janpath, New Delhi-01.

Subject : Obtaining of Life Certificate by Banks from the doorstep of the pensioners

The undersigned is directed to say that instructions have been issued from time to time, for submission of Life Certificate by pensioners, in the month of November every year. Attention is also drawn to the following circulars, meant to facilitate submission of Life Certificate by Pensioners and ensure Ease of Living for them:

- i. CPAO/Tech/Grievances/2010-11/531, dated 30.06.2011, issued by Central Pension Accounting Office, New Delhi, which provides for exemption from personal appearance by Pensioners submitting Life Certificate, if the prescribed form in Annexure-XVII of Para 15.2(i) of Scheme Booklet, is signed by certain specified authorities.
 - ii. CPAO/Tech/Life Certificate/2014-15/31-32, dated 30.01.2015, issued by Central Pension Accounting Office, New Delhi, which highlights the Digital Life Certificate mode of submission as part of Prime Minister's "Digital India" scheme.
 - iii. RBI/2014-15/587, dated 07.05.2015, issued by the Reserve Bank of India, prescribing mandatory issue acknowledgement to Pensioners on submission of Life Certificates and promoting the use of Digital Life Certificates among Pensioners, which would eliminate the need for their physical presence at branches.
 - iv. RBI/2017-18/89, dated 09.11.2017, issued by Reserve Bank of India, directing Banks for enabling Ease of submitting Life Certificate, whereby a Pensioner can submit Life Certificate in any branch of the pension paying Bank and the same is uploaded promptly in CBS by the receiving branch itself. It also directs all Banks to ensure Door-step submission of Life Certificate facility, along with Banking facility to all senior citizens of more than 70 years of age and differently abled or infirm persons, including pick up of cash and delivery of cash against withdrawal.
 - v. OM No. 1/20/2016-P&PW(E), dated 14.11.2017, issued by Department of Pension & Pensioners' Welfare, which re-iterates RBI's concern w.r.t. old/infirm pensioners, for whom Banks should make concrete efforts to provide the facility of obtaining Life Certificate from their premises/residence and exempt personal appearance.
 - vi. OM No. 1/20/2018-P&PW (E), dated 18.07.2019, issued by Department of Pension & Pensioners' Welfare, which prescribes that pensioners aged 80 years and above may be allowed to give their Life Certificate w.e.f. 1st October every year, which would be valid till 30th November of the subsequent year, in order to provide Senior pensioners with an exclusive window at Banks, for the activity and avoid the general rush.
- (2) In spite of detailed instructions, as brought out above, it has been observed that a large number of pensioners (around 8-10 percent) are unable to submit their Life Certificate by the stipulated date, i.e. 30th November every year on account of various reasons. The pension disbursing authorities/banks are constrained to discontinue disbursement of their monthly pension, in such cases, due to non-submission of the Life Certificate. Such pensioners face a lot of difficulty in re-commencement of their pension.
- 3) In order to promote Ease of Living for Pensioners and minimize the cases of non-submission of Life Certificate by the pensioners and ensure uninterrupted disbursement of pension to them, in addition to the instructions contained in Para 1 above, the following instructions are hereby issued for strict compliance :-
- i. All Pension disbursing banks shall send SMSs/E-mails to the pensioners on 24th October, 1st November, 15th November and 25th November, every year reminding them to submit their Annual Life Certificate by the stipulated date, i.e. 30th November.
 - ii. All Pensions disbursing banks shall make an exception list, as on 1st December every year, of those pensioners who fail to submit their Life Certificate by 30th November and send SMS/E-mail to the pensioners included in the aforesaid exception list advising them to submit the Life Certificate at the earliest to avoid discontinuation of their pension. The Bank shall also ask such pensioners, through SMS/E-mail, as to

whether they are interested in submission of Life Certificate through a doorstep visit by the bank. Wherever a call Centre /App based facility is available, Banks should also encourage taking request for doorstep visits through such modes. The banks shall not charge any Pensioner more than Rs. 60/- for such a doorstep visit. In line with the Reserve Bank of India circular, RBI/2014-15/587, dated 07.05.2015, all banks shall encourage promoting Life Certificate through Digital means.

- iii. As regards pensioners who have failed to submit their Life certificate in the year 2019, the banks will prepare an exception list of such pensioners immediately and follow the steps mentioned in sub-para 3(ii) above.
 - iv. The CPPCs of Pension Disbursing Banks (In case of more than 1 CPPC in any Bank, then one nominated official on behalf of the bank as a whole) shall report to the Department of Pension & Pensioners' Welfare in the months of January, February and March respectively the total number of Central Govt. Pensioners who have given the Life Certificate, the total number of Pensioners who have not given their Life Certificate, along with a break-up of the certificates submitted physically and through digital means, on the following email address : rajesh.kr73@nic.in
- 4) CPPCs/Branches of your bank may be advised to strictly comply with the above instructions. The banks are also requested to give wide publicity by putting up these instructions in their websites and also on the notice boards of the branches of the bank etc.

This is issued with the approval of competent authority. Hindi version will follow.

(Rajesh Kumar)

Under Secretary to the Government of India



No. 12/5/2020-P&PW (C)-6363 Dated : 20th February, 2020 From : Government of India Ministry of Personnel, Public Grievances & Pension Department of Pension & Pensioners' Welfare 8th Floor, Janpath Bhawan, Janpath, New Delhi-01

Subject : Consolidated instructions on Life Certificate and commencement of Family pension if pensioner / family pensioner is living abroad

This Department has been receiving grievances of pensioners residing abroad mentioning the difficulties and inconvenience faced by them with respect to submission of life certificate as well as commencement/ continuation of family pension. Instructions have already been issued from time to time on the above subject in order to ensure Ease of Living for them. The circulars have been consolidated and are as under :-

- I. In the case of a pensioner residing abroad, the following methods are available for submission of life certificate –
 - a. If he/she is drawing pension through any bank included in the Second Schedule to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank.
 - b. An authorized official of the Embassy of India/High Commission of India/Indian Consulates may issue the life certificate.
 - c. In case the pensioner is unable to visit the Embassy/Consulate, he/she may submit requisite documents by post to the Embassy/Consulate, including Doctor's Certificate showing the pensioner's inability to present himself/herself in person. Embassy of India/High Commission/Indian Consulate may also assist pensioners/family pensioners in submission of the Life Certificate.
 - d. A Pensioner, not resident in India, in respect of whom a duly authorized agent produces a Life Certificate, signed by a magistrate or a notary or an officer of an Indian authorized Bank or Diplomatic Representative of India, is exempted from special appearance.
 - e. There have been complaints that life certificate submitted over the counter of pension paying branches are misplaced causing delay in payment of monthly pension. In order to alleviate the hardship faced by pensioners, agency banks are instructed to mandatorily issue duly signed acknowledgements.

They were also advised to consider entering the receipt of life certificate in CBS and issue a system generated acknowledgements which would serve the twin purpose of acknowledgement as well as real time updating of records.

(RBI/2018-19/1 DGBA.GBD.No.-1/31.02.007/2018-19, dated 2nd July, 2018)

II. For commencement of family pension, after demise of a pensioner residing abroad following procedure will be followed-

a. In case the pensioner and spouse are holding a joint account, the requirement of Form 14 has been dispensed with. The spouse may inform the pension disbursing Bank of the death of the pensioner and request the bank for commencement of family pension, through a simple letter. He/she may enclose a copy of death certificate of the pensioner, PPO, proof of his/her own age/date of birth and an undertaking for recovery of excess payment. In other cases, i.e., where the pension is not being credited to the joint bank account of the pensioner, Form 14 will be continued to be obtained by the banks from the family pensioner. However, the condition of attestation of Form 14 has been done away with and witnessing by two persons has been considered as sufficient.

(G.I. D/o of Pension & Pensioners' Welfare's O.M. No. 1/27/2011-P&PW(E)

Dated, 20th September, 2013)

b. In case of family pensioners who are unable to visit to India for personal identification, they may be allowed pension/family pension on the basis of a certificate to be issued by an authorized official of the Embassy of India/High Commission of India/Indian Consulate in the country where the pensioner is residing. This certificate is to be issued on verification of Pensioner/Family Pensioner on the basis of the photograph available in the PPO or on the basis of the photograph available on the Passport.

(CGA's Authority No.-F.No.1(7)/CPAO Scheme Book/2005/TA/585 dated 22.09.2006)

2. CPPCs/Branches of all the Pension disbursing banks may be advised to strictly comply with the above instructions.

This issues with the approval of competent authority.

(Rajesh Kumar), Under Secretary to the Government of India



No. 7/5/2012-P&PW(F)/B Dated the 12th February, 2020. From : Ministry of Personnel, Public Grievances and Pensions Department of Pension and Pensioners' Welfare Lok Nayak Bhavan, Khan Market, New Delhi, Addressed to Central Pension Accounts Officer, CPAO-Trikoot-II, Bhikaji Cama Place, New Delhi.

Subject : Counting of service on joining new service in State Government / Central Government / autonomous body for the benefit of gratuity in respect of Central Govt. Employees covered under National Pension System (NPS).

The undersigned is directed to say that vide this Department's O.M. No. 38/41/06-P&PW(A) dated 05.05.2009, in the event of death / disability during service, the benefits of Invalid / Disability pension, Family pension and retirement / death gratuity were provisionally extended to NPS employees at par with the employees appointed before 01.01.2004. Subsequently, the benefit of retirement gratuity and death gratuity has been extended to all Central Government employees covered under National Pension System (NPS) vide this Department's OM No. 7/5/2012-P&PW(F)/B dated 26.08.2016 on the same terms and conditions, as are applicable to employees covered by CCS (Pension) Rules, 1972.

2. References have been received in the Department seeking clarification with regard to the benefit of retirement gratuity on mobility from one organization to another organization. This matter has been considered in consultation with Department of Expenditure. It has been decided that the grant of retirement gratuity and counting of service for gratuity on mobility of an NPS Government employee may be regulated in the following manner :

- (i) On mobility from a Central Government service to another Central Government service, the service rendered in the previous Department in the Central Government shall be counted for the purpose of grant of gratuity. There shall be no sharing of gratuity liability between the two Departments of Central Government.
- (ii) On mobility from a Central Government service to a State Government service having National Pension System with provision for Retirement / Death Gratuity for its employees similar to those in Central Government, the service rendered in the Central Government shall be counted for the purpose of grant of gratuity. Same provisions shall apply on mobility of an NPS employees of the State Government to Central Government Department. There shall be no sharing of gratuity liability between the Central and State Governments.
- (iii) On mobility from Central Government service to a Central or State Autonomous Body service having National Pension System with provision of retirement / death gratuity for its employees similar to that in the Central Government, the service rendered in the Central Government would be counted for grant of gratuity. The Government will discharge its gratuity liability by paying the amount of retirement gratuity for the service rendered in the Government to the Central or State Autonomous body. This procedure shall be followed mutatis mutandis in respect of NPS employees going over from one autonomous body to another autonomous body or from an autonomous body to Central Government / Department / organization both having National Pension System with provision of retirement / death gratuity for its employees similar to that in the Central Government.
- (iv) On mobility from Central Government service to a Central or State Autonomous Body or to a State Government where the provision for grant of gratuity similar to that in Central Government does not exist or to a Public Sector Undertaking, the NPS Government employees shall be granted retirement gratuity as per rule for the service rendered in the Central Government subject to the condition that the total gratuity admissible in respect of the service rendered under the Government of India and that under the later organization, shall not exceed the amount that would have been admissible, had Government servant continued in Government service and retired on the same pay which he/ she drew on retirement from the later Organization.

The above provisions would be applicable to Government employees covered under NPS who resign to take up with proper permission, another appointment in the Central / State Government or Central / State Autonomous body or a PSU.

3. This issues with the concurrence of Ministry of Finance, Department of Expenditure vide their U.O. Note No. 1(4)/EV/2006-II Dated 30.10.2019.
4. In their application to the employees of Indian Audit and Accounts Department, these orders issued after consultation with the Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution.
5. All the Ministries / Departments are requested to bring the above instruction to the notice of all offices / field formation working under their administrative control.

(Ruchir Mittal), Deputy Secretary to the Government of India



No. 57/04/2019-P&PW(B) Dated the 17th February, 2020. From : Government of India Department of Pension and PW Lok Nayak Bhawan, Khan Market, New Delhi,

Subject : Coverage under Central Civil Services (Pension) Rules, 1972, in place of National Pension System, of those Central Government employees whose selection for appointment was finalized before 01.01.2004 but who joined Government service on or after 01.01.2004.

1. The undersigned is directed to say that consequent on introduction of National Pension System (NPS) vide Ministry of Finance (Department of Economic Affairs) Notification No. 5/7/2003-ECB & PR dated 22.12.2003, all Government servants appointed on or after 01.01.2004 to the posts in the Central Government service (except armed forces) are mandatorily covered under the said scheme. The Central

Civil Services (Pension) Rules, 1972 and other connected rules were also amended vide Notification dated 30.12.2003 and after the said amendment, those rules are not applicable to the Government servants appointed to Government service after 31.12.2003

2. Representations have been received in this Department from the Government servants appointed on or after 1.1.2004 requesting for the benefit of the pension scheme under Central Civil Services (Pension) Rules, 1972 on the ground that their appointment was delayed on account of administrative reasons or lapses. Similar references have been received from Ministries/Departments seeking advice of this Department on the question whether the Government servants who were appointed on or after 1.1.2004 could also be extended the benefit of pension scheme under CCS (Pension) Rules, if their appointment was delayed beyond 31.12.2003 on account of administrative reasons and the delay in appointment was beyond the control of the said Government servants.
3. From the representations of the Government employees and the references received from Ministries/Departments, it has been observed that in many of the cases referred to this Department, selection process (including written examination, interview and declaration of result) for recruitment had been completed before 01.01.2004 but the employee joined the Government service on or after 01.01.2004. A few illustrations where the selection was finalized before 01.01.2004 but actual joining took place on or after 01.01.2004 are as under:
 - (i) The result for recruitment was declared before 01.01.2004 but the offer of appointment and actual joining of the Government servant was delayed on account of police verification, medical examination etc.;
 - (ii) Some of the candidates selected through a common selection process were issued offers of appointments and were also appointed before 01.01.2004 whereas the offers of appointment to other selected candidates were issued on or after 1.1.2004 due to administrative reasons/constraints including pending Court/CAT cases.
 - (iii) Candidates selected before 01.01.2004 through a common competitive examination were allocated to different Departments/organization. While recruitment process was completed by some Department(s) / organizations on or before 31.12.2003 in respect of one or more candidates, the offers of appointment to the candidates allocated to the other Departments / organization were issued on or after 01.01.2004.
 - (iv) Offers of appointment to selected candidates were made before 01.01.2004 with a direction to join on or after 01.01.2004.
 - (v) Offers of appointment were issued to selected candidates before 01.01.2004 and many/most candidates joined service before 01.01.2004. However, some candidate(s) were allowed extension of joining time and they joined service on or after 01.01.2004. However, their seniority was either unaffected or was depressed in the same batch or to a subsequent batch, the result for which subsequent batch was declared before 01.01.2004.
 - (vi) The result for recruitment was declared before 01.01.2004 but one or more candidates were declared disqualified on the grounds of medical fitness or verification of character and antecedents, caste or income certificates. Subsequently, on review, they were found fit for appointment and were issued offers of appointment on or after 01.01.2004.

In all the above illustrative cases, since the result for recruitment was declared before 01.01.2004, denial of the benefit of pension under CCS (Pension) Rules, 1972 to the affected Government servants is not considered justified.

4. The matter has been examined in consultation with the Department of Personnel & Training, Department of Expenditure and Department of Legal Affairs in the light of the various representations/references and decisions of the Courts in this regard. It has been decided that in all cases where the results for recruitment were declared before 01.01.2004 against vacancies occurring on or before 31.12.2003, the candidates declared successful for recruitment shall be eligible for coverage under the CCS(Pension) Rules, 1972. Accordingly, such Government servants who were declared successful for recruitment in the results declared on or before 31.12.2003 against vacancies occurring before 01.01.2004 and are covered under the National Pension System on joining service on or after 01.01.2004, may be given a **one-time option**

to be covered under the CCS (Pension) Rules, 1972. This option may be exercised by the concerned Government servants **latest by 31.05.2020**.

5. Those Government servants who are eligible to exercise option in accordance with para-4 above, but who do not exercise this option by the stipulated date, shall continue to be covered by the National Pension System.
6. The option once exercised shall be final.
7. It is clarified, that the above option would be available to only those Government servants who were declared successful for recruitment before 01.01.2004, against vacancies pertaining to the period prior to that date. This option shall, however, not be available to the Government servants appointed on or after 01.01.2004 if they fall in any of the following categories:
 - (i) Government servants whose names were included in a panel of selected candidates before 01.01.2004 for recruitment against vacancies occurring on or after 01.01.2004 and were, accordingly, recruited on or after 01.01.2004.
 - (ii) A Government servant whose name was included in a panel of selected candidates prepared before 01.01.2004 for vacancies arising before and after 01.01.2004 but was actually appointed after 31.12.2003 against a vacancy arising on or after 01.01.2004.
 - (iii) Government servants who were selected against vacancies pertaining to the period prior to 01.01.2004 on the basis of an advertisement/notification issued before 01.01.2004 or a written examination/interview held before 01.01.2004 but results for recruitment were declared on or after 01.01.2004.
 - (iv) Government servants who joined on or after 01.01.2004 after they were granted extension of joining time on their own request and in accordance with the instructions issued by the Department of Personnel & Training, their seniority was depressed on account of such extension of joining time to a batch for which the result for recruitment was declared on or after 01.01.2004.
8. The matter regarding coverage under the CCS (Pension) Rules, 1972 based on the option exercised by the Government servant shall be placed before the appointing authority for consideration in accordance with these instructions. In case the Government servant fulfills the conditions for coverage under the CCS (Pension) Rules, 1972, in accordance with these instructions, necessary order in this regard shall be issued latest by **30th September, 2020**. The NPS account of such Government servants shall, consequently, be closed w.e.f. **01st November, 2020**.
9. The Government servants who exercise option to switch over to the pension scheme under CCS (Pension) Rules, 1972, shall be required to subscribe to the General Provident Fund (GPF). Regarding accounted of the corpus in the NPS account of the Government servant, Controller General of Accounts (CGA) has furnished the following clarification vide letter No. 1(7)(2)/2010/cia./TA III/390 dated 14.11.2019:
 - i. **Adjustment of Employees' contribution in Accounts:** Amount may be credited to individual's GPF account and the account may be resisted permitting up-to-date interest (Authority-FR-16 & Rule 11 of GPF Rules).
 - ii. **Adjustment of Government contribution under NPS in Accounts:** To be accounted for as (-) Dr. to object head 70 – Deduct Recoveries under Major Head 2071 – Pension and other Retirement benefit – Minor Head 911- Deduct Recoveries of overpayment (GAR 35 and Para 3.10 of List of Major and Minor Heads of Accounts).
 - iii. **Adjustment of Increased value of subscription on account of appreciation of Investments:** May be accounted for by crediting the amount to Govt. account under M.H. 0071- Contribution towards Pension and Other Retirements Benefits 800- Other Receipts (Note under the above Head in LMMHA).
10. All Ministries/Departments are requested to give wide publicity to these orders. The cases of those Government servants who fulfill the conditions mentioned in this O.M. and who exercise option to switch over to the pension scheme under CCS (Pension) Rules may be settled by the administrative Ministries/Departments in accordance with these orders.

11. These orders issue with the concurrence of Ministry of Finance, Department of Expenditure, vide their I.D. Note No. 1(7) EV/2019 dated 08.01.2020.
12. In their application to the employees of Indian Audit and Accounts Department, these orders are issued after consultation with Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution.
13. Hindi version will follow.

(Ruchir Mittal)

Deputy Secretary to the Government of India



No. 1/6/2020-P&PW (E) Dated : 3rd March, 2020 From : Government of India Ministry of Personnel, P.G. & Pensions Department of Pension & Pensioners' Welfare 3rd Floor, Lok Nayak Bhawan, Khan Market, New Delhi.

Subject : Co-authorization of permanently disabled child/children in PPO for Family Pension – reg

It has come to the notice of this Department that pensioners are facing difficulties in co-authorizing their disabled child or sibling in the Pension Payment Orders (PPOs), due to the insistence of sanctioning authorities for supply of information such as passport size photographs of the guardian, copy of passbook/particulars indicating Bank account details of the guardian etc. The undersigned is directed to say that several guidelines have already been issued in the matter to avoid any hardship to pensioners while processing their case of co-authorization in favor of permanently disabled child/children or sibling. On the basis of OMs already issued, the process of co-authorization is being reiterated as under-

1. Permanently disabled child/children or sibling can be co-authorized in the PPO issued to the retiring Government servant if there is no other eligible prior claimant for family pension other than the spouse. (OM No. 1/27/2011-P&PW (E) dated 1st July, 2013).
2. The Pension Disbursing Authority shall authorize payment of family pension to a permanently disabled child or dependent parent or disabled sibling whose name has been included in the Pension Payment Order after receipt of claim on death or ineligibility of family pensioner. Bank will also facilitate in opening account if there is no account in the name of co-authorized individual. (As per proviso under Sub-rule 2(vi) of Rule 81 of CCS (Pension) Rule, 1972).
3. In the case of a mentally disabled child/children or sibling, the family pension shall be payable to a person nominated by the Government servant or the pensioner. (As per proviso under Sub-rule 6 of Rule 54 of CCS (Pension) Rule, 1972).
4. In case no such nomination has been furnished to the Head of Office by such Government servant or pensioner during his lifetime, it will be payable to the person nominated by the spouse of such Government servant or family pensioners later on. (As per proviso under Sub-rule 6 of Rule 54 of CCS (Pension) Rule, 1972).
5. Certificate of guardianship issued by the local level committees under Section 14 of the National Trust Act, 1999 (the Act is issued on the authority of the law passed by the Parliament), may be accepted for nomination / appointment of guardian for grant of family pension in respect of persons suffering from the above disabilities included in the Act. (As per proviso under Sub-rule 6 of Rule 54 of CCS (Pension) Rule, 1972).
6. The authorization shall be made in the PPO or by issuing a revised authority if a child/children or sibling is authorized for Family pension after issue of the PPO. (OM NO. 1/27/2011-P&PW(E) dated 1st July, 2013). In view of above, it is clarified that Pensioners may not be persuaded to furnish information such as name of guardian, photo of guardian and their Bank account details. Only details of disabled child or sibling along with disability certificate will suffice, for processing the case of such a dependent for co-authorization in the PPO for family pension.

(Sanjoy Shankar), Under Secretary to the Government of India Ph. 24644632



F. No. : PA/BK-I/CSI-PIC/2019-20/ Part Dated : 24.3.2020 Govt. of India, Ministry of Communication Department of Posts, Dak Bhawan, PA Wing (Budget & Accounts) New Delhi 110001.

Sub : Disbursement of salary and pension reg.

It has been decided by competent authority at DoP Headquarter that centralized payment of salary, employee payments (off-cycle payments) and pension which has been carried out from PAOs shall be taken over by the DDOs w.e.f. 1.4.2020

Hence, PAOs are hereby directed to disburse salary and employee payments (off-cycle payments) of their employees only w.e.f. 2.4.2020. The detail formalities for post audit check of salary, other bills and pension bills that is prescribed under rule shall be notified separately.

This has the approval of secretary (Posts).

Abhishek Singh
Director (B & A)

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F. No. 275/25/2020-IT (B) Dated : 03.04.2020 From : Government of India, Ministry of Finance, Department of Revenue, Central Board of Direct Taxes.

Sub. : Order u/s 119 of the Income-tax Act, 1961 (the Act) regarding submission of Form 15G and 15H for Financial Year 2020-21 reg.

Due to outbreak of pandemic Covid-19 virus, there is severe disruption in the normal working of almost all sectors of economy including functioning of the Banks, other Institutions etc. A midst such situation, there can be instances that some eligible persons may not be able to submit the Form 15 G and 15 H timely to the Banks, other Institutions etc. This would result into the deduction of TDS by thye Banks and other Institutions even where there is no tax-liability. To mitigate the genuine hardship of such persons, the CBDT issues following directions / clarifications by exercise of its powers u/s 119 of the Act.

2) In case if a person had submitted valid Forms 15G and 15H to the Banks or other Institutions for F.Y. 2019-20, then these Form 15G and 15H will be valid up to 20.6.2020 for FY 2020-21 also. It is reiterated that the payer who has not deducted tax on the basis of said Forms 15G and 15H, shall require to report details of such payments / credits in the TDS statement for the quarter ending 30.6.2020 in accordance with the provisions of rule 31A (4) (vii) of the Income tax Rules, 1962.

(Mahesh Kumar)
Director (IT-Budget). CBDT

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FOR CENTRAL GOVT. PENSIONERS

- **Govt. issued the Order (printed in this Bulletin Page no. 16) for freezing DA at current rate up to July-2021.**

No. 1/1/2020 E-II (B) Dated : 23.04.2020 From : Government of India, Ministry of Finance Department of Expenditure, New Delhi.

Sub. : Freezing of Dearness Allowance to Central Government employees and Dearness Relief to Central Government pensioners at current rates till July 2021.

The undersigned is directed to say that in view of the crisis arising out of COVID - 19. It has been decided that the additional installment of Dearness Allowance payable to Central Government employees and Dearness Relief to Central Government pensioners, due from 1st January 2020 shall not be paid. The additional installments of Dearness Allowance and Dearness Relief due from 1st July 2020 and 1st January 2021 shall also not be paid. However, Dearness Allowance and Dearness Relief at current rates will continue to be paid.

- 2) As and when the decision to release the future installment of Dearness Allowance and Dearness Relief due from 1st July 2021 is taken by the Government, the rates of Dearness Allowance and Dearness Relief as effective from 1st January 2020, 1st July 2020 and 1st January 2021 will be restored prospectively and will be subsumed in the cumulative revised rate effective from 1st July 2021. No arrears for the period from 1st January 2020 till 30th June 2021 shall be paid.
- 3) These orders shall be applicable to all Central Government employees and Central Government pensioners.

(Annie George Mathew)
Additional Secretary to the Government of India

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■ **Press Note**

Government of India, Ministry of Personnel, Public Grievances & Pensions, No proposal for reduction of pension, says Government, Posted on : 19 April 2020 12:38 pm by PIB Delhi.

It has come to the notice of the Department of Pension & Pensioners' Welfare of the Union Ministry of Personnel, Public Grievances and Pension that in the wake of the current pandemic, Covid-19 and the ensuing economic scenario, many rumours are afloat that the Government is contemplating a reduction / stoppage of Pension, which has become a source of worry for the Pensioners.

As clarified earlier, it is being reiterated that there is no such proposal for reduction of pension and no action is contemplated by the Government in this respect. Instead, the Government is committed for the welfare and well being of the pensioners.

(Release ID: 1615959)

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Press Release Dated 13th May, 2020

Hon'ble Finance Minister announced in Press release on 13th May, 2020

- 1) The date for filing the IT returns for financial year 2019-20 is extended to 30.11.2020
- 2) TDS will be cut at 25% lesser rate on non-salaried payments for the period from 14th May, 2020 to 31st March 2020

Nature of Payment	Existing Rate	Reduced Rate
● Interest on securities	10%	7.5%
● Dividend	10%	7.5%
● Interest other than Interest on Securities	10%	7.5%
● Rent on immovable property	10%	7.5%

Note : As pension comes under Salaried income, reduction in TDS will not be applicable for pension.

No. 12/4/2020 P & PW (C) - 6300 Dated : 15.05.2020 From : Government of India, Ministry of Personnel, Public Grievances & Pension Department of Pension & Pensioners' Welfare, Janpath Bhavan, Janpath New Delhi

Sub. : Consolidated instructions for Pension Disbursing Authorities to ensure smooth payment of pension / family pension to pensioners / family pensioners.

On an analysis of the grievances received in this Department, it has been observed that updated and consolidated instructions will help improve the processing of Pensioner's requests by banks and others. Hence an attempt has been made herein, to consolidate relevant instructions issued by Department of Pension & Pensioners' Welfare from time to time with regard to disbursement of pension and family pension. These Banks are adopting different procedures, while releasing pension / family pension or seeking declarations / certificates from pensioners / family pensioners at different periodicity. Therefore, the following consolidated guidelines are being issued with an objective to create awareness among CPPCs / bank branches on updated rules and instructions in this regard :

- i) Requirement of pensioners to be present in person before paying bank branch for credit of first pension :** The pensioner is no longer required to visit bank in person for credit of his first pension. The undertaking with regard to recovery of overpayment from pensioner is forwarded to concerned bank CPPC through CPAO along with the PPO. Bank will not insist for the presence of pensioner in order to activate their pension account. (DoPPW's OM No. 1/27/2011-P&PW dated 7th May 2014)
- ii) Requirement of family pensioner to submit form 14 :** On death of a pensioner the spouse is not required to submit form 14, if he/she was having a joint account with the pensioner and authorisation for payment of family pension exists in the Pension Payment Order (PPO) in his / her favour. In such cases, spouse will be required to provide only a copy of the death certificate to the pension paying branch in order to commence his / her family pension. Pension disbursing bank will identify the family pensioners based on the information furnished in PPO and its own Know Your Customer procedure without insisting him / her to physically present himself / herself in the paying bank (DoPPW's Om No. 1/27/2011- P & PW dated 20th September 2013)
- iii) Insisting spouse to open separate bank account for getting family pension :** Banks will not insist for opening a new account when the spouse was having a joint account with the pensioner and authorisation for payment of family pension exists in the Pension Payment Order (PPO) in his / her favour. (RBI Circular - Disbursement of Government Pension by Agency Banks dated September 9, 2019)
- iv) Submission of declaration for taking up commercial employment after retirement :** This declaration is required from pensioners who have retired from Group 'A' services / posts. This declaration is required only in the first year after retirement of a Group A officer. Therefore, this declaration may not be sought from the pensioner after expiry of one year from the date of retirement. If a pensioner declares that he has taken up commercial employment within one year from the date of retirement without obtaining permission of Government, Pension disbursing bank will seek the orders of the Government through the CPAO before making further pension payments. However, if a pensioner declares that he has taken up commercial employment within one year after retirement with the permission of the Government, Pension disbursing bank will continue to pay his/ her pension. (Rule 10 of CCS Pension Rule).
- v) Submission of re-employment certificate :** A pensioner is required to furnish a re-employment declaration once in a year i.e. in the month of November every year. If a pensioner declares that he is re-employed under the Central or State Government, or a Corporation / Company / Body / Bank under them, the element of dearness relief during the period of re-employment may not be credited by the bank during the period of such re employment. However, if a pensioner declares about his re-employment and also states that in accordance with the relevant rules / instructions, entire amount of his / her pension has been ignored while fixing his / her pay in the re-employment post, he will continue to be eligible to draw dearness relief along with pension. If a pensioner fails to submit requisite declaration in the month of November, the element of dearness relief on his monthly pension may not be credited by the bank and he may be paid pension excluding the dearness relief. Employment / re-employment of spouse does not affect his / her family pension. Therefore, Dearness Relief will continue to be paid with family pension. Therefore, Dearness Relief will continue to be paid with family pension to the spouse who is employed / re-employed in the aforesaid organizations. (Rule 55 of CCS Pension Rules, 1972).

- vi) Submission of non-earning certificate :** A family pensioner, other than spouse, has to submit a declaration of non-earning his / her livelihood every year in the month of November. As per rule 54 (6) of CCS (Pension) Rules, 1972, family pension is allowed to a son, daughter, disabled sibling or parents of a deceased pensioner or a deceased Government servant until he / she starts earning his / her livelihood. This declaration is, however, not required from the spouse for continuing his / her family pension. (Rule 54 (6) of CCS Pension Rules).
- vii) Submission of declartion of marriage :** A family pensioner, other than spouse, has to submit a declaration of non-marriage / non re-marriage every six months. The family pension is discontinued if she / he gets married / re-married. If the spouse is a recipient of family pension, no certificate of remarriage is required to be furnished by him / her. At the time of commencement of family pension, an undertaking will be obtained from him / her to the effect that in the event of his / her remarriage, he/she will report the fact to the pension disbursing bank promptly. However childless widow of deceased Government servant and disabled child of a pensioner / Government servant will continue to get family pension even if they get married / re-married. (Rule 54 (6) of CCS(PENSION) RULES, 1972)
- viii) Submitting of life certificate :** Life certifice has to be submitted by every pensioner / family pensioners in the month of November every year. Pension Disbursing bank will also accept Aadhar enabled Digital Life Certificate "Jeevan Pramaan". Old aged pensioners who are 80years and above can submit life certificate in the month of October also. (D/o Pension & Pensioners Welfare's Om No. 1/20/2018 P & PW (E) Dated 18.07.2019)
- ix) Submission of disability certificate :** If family pension has been sanctioned to a disabled child and the disability is tempory, the guardian of such disabled child shall produce disability certificate once in every 5 years to the effect that he / she continues to suffer from such disorder / disability in order to continue family pension. No fresh certificate of disability would be required in the case of a child with permanent disability. A disabled child will also be required to self-certify every year that he / she has not started earning his / her livelihood (Rule 54 (6) of CCS Pension Rule, 1972)
- x) Restoration of commuted portion of pension :** Restoration of commuted portion of pension after 15 years is to be made automatically be bank. Pensioner will not be asked to make application for restoration of commuted portion of pension. In cases where the date of commutation is not readily available in the PPO, the bank will obtain the information from the Accounts Officer who issued the PPO through Central Pension Accounting Office before restoring the commuted portion of pension. The amount of commuted pension will not be deducted from family pension. (Rule 10 of CCS (Commutation of Pension) Rules, 1981)
- xi) Paying additional amount of pension on attaining the age of 80 tears abd above :** The additional quantum of pension / family pension will be paid on attaining the age 80 years and above. Additional pension is paid from the first day of the month in which a pensioner / family pensioner completes the age of 80 years and above. For example, if a pensioner / family pensioner completes the age of 80 years in the month of August, 2020, he will be paid additional pension / family pension from 1st day of the month of August, 2020. Bank will not insist for any request / application from pensioners / family pensioners in order to pay additiona pension to them. The quantum of additional pension / family pension to the pensioners / family pensioners is as follows :

Age of Pensioner	Additional quantum of pension
From 80 years to less than 85 years	20% of basic pension
From 85 years to less than 90 years	30% of basic pension
From 90 years to less than 95 years	40% of basic pension
From 95 years to less than 100 years	50% of basic pension
100 years or more	100% of basic pension

(D/o Pension & Pensioners Welfare's OM No. Dated 38/37/08 P & PW (A) dated 2nd September & 3rd October 2008)

- xii) **Obtaining of Life Certificate from the doorstep of the pensioners** : The Department has issued directions to all the Pension Disbursing Banks to send SMSs/Emails to all their pensioners on 24th October, 1st November, 15th November and 25th November every year reminding them to submit their Annual Life Certificates by 30th November. The DEpartment directed all Pension Disbursing Banks to make an exception list as on 1st December every year of those pensioners who fail to submit their Life Certificate and issue another SMS/Email to them for submitting the Life Certificate. The bank in addition will also ask such pensioners through SMS/Email as to whether they are interested in submission of Life Certificate through a chargeable door-step service, on a nominal charge not exceeding Rs. 60/- (D/o Pension & Pensioners Welfare's Circular No. 12/4/2020-P & PW (C) - 6300, dated 17.01.2020)
2. All banks are advised to comply with the above instructions and to give wide publicity by putting up these instructions on their websites and also on the notice boards of the branches of the bank etc.
 3. This issues with the approval of the competent authority.

(Rajesh Kumar)

Under Secretary to the Government of India

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CGHS

Z 15025 / 12 / 2020 / DIR / CGHS Dated 27 March 2020 From Government of India Ministry of Health & Family Welfare Directorate General of CGHS, Nirman Bhawan, New Delhi.

Subject : Reimbursement of OPD Medicines :Special Sanction in view of COVID - 19

In view of the Corona Virus Disease (COVID-19) all out efforts are made by the Government to contain its impact by instituting measures of community as well as at individual level.

2. Guidelines for maintaining social distancing between individuals have already been issued by the Government. In the spirit of above guidelines the undersigned is directed to state that CGHS beneficiaries getting medicines for chronic diseases may purchase medicines based on the prescription held (prescribed by CGHS Medical Officers / CGHS Specialists / other Govt. Specialists / Specialist of empanelled hospital) till 30th April 2020 irrespective on Non-Availability certificate from CGHS or otherwise. The idea behind the measures is that CGHS beneficiaries need not visit CGHS Wellness Centres to collect medicines till 30th April 2020
3. The medical claim shall be submitted to CGHS by pensioners, ex-MPs etc, through CGHS Wellness Centre, where the card is registered, to concerned Ministry / Department in case of serving employees, to the Rajya Sabha Secretariat / Lok Sabha Secretariat, as the case may be in respect of Hon'ble Members of Parliament and to the concerned autonomous Body in case beneficiaries of Autonomous Bodies.
4. These orders shall come into force with immediate effect.

Dr. Sanjay Jain, Director, CGHS

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F. No.S - 11045/36/2016-CGHS (HEC) Dated: 31st March, 2020 from Director General of CGHS, Nirman Bhawan, New Delhi

Sub : Extension or validity period of empanelment of already empanelled Health Care Organizations under CGHS.

With reference to above mentioned subject attention is drawn to office order dated 26.12.2019 whereby empanelment or all existing empanelled health care organizations under CGHS was extended till 31.03.2020.

In this regards it has been now decided to extend empanelment of all Health Care Organizations already empanelled under CGHS for a further period of three months w.e.f. 01.04.2020 till 30.06.2020 or till next empanelment whichever is earlier on same terms conditions and rates on which they are presently empanelled. However, all hospitals and diagnostic centres shall charge NABL rates only for those investigations conducted by them which are NABL accredited. For all other investigations they shall claim Non-NABL rates.

This issues with approval of SS & DG (CGHS).

Dr. Sanjay Jain. Director (CGHS)



No. Z 15025/12/2020/Dir/CGHS Dated : 16.04.2020 From : Government of India Ministry of Health & Family Welfare Directorate Generl of CGHS, Nirman Bhawan, New Delhi.

Sub. : Reimbursement of OPD Medicines : Special Sanction in view of COVID - 19 Clarification.

In view of the Corona Virus Disease (COVID-19), all out efforts are made by the Government to contain its impact by instituting measures at community as well as at individual level.

- 2) In this spirit of above Guidelines CGHS beneficiaries getting medicines for Chronic diseases have been provided anoption vide Office memorandum of even number dated 27.3.2020, to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers / CGHS Specialists / other Govt. Specialists / Specialist of empanelled hospital) till 30th April 2020, irrespective of Non-Availability certificate from CGHS or otherwise. However, several queries are received in the Ministry seeking clarification as to whether medicines could be procured from CGHS Wellness Centres.
- 3) In this regard it is clarified that while the CGHS beneficiaries have been provided an additiona option to purchase medicines for treatment of chronic diseases during 'Lockdown Period' and claim reimbursement, the CGHS Wellness Centres are functional and medicines can be collected through CGHS Wellness Centres as per normal practice, instead of purchasing from market.

Dr. Sanjay Jain, Director, CGHS



Z. No. 15025/17/2020/DIR/CGHS/ Dated : 27.04.2020 From : Government of India, Ministry of Health & Family Wefare Directorate General of CGHS 545 -A Nirman Bhawan, New Delhi

Sub. : Extension of Validity of GCHS Card in view of the Corona Virus (COVID-19) Infection

In view of the Corona Virus Disease (COVID-19), all out efforts are made by the Government to contain its impct by instituting measures at community as well as at individual level. Guidelines for maintaining social distancing between individuals have already been issued by the Government.

- 2) In the spirit of above guidelines, the undersigned is directed to draw kind attention to the Office Order of even number dated 1.4.2020 vide which the validity of CGHS Cards expiring on 31st March 2020 has been extended in respect of CGHS pensioner beneficiaries contributing on annual basis and Central Government serving employees superannuating on 31.3.2020, as per the details given under.
 - i) In case of CGHS pensioner beneficiaries, who contribute the subscription on annual basis and whose CGHS cards are valid till 31st March 2020, the validity period may be extended till 30th April 2020 in the Data Base, by Additional Directors City / HQ (in Delhi) on the basis of request received over e-mail from such beneficiaries. A paper print-out may be signed and scanned copy of the same shall be sent to the beneficiary be e-mail, with a direction to submit the relevant documents and subscription before 30th April 2020.

- ii) Similarly, if a request is received by e-mail from serving employees, who superannuated on 31.3.2020 and are not in receipt of PPO, the CGHS Card may be converted as pensioner CGHS Card and validity period extended to 30th April 2020. A paper print-out may be signed and scanned copy of the same shall be sent to the beneficiary by e-mail with a direction to submit the relevant documents and subscription before 30th April 2020. Additional Director City / HQ (in Delhi) will verify the date of superannuation from CGHS database before processing the request. In a Govt Servant superannuating on 31.3.20 was not a member of CGHS during service then he will have to submit a proof of superannuation.
 - iii) The period of extension will be included when the card validity is regularized on depositing the subscription (including the subscription for the extended period).
 - iv) That these relaxations are being made to help the CGHS beneficiaries in view of extraordinary conditions due to COVID 19 and will not be cited as a precedence in future.
- 3) The matter has been reviewed by the Ministry in view of the extension of Lockdown period and it is now decided that the validity period of the CGHS Card expiring on 31st March 2020 has been extended till 31st May 2020 in respect of CGHS pensioner beneficiaries contributing on annual basis and Central Government serving employees superannuating on 31.03.2020 and thereafter on the same terms and conditions as mentioned under Para (2) above.
 - 4) This issues with the concurrence of integrated Finance Division, MohFW vide CD No 100 dated 21.4.2020

Dr. Sanjay Jain, Director CGHS



No. Z 15025/12/2020/Dir/CGHS Dated : 29.04.2020 From : Government of India Ministry of Health & Family Welfare Directorate Generl of CGHS, Nirman Bhawan, New Delhi.

Sub. : Reimbursement of cost of OPD Medicines : Special Sanction in view of COVID - 19 till 31st May 2020 regarding.

In view of the Corona Virus Disease (COVID-19), all out efforts are made by the Government to contain its impact by instituting measures at community as well as at individual level.

- 2) In this regard the undersigned is directed to draw attention is the OM of even number dated 27.3.2020 vide which an option has been provided to CGHS beneficiaries getting medicines for Chronic diseases, to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers / CGHS Specialists / other Govt. Specialists / Specialist of empanelled hospital) till 30th April 2020. irrespective of Non-Availability certificate from CGHS or otherwise. However, several representations are received in the Ministry seeking extension of the period in view of the continued 'Lock Down.
- 3) The matter has been reviewed by the Ministry it is now decided that CGHS beneficiaries getting medicines for Chronic diseases shall be permitted to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers / CGHS Specialists / other Govt. Specialists / Specialist of empanelled hospital) till 31st May 2020 on the same conditions as per the earlier OM dated 27.3.2020. It is also clarified that the CGHS Wellness Centres are functional and CGHS beneficiaries also have the option to collect medicines through CGHS Wellness Centres as per normal practice, instead of purchasing from market.
- 4) Issued with the approval of integrated Finance Division, MoHFW vide CD NO. 179 dated 29.4.2020

**(Dr. Sanjay Jain)
Director, CGHS**



No. 2-2/2019-PHA Circular No. 01/2020-PHA Dated : 3.1.2020 From : Bharat Sanchar Nigam Limited, Corporate office, Bharat Sanchar Bhawan Janpath, New Delhi.

Sub. : Policy for provision of GSM in lieu of Residential Service Telephone connections / Concessional Telephone Facilities to Serving / Retired employees of BSNL wherein area is declared Technically Non-Feasible (TNF) by SSA.

On the closure of WLL, the competent authority has approved the provision of GSM in lieu of Residential Service Telephone Connections / Concessional Telephone Facilities to Serving / Retired employees of BSNL wherein area is declared Technically Non-Feasible (TNF) by SSA as per details given below.

No.	Designation	GSM Plan with Freebies
1.	All officers of the level of HAG (CGM/PGM or equivalent) in the field and all HAG/SAG level officers in BSNL Co.	Post Paid Plan-99 with Freebies of 2000 minutes voice calls with STD / ISD facility and 4000 MB Data per month.
2.	All SAG level officers (GM or equivalent) in the unit other than Corporate office	Post Paid Plan-99 with Freebies of 1500 minutes voice calls with STD facility and 3000 MB data per month.
3.	All JAG level officers (DGM /Jt. DDG/ Se (Civil/ Eect)/ Sr. Arch) or equivalent)	Post Paid Plan-99 with Freebies of 1500 minutes voice calls with STD facility and 3000 MB data per month.
4.	All STS level officers (DE/ADG/AGM/Ex Engr/Architect / CAO/PPS or equivalent)	Post Paid Plan-99 with Freebies of 1,000 minutes voice calls with STD facility and 2000 MB data per month.
5.	All officers of the level equivalent to ADET / AEE.Dy. Architect/Sr.SDE/SDE/ Asstt.Arch./Sr.AO/AO/AE/PS/SO/AD etc.	Post Paid Plan-99 with Freebies of 800 minutes voice calls per month with STD facility and 1600 MB data per month.
6.	All officers of level equivalent to JTO/JAO/ JE/PA and other executive in IDA pay scale of Rs. 9,850/- onwards.	Post Paid Plan-99 with Freebies of 600 minutes voice calls per month with STD facility and 1200 MB data per month.
7.	Select Non-executive who are provided RSTC in the interest of Service as per prevailing guidelines.	Post Paid Plan-99 with Freebies of 600 minutes voice calls per month with STD facility and 1200 MB data per month.

b) For Serving Non-Executives :

S.No.	Category of Non-Executive serving employee	GSM Plan with Freebies
1.	Non-executive employee who are in IDA pay scales, upto the pay scale of Rs. 4250-6200 (IDA)	Post Paid Plan-99 with Freebies of 150 minutes voice calls with STD facility and 300 MB data per month.
2.	Non-executive employee in the IDA pay scales of Rs. 4550-6650 and onwards	Post Paid Plan-99 with Freebies of 200 minutes voice calls with STD facility and 400 MB data per month

C) For Retiring / Retired Employees :

S.No.	Category of Retirees	GSM Plan with Freebies
1.	Executive in E3 and above	Post Paid Plan-99 with Freebies of 550 minutes voice calls with STD facility and 1100 MB data per month.
2.	Executive in E1 and E2	Post Paid Plan-99 with Freebies of 300 minutes voice calls with STD facility and 600 MB data per month.
3.	NE-5 to NE-11	Post paid Plan - 99 with Freebies of 200 minutes voice calls with STD facility and 400 MB data per month.
4.	NE 1 to NE 4	Post Paid Plan-99 with Freebies of 150 minutes voice calls with STD facility and 300 MB data per month.

- 2) SSA will prepare the list of technically Non-Feasible area half yearly and certificate in this respect will be issued by the nodal officer designated by concerned authority at SSA.
- 3) A free Pre-Activated Post Paid GSM SIM will be issued by the area concerned.
- 4) GSM fixed wireless / mobile hand set will be arranged by the concerned serving / retired employees.
- 5) Excess usage beyond the prescribed limit will be paid by the concerned serving / retired employee.
- 6) Other terms and conditions of the "Residential service connection / Concessional telephone connection for serving / retired employee shall be governed as per exiting rules and guidelines.

(Abdul Wahab), AGM (Admin-PHA)



No. 7-1/2018/PFP-Policy/236-266 Dated : 16.01.2020 From : Government of India Ministry of Communications Department of Telecommunications, Ashoka Road, Sanchar Bhawan, New Dehi 110001.

Sub. : Final Settlement of GPF Claim-BSNL retires.

It has come to notice that BSNL has remitted the GPF Credit for only BSNL retires and BSNL VRS 2019 retires, that too without interest, from April 2019 onwards. In respect of delayed / non receipt of credits with interest, this office letter No. 7-1/2018/PFP Policy/22/Pt. dated/1102/2019. Point NO. (ii) mentioned the following

"GPF Claims in respect of employees who are retiring on superannuation etc. and also death claims shall be processed to the extent of credits actually received in individual cases and settled within due dates prescribed under rules. Any subsequent claims for supplementary credits may be processed separately after full payment including interest has been received from the PSU."

The above mentioned provision made the final settlement contingent upon receipt of pernal interest due on delayed credits from BSN. The matter has been reviewed in DoT HQ and it has been decided that **to avoid causing any hardship to the beneficiaries, GPF final payment be settled to the extent of credit received in individual cases along with interest due** upto the date of retirement, within the due dates as per rules on the subject.

The above modification has been made solely to avoid hardship to the beneficiaries and is **without prejudice to the Government's claims of interest from BSNL** on the delayed credits as per extant orders / instructions on the subject. All the concerned CCA units shall raise due penal interest claims with the respective BSNL units within 3 working days under intimation to DoT HQ. CCA offices must ensure that the penal interest in respect of VRS retires is maintained and raised separately.

DDg (A/cs)



**No. 1001-09.2019-20/Taxation / BSNL VRS 2019/3723 Dated : 11.02.2020 From : Corporate office
Taxation Section First floor, Bharat Sanchar Bhawan Janpath, New Delhi - 110001.**

Sub: Addendum to this Branch's letter of even no. 3719 dated 29.01.2020

Ref: Quantum of tax exemption available to an eligible BSNL VRS - 2019 optee under Section 10 (10C) of the Income Tax Act, 1961 (:the Act") read with Rule 2BA of the Income Tax Rules, 1962 ("the Rule")

- i) Rule 2BA read with Sec 10 (10c) of the Act provides a maximum limit of Rs. 5 lakhs on the amount that will be exempt from tax. The CBDT has clarified that, in case the amount received exceed Rs. 5 lakhs, only the excess over Rs. 5 lakhs will be liable to tax.
- ii) TDS at applicable rates may be deducted over and above Rs. 5 lakhs on ex-gratia. However, the provisions of PF, Gratuity, Pension, Leave encashment, medical re-imburements etc. are to be governed under regular provisions and not u/s 10 (10C).
- iii) The VRS optee (s) can claim either exemption u/s 10 (10C) or relief u/s 89, but not both, on such amounts received or receivable on or after 01.04.2009. This exemption is to be provided one time only in a single Assessment Year upon first time receipt of ex-gratia. Such exemption cannot be given proportionately.
- iv) VRS optee(s) may declare that whether he/she wants to opt Exemption u/s 10 (10C) or relief u/s 89. However, for claiming relief u/s 89 by the VRS optee (s) conditions mentioned under Rule 21A (copy enclosed) needs to be satisfied. Further, the relief amount calculated u/s 89 read with Rule 21A needs to be declared by the VRS optee (s) well in advance so that TDS amount may be calculated accordingly.

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

**(Subrat Kumar), AGM (Taxation)
BSNL CO. New Delhi**

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**No. 1/Misc/Pen/Issues/BSNL/DDG (Accounts) 2019-Part (1) / 566 to 597 Dated : 14.02.2020
From : Government of India Ministry of Communications Department of Telecommunications, Ashoka
Road, Sanchar Bhawan, New Dehi 110001.**

The Pension processing for BSNL and MTNL VRS 2019 retirees is being done in SAMPANN and FMS. The progress has been reviewed and in many cases pension papers in BSNL remain to be generated and many cases have not been received in CCA offices physically. In the view of volume of retirees and delay in receipt of physical records, it is anticipated that issue of regular PPO may take time.

- 2) Therefore, the approval of competent authority is hereby conveyed, as special dispensation, for payment ofprovisional pension (50% of Last Pay Drawn + applicable dearness relief) for all BSNL and MTNL VRS 2019 retirees (combined service optees) starting 1.2.2020 for a period of five months or till issue of PPO, whichever is earlier. Also, all concerned are directed to take necessary action for issuing PPO before 31st May 2020. SOP for effecting the above is enclosed herewith for guidance and necessary action.

Director (Accounts)

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FOR BSNL PENSIONERS:

IDA increased from 01.04.2020 @ 3.4% making the total IDA 160.7%

No.CGGMG/MH/Admn-II BSNLMRS / Annual Verification 2020 Dated : 17.04.2020 From : Bharat Sanchar Nigam Limited. Govt. of India Enterprises O/o Chief General Manager, Maharashtra Telecom Circle BSNL Admn. Bldg. 4th Floor, "A" Wing, Juhu Road, Santacruz (West), Mumbai - 400054

Sub. : Regarding extension of revalidation of BSNLMRS medical card for BSNL retired employees.

In view of current scenario due to the outbreak of Novel Coronavirus Disease (COVID-19) revalidation of BSNLMRS medical card for BSNL retired employees has been extended till 30.6.2020 or till further order; which ever is earlier.

This one has been issued with approval of competent authority.

(Gulub Hassan)
Assistant Director (Admin B)
O/o CGMT, MH Circle, Mumbai - 54

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No. BSNL Admn. 1/15-12/18 Dated : 8.05.2020 From : Corporate Office Admin & PR Branch 1st floor, Bharat Sanchar Bhawan, H. C. Mathur Lane, Janpath, New Delhi 110001.

Sub. : Procedure for Outdoor medical claim for BSNL Employee (Serving / Retired)

The approval of competent authority is hereby conveyed for the following modifications in the procedure for outdoor medical reimbursement to BSNL employees (Serving / Retired) :

1) Serving Employees

The Ceiling for Outdoor medical claims with voucher in a financial year shall be 15 days (basic pay + DA). Remaining terms and conditions same as mentioned in O. M. No. BSNL / Admn. 1/15-12/18 dated 19.7.2018 with Basic Pay + D.A. as on 1.4.2020. The Basic Pay + D.A. as on 1.4.2020 will remain the basis of calculation till further orders.

2) Retired Employees

The following three options are allowed :

- a) C.G.H.S.
- b) 15 days pay with vouchers (Basic Pay + D.A. on date of retirement)
- c) Without Vouchers flat Rs. 1000/- (one thousand) per month.

(Rajiv Kumar Sharma),
Dy. General Manager (Admn.)

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■ Clarification on the queries on options under BSNL MRS-Reimbursement of Outdoor treatment Expenses.

- 1) The employees while in service avail Reimbursement of outdoor treatment with voucher only.
- 2) After retirement, the option is mandatory. The retired employee can opt for OPD facility with or without voucher.
- 3) With option for reimbursement without voucher, they will be entitled for Medical allowance @ Rs. 1000/- pm. Medical Allowance is payable in 4 quarterly installments.
- 4) The pensioners who have already submitted such option in the earlier years, the same is hold good. They have to submit the option only, if they have to change the same.

H.F. Chaudhari

BSNLMRS Registration Form for Retired Employees

Vide BSNL Co ND Letter No. BSNL / Admn I / 15-22/14 dated 11.04.2017

1. Name of Retired Employee : _____ HRMS : _____
2. Name of Pensioner : _____
3. Father's / Husband's Name : _____
4. Date of Appointment and Unit : _____
5. Date of Retirement and Unit : _____
6. Place of Last Posting : _____ 7. Destignation : _____
8. Last Month's Salary (i) Basic : _____ (ii) DA : _____
9. Present Address after retirement _____
10. Contact No : _____ 11. Email : _____
12. Nearest BSNL SSA Office : _____
13. Details of Family Members :

S. No.	Name	Date of Birth	Relationship with Employee	Blood Group if available

14. Option For Outdoor Treatment (Under BSNLMRS) (Tick either (i) OR (ii))
- i) OUTDOOR / DOMICILLARY Treatment from RMPS. Reimbursement against voucher (as per para 2.1.0)
- ii) OUTDOOR / DOMICULLARY Treatment. Entillment without voucher (as per para 2.1.1)

DECLARATION :

I hereby declare that the above mentioned members of my family are fully decendent on me. Their income from all sources does not exceed/- pm. If the above information is found to be false at any time. Companycan take action against me as per rules or as deemed fit.

Encloures (Self Attested)

- 1) Copy of Last Pay Certificate OR
Copy of Last Pay Drawn from PPO Order OR latest Revised Pension Order.
- 2) Copy of Pan Card
- 3) Copy of Adhaar card
- 4) Cancelled Cheque / Other than PENSION BANK ACCOUNT)
- 5) Copy of BSNL MRS Card

Signature of Retired Employee :

Name in Capital :

बीएसएनएल पुणे यांच्या आदेश क्रमांक PTA/ Medical / MRS option / 2020-21 Dated : 14.05.2020 From : AGM (Admn), BSNL Pune, नुसार BSNL MRS अंतर्गत आऊटडोअर मेडिकल ट्रीटमेंटकरिता विथ किंवा विदाऊट व्हाऊचरचे ऑप्शन ३१.५.२०२० पर्यंत द्यावेत असा आदेश काढला होता. कोविड १९ च्या प्रादुर्भावामुळे पुणे रेड झोनमध्ये आहे. लॉकडाऊन ३१.५.२०२० पर्यंत वाढविण्यात येणार आहे. अशा परिस्थितीत आवश्यक फॉर्म ३१.५.२०२० पर्यंत भरून देणे शक्य नव्हते. मी याबाबत DGM (Admn) Pune यांच्याशी चर्चा केली. बीएसएनएल पुणे तर्फे आवश्यक माहितीसाठी १६ मे २०२० रोजी खालील सुधारित आदेश देण्यात आला आहे. आता कार्यालयात प्रत्यक्ष न जाता Email किंवा what's app द्वारे महिती पाठवू शकता.

एच. एफ. चौधरी



No PTA/Medical/MRS Option/2020-21/ Dated : 16.05.2020 From : Bharat Sanchar Nigam Limited
Sub. : Modified Calling of Options from BSNL retired employees for availing OPD BSNLMRS facility with or without Vouchers in financial year 2020-21

Ref : This office letter no. PTA / Medical/ MRS option / 2020-21/ dated 14.5.2020

In supersession of the instructions issued vide above referred circular, following has been modified as follows : The options are called from BSNL retired employees to get OPD BSNL MRS Facility with or without submitting Vouchers in financial year 2020-21.

It is optional for those who have retired/VRS up to March 2019.

The employee who have retired / VRS / are going to retire in current F.Y. their OPD BSNL MRS facility will be continue with vouchers only till March 2021.

Accordingly, the optees have to submit photo copy of application along with following information on mail id bsnlmrspune@gmail.com or on whatsapp no. 9423568589 latest by 31.5.2020

Details of Information required -

- 1) Full name of Employee :
- 2) HRMS no. of employee :
- 3) MRS Card No. :
- 4) Contact No. :
- 5) Date of retirement / VRS :
- 6) OPD option (With / Without) :

Wide publicity may be given to all concerned. This is issued with the approval of Competent Authority.

Assistant General Manager (Admn). BSNL, Pune - 411 009.



■ **Note Under Income Tax Calculation & Filing Return For the Period 1.4.2019 to 31.3.2020 printed on the next page :**

For Citizen who are below 60 years of age, there is a change as follows....

Part C - Deductions and Taxable Income

80 TTA - Interest on SB A/c Rs. 10000/-

80 TTB is not applicable

Part D - Computation of Tax Payable.

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

- 1) Upto Rs. 2,50,000 Nil
- 2) Rs. 2,50,001 to Rs. 5,00,000 5%
- 3) Rs. 5,00,001 to Rs. 10,00,000 20%
- 4) Above Rs. 10,00,000 30%

बीएसएनएल मधून ३१ जानेवारी २०२० रोजी स्वेच्छानिवृत्ती घेणाऱ्यांना २०१९-२० या वर्षात वेतन, सानुग्रह अनुदान व इतर बेनिफिट्स मिळाले आहेत. त्यांनी या वर्षाचे इन्कमटॅक्स रिटर्न चार्टर्ड अकाउंटंट मार्फत भरावे.

■ Income Tax Calculation & Filing Return For the Period 1.4.2019 to 31.3.2020

Every Senior Citizen (Men & Women) whose gross total income exceed

- i) Rs. 3,00,000/- in case of Sr. Citizen, who are of the age of 60 years - 79 years.
- ii) Rs. 5,00,000/- in case of Super Senior Citizen of the age 80 years and above.

has to file IT returns by 31.7.2020 of the year. (extended up to 30.11.2020)

Part B - Gross Total Income

- B-1 Income from Salary / Pension ie; Pension Ex-gratia Dearness Relief, Pay Commission Arrears, Medical Allowance.
- B-2 Less Standard Deduction Rs. 50,000/-
- B-3 Income from one / two house property : The income from house given of rent or assumed reduced by municipal Taxes and 30% maintenance charges.
- B-4 Income from 'Other sources' (a) Family Pension, to be reduced to the extent of 1/3rd of Family Pension. or Rs. 15,000/- whichever is lower.
- B-5 Interest received on Saving Bank, Fixed Deposits kept in Banks/post office etc.
- B-6 Gross Total Income (B1 - B2 + B3 + B4 + B5)

Part C - Deductions and Taxable Income

- C-1 80C LIC, PPF, NSC, Tax advantage Mutual Funds, bank Deposit Scheme 2006 for 5 years ULIP, Sr. Citizen saving scheme) etc.
Aggregate amount permissible under section 80C, 80CCC and 80 CCD is limited to Rs. 1,50,000/-
- C-6 80 D - Medical Insurance Premium and CGHS Contribution for Senior Citizen Up to Rs. 50,000/-
- C-7 80 DD - Medical Treatment of disabled dependent.
- C-10 80 EE - Interest on loan taken for residential property.
- C-11 80 G - 50% of Donation to recognized Charitable Funds and 100% deduction for Prime Minister's National Relief Fund.
- C-17 80 TTB - Interest on deposits upto Rs. 50,000/-
- C-19 Total Deductions (Add items C-1 to C-17)
- C-20 Taxable Income Col. (B-6 - C-19)

Part D Computation of Tax Payable.

- D-1 Tax payable on Taxable Income as in col. C-20
- 1) Upto Rs. 3,00,000 Nil
 - 2) Rs. 3,00,001 to Rs. 5,00,000 5%
 - 3) Rs. 5,00,001 to Rs. 10,00,000 20%
 - 4) Above Rs. 10,00,000 30%

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

- D-2 Rebate under section 87-A upto Rs. 12500/- where Taxable Income is upto Rs. 5,00,000/-
- D-3 Tax payable after rebate (D1-D2)
- D-4 Health on a Education cess @ 4% on Income Tax
- D-5 Total Tax and Cess (D-3 + D4)
- D-6 Relief under Section 89 when a pensioner receives pension in arrears it may happen, that he becomes liable to pay more Tax. To mitigate this hardship, section 89 of the Act, provides for allowing Tax relief by allocating the Arrears for the related financial year.
- D-7 Balance Tax after relief (D-5 - D-6)

S. K. Deshpande



Correspondance

- **Letter No.BPS/SG/DOPT/06 Dt : 01.2.2020 from S C maheshwari, SG-BPS to Secretary, M/O Personnel, PG and Pensions-DOPT, Secretary, GOI M/o Personnel, PG & Pensions, New Delhi.**

Sub : Grant of Notional increment to those retired on 30th June- Hon'ble Madras High court order dtd 15.9.017 in the case of P. Ayyamperumal

Ref : DOPT letter No: 16/2/2020-Estt (pay-1) dated 21st Jan 2020 addressed to Sh S.Basu regarding grant of Notional increment to those retired on 30th June of the year.

DOPT in their communication vide their letter No: 16/2/2020-Estt (pay-1) dated 21Jan 2020 addressed to Shri S. Basu in reply to his grievance registration No PMOPG/D/2020 of 8.1.2020. Stated that the Judgment of Hon'able Madras High Court in WP No: 15732/2017 in the case of Shri P. Ayyumperumal is in personnum i.e. specific to the case of petitioner only. Which is totally incorrect, misleading and is aimed at pushing every affected pensioner to court of law thereby increasing number of unnecessary litigations & increasing Govt. expenditure in the time of economic slowdown.

2. Judgment of Hon'ble Madras High Court in WP No: 15732/2017 in the case of Shri P. Ayyumperumal being a ruling on subject matter has become law, which is not only relevant to the litigant but also to all those similarly placed pensioners. This interpretation has become the law in the light of the Hon'ble Apex court's ruling, in a catena of judgments, reproduced as under: "When a Citizen is aggrieved by the action of the Government department has approached the court and obtained a declaration of law in his favour, others in like circumstances should be able to rely benefit of this declaration without need to take their grievances to Court". (vide Ram Prakash Dhawan vs State of Punjab (1997(2) SCT589), Satyapal Singh vs State of Haryana (1999 (2)SLJ 371), Gopal Krishna Sharma vs State of Rajasthan (1993 SSC(L&S) 544) and Amrit Lal vs collector of Central Excise, Delhi(1975(1)SLR 153 SC.)
3. Moreover, subsequent to Judgment of Hon'able Madras High Court in WP No: 15732/2017 and dismissal on merit of S.L.P.(C).No.22008 of 2018 by the supreme court number of CAT & High courts detailed hereunder have given favourable judgments on the issue : (i) High Court of Madras WP No.28072 of 2019 & W.M.P.No.27691 of 2019 M.E. Abdul Ghani vs Union of India rep by Secretary to Govt, Ministry of Home Affairs, New Delhi dated 23rd Sept. 2019,. (ii) CAT Ernakulam O.A. No. No. 180/01055/ 2018 dated 3rd December 2019, (iii) High Court of Madras WP No.23095 of 2017 dated 3rd Dec. 2019 V. Sampangi Ramaiah vs Union of India rep by Commissioner of Income Tax, Chennai, Hon. (iv) High Court of Madhya Pradesh- Jabalpur WP No.18030-2019 dated 3rd Dec.2019 (RAJENDRA PRASAD TIWARI vs THE STATE OF MADHYA PRADESH) (v) High Court of Madhya Pradesh-Indore. WP No.17847-2019 dated 17th Dec.2019(Gajendra Kumar & others vs State of MP and others) CAT (vi) CAT Ernakulam. O.A. No. No. 180/0936/ 2019 dated 31st December 2019 (vii) High Court of Madhya Pradesh -Indore WP. Nos. 17850 & 22730 of 2019 dated 06th Jan. 2020 Asutosh & Another v/s Commercial Taxes Department (GST) & Others.
4. We would also like to draw your kind attention to the observations of the Apex Court reproduced below, which is a sad commentary on the working of the Government machinery. "We find that there are several matters in which the aggrieved employees have been going to the Tribunal, then to the High Court and thereafter those matters are brought before this Court at the instance of the Union of India/NCT of Delhi. Once the question, in principle, has been settled, it is only appropriate on the part of the Government of India to issue a Circular so that it will save the time of the Court and the Administrative departments apart from avoiding unnecessary and avoidable expenditure". (Vide Hon'ble Supreme Court's order dated 01.09.2017 in Diary No. 23663/2017 -Government of NCT of Delhi & Anr. Petitioner(s) vs Somvir Rana TGT ENG)
5. We also draw attention to Para 7 Hon'ble Madras High Court judgment in W.P.No.28072 of 2019 W.M.P.No.27691 of 2019 dated 23.09.2019 where in honourable Court observed as follows :
6. In the instant case, the petitioner had retired on 30.06.2019 and is entitled for one notional increment on or before 01.07.2019 however, the petitioner's claim was rejected. In the very same issue, the Hon'ble Apex Court while dismissing R.P.(C).No.1731/2019 in S.L.P.(C).No.22008 of 2018, has held as follows:

“Increment Issue: for those retired on 30th June, due increment is 1st July. Supreme Court of India dismissed Review Petition No.1731/2019 Judgement dated 8th August 2019 filed by the Government, indicated based on the merit, review petition submitted by Government was dismissed. Now, the national forums responsibility is to insist the government to implement the same to all the central government servants who are similarly placed instead of every body approaching the Court of law for Justice as it is shear waste of money and time.” 7. Sir, being the largest national forum of pensioners in the country we once again pray to you to have mercy and do not push us to court of law.

Thanking you in anticipation



Letter No. AICGPA/BSNL-VRS/54 Dated 19th February, 2020, From : H. F. Chaudhari, General Secretary Addressed To, Shri P. K. Sinha, Member Finance, Department of Telecom, Sanchar Bhawan, 20, Ashoka Road, New Delhi-110001.

Subject: Sanction for payment of Provisional pension for all BSNL and MTNL VRS-2019 retirees.
Reference : 1/Misc/Pen/Issues/BSNL/DDG(Accounts)/2019-Part(1)/566to 597 dated 14/02/2020.

Respected Sir,

Our Association was receiving lot of phone calls from BSNL-VRS retirees that they have not received Salary for the month December-2019 and January 2020 and also they are not sure when they will get regular pension. BSNL has now paid the Salary for the month of December on 15-17th February.

Secondly the process of submission Form 7 and other information through SAMPANN is still going on. In view of the volume of the cases, It may take 5 to 6 months for the finalization of pension case and issue of regular PPO by CCA offices.

We are glad that DOT has taken the right step at right time to issue the sanction for payment of Provisional pension for all BSNL and MTNL VRS-2019 retirees.

Sir, We are thankful to you and your office for this gesture for the welfare of the pensioners.

Thanking you, With regards.

Yours Sincerely, H. F. Chaudhari



No. AICGPA/Conso-Accounts/53 Dated 19th February, 2020 , Addressed to Branch Secretary.

Subject : Consolidation of the Accounts of the Association.

Ms. Gokhale & Gokhale, Chartered Accountant, Pune, the Auditor of our Headquarter has directed us to fulfil the requirement of consolidated Accounts of the Association from 2020-21. The format of accounts is enclosed herewith. Auditor advised that

1. Branches, who acquired the Assets, they should prepare and submit the Balance sheet also.
2. The Annual Accounts should be audited by the CA and submitted along with the report of the CA. If the Accounts are not audited by CA, the Branch representative has to come along with the records/vouchers for audit at Pune.
3. The Accounts should be supported by the following statements.
 - i) The Details(Date wise) of the amounts remitted by the branch to Headquarter for the year 2018-19.

Date	By Cheque/ Cr to BOB	Contribution	Bulletin	Donation	Total

- ii) Copy of the First page of Bank Pass Book and page showing balance as on 31.03.2019.
iii) Reconciliation of Bank Balances as on 31.03.2019.
iv) Interest statement from Bank for 2018-19.
v) List of Fixed Deposits as on 31.03.2019 in following format:

SI No	Date of Deposit	Bank Name	Receipt Account No	Amount	Maturity Date	Maturity Value
1						

Thanking you,

Encl: Receipts & Payments Accounts

Your's Sincerely

W. S. Bhome

H. F. Chaudhari



No. AICGPA/SCOVA/ 35 Dated at Pune 1st November, 2019 Addressed to Shri Sanjiv Narain Mathur, Joint Secretary, Department of Pension & Pensioner's Welfare Lok Nayak Bhavan, Khan Market, New Delhi-110003

Subject : Nomination for SCOVA Member.

Respected Sir,

All India Central Government Pensioner's Association, Hq. Pune was nominated in SCOVA as Non-Official member, earlier vide resolution dated 24th June, 2011 for two years and further extended for next two years. We have no representation since year 2016 .

All India Central Government Pensioners Association is the oldest (formed by P&T Pensioners in August, 1947) and one of the identified Pensioners Associations by the Department Of Pension & Pensioner's Welfare New Delhi. We, as on 31.03.2019, represent 34660 pensioners/ family pensioners, maximum from Maharashtra followed by Karnataka, MP and Tamilnadu State. We represent pensioners from Department of Posts, Telecom, Defence Civil, Central Excise & GST, Income Tax, Railways and PSUS like BSNL/MTNL/ Kendriya Vidyalaya/Prasar Bharati / FTTI/AAI/IITM. We have also participated in the Programmes launched by Govt. India as directed by Department Of Pension & Pensioner's Welfare New Delhi.

- Awareness Programme on Pensioners Portal** on 15th January, 2018 at Mumbai, for the Pensioners in and around Mumbai.
- Swachh Bharat Abhiyan:** As per the call by DOP&PW, New Delhi, We conducted "Swachh Bharat Pakhwada, 16th may-31st May, 2018" at Akola, Dombivli, Kolhapur, Pune and Wardha. The photographs of our programs at Kolhapur, Pune, were published in the Book named " AN ERA Of Sustained Reforms For Central Govt. Pensioners" published by Govt. Of India Department of Pension and Pensioner's Welfare, in March, 2019.
- "Swaschata Hi Seva-2018 (15th September – 2nd October, 2018) "** for sensitizing our members and general public.

Headquarter and Pune Branch jointly conducted Awareness program and Swachh Village Rally on 22nd September 2018 at village 'Bhivari' Taluka Purandar Distt. Pune

4. Activities for creating awareness and promoting submission of the Digital Life Certificate. We planned to arrange the Camps for awareness amongst our members spread in Maharashtra and Karnataka state with one IRI enabled DLC Machine and generate some 1500 Digital Life Certificates this year.

Sir, We hereby request your honour, to consider the nomination of our association, while reconstituting the SCOVA for the year 2018-19 onwards.

Thanking you, With Regards.

Your's Sincerely
H. F. Chaudhari,
General Secretary

○ ○ ○

Shri Rajesh Kumar ji, via email, Dated : 15 March 2020

**Under Secretary Department Of Pension & Pensioners Welfare Lok Nayak Bhavan,
Khan Market, New Delhi-110003**

Subject: Reply to your Query through Email for Nomination for SCOVA Member.

Respected Sir,

“All India Central Government Pensioners Association Hq. Pune “is the oldest (formed by P&T Pensioners in August, 1947) and one of the identified Pensioners Associations by the Department Of Pension & Pensioner’s Welfare New Delhi.

Sir, let me point out that, the membership data shown in the list of Pensioners Association at Sl. 20 is not correct. As on 1.04.2017 our membership was 29493 and now our membership as on 01.04.2019 is 34660 spread over Maharashtra , Karnataka, MP and Tamilnadu State.

We represent pensioners from Department of Posts, Telecom, Defence Civil, Central Excise & GST, Income Tax and PSUS like BSNL/MTNL/ Kendriya Vidyalaya/Prasar Bharati /FTTI/IITM.

We have also participated in the Programmes launched by Govt as follows.

1. Awareness Programme on Pensioners Portal on 15th January, 2018 at Mumbai
2. Swachh Bharat Pakhwada, 16th may-31st May, 2018.
3. Swaschata Hi Seva-2018 (15th September – 2nd October, 2018).
4. Activities for creating awareness and promoting submission of the Digital Life Certificate.

We have represented for nomination for SCOVA membership for current year Vide No. AICGPA/SCOVA/ 35 Dated 1stNovember, 2019. Copy is enclosed herewith for ready reference.

Sir, We hereby request your honour, to consider the nomination of our association, while reconstituting the SCOVA for this time.

Thanking you, With Regards.

Encl: Copy of Our representation dt 1st November.

Your's Sincerely,
H. F. Chaudhari, General Secretary

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Branch Report

- **Vijaypur** : AGM Of Vijaypur branch was held on 2.03.2020 at Gurudatta Mangal Karyalaya under the presidentship of Shri S. L Hotkar, Vice President of the branch. Shri H. F. Chaudhari, General Secretary and Shri Raghunandan Swami, Supdtt of Post Office Vijaypur were the Chief Guest. Shri G. N. Kulkarni Vice President CHQ was the guest of honour. 70 members attended the meeting. Function commenced with the prayer by shri K. N. Marali. On welcome of the members two minutes silence was observed in the memory of the departed members/dignitaries.

Shri H.K. Joshi, Secretary read out the messages received and presented the Annual report explaining the work done and to be done. Shri C. S. Hiremath, Treasurer presented the Audited accounts and passed by the AGM. The senior members aged 75 years and above were honoured with Shawl, Garland and Shriphal.

Shri H. F. Chaudhari in his address to the gathering explained about revision of pension of Postmen, HSG-I, Status of counting of Pre Induction training, Second category of members who eligible for Family pension, Life certificate and demands about CGHS taken up with Ministry of Health & Family Welfare.

Shri Swami addressed the gathering explained about the counting of Pre Induction training in respect of P. A. and appreciated the demands in respect of CGHS taken by our association. Shri G. N. Kulkarni explained the speech of shri H. F. Chaudhari and speech of shri Swami, SPO in Kannada.

The following Office bearers were elected for the next two years.

- Honourary President : Shri G. N. Kulkarni
- President Shri H. D. Gajakosh.
- Vice President: Sarvashri B. S. Wama, P. G. Lokhare, M. A. Talwar
- Branch Secretary: Shri H. K. Joshi
- Asstt. Secretaries: Sarvashri B. Biradar, A. K. Ajur, L. B. Thite.
- Treasurer: Shri C. S. Hiremath, Asstt. Treasurer: S. T. Bagali



Bulletin - April 2020

Respected Org. Secretaries / Presidents / Secretaries

Wish you all the Best.

Due to Lock down since 22nd March 2020, we could not print the Bulletin - April 2020

However following the work from home we could compile the material for the bulletin.

We could not cover the following in this bulletin.

- 1) Obituary
- 2) Donations received from 1st January 2020
- 3) Remittance made by Branches from 1st January 2020

The same will be printed in the next bulletin due in July - 2020

We decided to send the this edition of Bulletin through what's app / Email. You are hereby requested to circulate to the members, who contributed for the bulletin in your branch. You may also arrange the print (if possible) for the members who require the printed copy and keep the record of copies printed by you.

Please co-operate

Stay safe. Thanking you.

H. F. Chaudhari
General Secretary

W. S. Bhome
President

मराठी विभाग

■ हयातीचा दाखला बँकेत न जाता सुद्धा देता येणार

प्रत्येक पेन्शनर/फॅमिली पेन्शनरांना पेन्शन सुरू राहण्यासाठी दरवर्षी नोव्हेंबर महिन्यात हयातीचा दाखला देणे आवश्यक आहे. २०१९ सालापासून ८० वर्षे पूर्ण केलेल्या अतिज्येष्ठ नागरिकांना हा दाखला ऑक्टोबर महिन्यात सुद्धा देता येतो.

केंद्र सरकारच्या पेन्शन खात्याच्या परिपत्रक क्र. १२/४/२०२० P & PW (C) ६३०० दिनांक १७ जानेवारी २०२० अन्वये

- १) बँकेतर्फे पेन्शनरांना हयातीचा दाखला देण्यासंबंधात २४ ऑक्टोबर, १ नोव्हेंबर, १५ नोव्हेंबर आणि २५ नोव्हेंबर या तारखांना एसएमएस/ईमेलद्वारे संदेश पाठवून सूचित करण्यात येणार आहे.
- २) ज्या पेन्शनरांनी ३० नोव्हेंबरपर्यंत हयातीचा दाखला सादर केलेला नाही. अशा पेन्शनरांना एसएमएस/ईमेल पाठवून त्यांची संमती विचारली जाईल. संमती असल्यास बँकेच्या कर्मचाऱ्याने पेन्शनरांच्या घरी जाऊन हयातीचा दाखला घ्यावयाचा आहे. घरी जाऊन हयातीचा दाखला घेण्यासाठी ६० रुपये इतके शुल्क ही निश्चित करण्यात आले आहे.

■ १ ऑक्टोबर २००० ते ३० जून २००१ पर्यंत सेवानिवृत्त झालेल्या बीएसएनएल पेन्शनरांकरिता

डीओटीतील कर्मचारी बीएसएनएल मध्ये सामील झाल्यानंतर १ ऑक्टोबर २००० ते ३० जून २००१ पर्यंत सेवानिवृत्त झाल्यावर त्यांचे मूळ पेन्शन डीओटी व बीएसएनएल मधील दहा महिन्यांच्या सरासरी वेतनाचे (Average Enrolments) आधारावर निर्धारित करण्यात आले होते. त्यामुळे त्यांना कमी पेन्शन मिळत आहे. काही संबंधित बीएसएनएल पेन्शनरांनी दिल्ली कॅम्पमध्ये प्रकरण दाखल केले होते. दिल्ली कॅम्प ने १६ डिसेंबर २०१६ रोजी पेन्शनरांच्या बाजूने निकाल दिला होता. डीओटी तर्फे दिल्ली कॅम्पच्या आदेशाच्या विरुद्ध रिट पिटीशन दाखल केले होते. दिल्ली हायकोर्टातर्फे २४ जानेवारी २०२० रोजी या प्रकरणाबाबत निकाल देण्यात आला. त्याद्वारे कॅम्पचा निर्णय कायद्याला धरून आहे असे सांगून सरकारद्वारे दाखल केलेले रिट पिटीशन खारीज (dismiss) करण्यात आले व सरकारने निकालाच्या तारखेपासून आठ महिन्यांच्या आत कॅम्पने दिलेल्या आदेशाची अंमलबजावणी करावी असा आदेश दिला आहे.



■ पोस्टातून पेन्शन घेणाऱ्या पेन्शनरांसाठी

ATM कार्डबाबत :

नांदेड, नाशिक, सांगली व चंद्रपूर शाखेतर्फे असे कळविण्यात आले होते की पेन्शनरांना नवीन ATM कार्ड नाकारण्यात येत आहे. त्या संदर्भात श्री. एस. के. पांडे, डीएपी नागपूर यांचेकडे चौकशी केली असता, त्यांनी सांगितले की अशा संदर्भाचा कोणताही आदेश पोस्ट खात्यातर्फे देण्यात आलेला नाही त्याच सुमारास के. आर. देशपांडे, सांगली शाखा व श्री. पी. आर. अमाशी, बेळगाव शाखा यांनी त्यांच्या विभागीय एस. पी. कार्यालयाशी संपर्क साधला व तेथील पेन्शनरांना नवीन ATM कार्ड देण्यात येत आहे असे कळविले. श्री. खेडकर यांनी पुणे हेड पोस्ट ऑफिसमध्ये चौकशी केल्यानंतर यावर खुलासा करण्यात आला तो असा पोस्ट खात्यातर्फे या पूर्वी प्रचलित ATM कार्ड त्यात मॅग्नेटिक चीप नसल्यामुळे ब्लॉक करण्यात आले आहेत. पेन्शनरांना नवीन ATM कार्ड हवे असल्यास त्यांनी तसा अर्ज केल्यावर नवीन ATM कार्ड देण्यात येत आहे.

■ मासिक पेन्शन बाबत :

पोस्ट खात्यातील कोअर सिस्टम इन्टिग्रेशन (CSI) अंतर्गत जानेवारी / फेब्रुवारी २०१९ पासून, पोस्टातून पेन्शन घेणाऱ्या पेन्शनरांचे मासिक पेन्शन डीएपी नागपूर यांच्या कार्यालयातर्फे प्रत्यक्ष (Directly) पेन्शनरांच्या खात्यात जमा करण्यात येत होते. पोस्ट खात्याच्या दिनांक २४ मार्च २०२० च्या आदेशान्वये त्यात बदल करण्यात आला आहे. १ एप्रिल २०२० पासून मासिक पेन्शन विभागीय हेड पोस्ट ऑफिसतर्फे पेन्शन खात्यात जमा करण्यात येणार आहे.



■ २०१९-२० वार्षिक वर्षातील व्यवहारासाठी मुदतवाढ

१ एप्रिल २०१९ ते ३१ मार्च २०२० या आर्थिक वर्षातील काही व्यवहाराच्या पुर्ततेसाठी मुदतवाढ करण्यात आली आहे.

- १) २०१८-१९ या आर्थिक वर्षाचे सुधारित इन्कम टॅक्स रिटर्न ३० जून २०२० पर्यंत सादर करता येईल.
- २) १ एप्रिल २०१९ ते ३१ मार्च २०२० या आर्थिक वर्षाच्या इन्कमटॅक्स रिटर्नकरिता ३१ मार्च २०२० पर्यंतची मिळकतच (Income) विचारात घेतली जाईल.

३) ८० सी, ८० डी अंतर्गत कपातीसाठी मात्र ३० जून २०२० पर्यंत केलेली गुंतवणूक सुद्धा क्लेम करता येईल. म्हणजेच एल.आय.सी.चा हप्ता, सिनिअर सिटिझन स्कीम, पीपीएफ मधील ३० जून पर्यंत केलेली गुंतवणूक सुद्धा २०१९-२० वर्षाच्या इनकमटॅक्स रिटर्न मधील कपातीसाठी पात्र राहिल.

४) करासाठी घेतलेल्या कर्जावरील ३१ मार्च २०२० पर्यंत देय असलेले हप्ते ३० जून २०२० पर्यंत भरले असतील, तरीही ते कपातीसाठी पात्र राहिल.

- **स्पष्टीकरण** : एक गोष्ट लक्षात ठेवली पाहिजे की २०१९-२० या आर्थिक वर्षाचा अवधी १ एप्रिल ते ३१ मार्च २०२० असाच असणार आहे. कोरोनाच्या प्रादुर्भावामुळे काही नागरिकांना आवश्यक गुंतवणूक करता आली नाही. त्याची पुर्तता करण्यासाठी ३० जून २०२० पर्यंत मुदत वाढविण्यात आली आहे.

जे नागरिक दरवर्षी एप्रिल महिन्यात पीपीएफ मध्ये रक्कम जमा करतात त्यांनी एप्रिल २०२० मध्ये रक्कम जमा केली असेल तर त्यांच्या गरजेनुसार २०१९-२० किंवा २०२०-२१ या आर्थिक वर्षासाठी त्या जमा रकमेचा कपात म्हणून वापर करता येईल.

२०१९-२० या आर्थिक वर्षाचे इनकमटॅक्स रिटर्न फाईल करण्याची मुदत ३०.११.२०२० पर्यंत वाढविण्यात आली आहे.

- **२०२०-२१ या आर्थिक वर्षाच्या 15 G व 15H फॉर्मबाबत**

सेंट्रल बोर्ड ऑफ डायरेक्ट टॅक्सेस (CBDT) च्या निर्देशानुसार २०१९-२० च्या आर्थिक वर्षासाठी दिलेले 15 G व 15H फॉर्मस. २०२०-२१ या आर्थिक वर्षासाठी सुद्धा ३० जून २०२० पर्यंत वैध मानले जातील. याचाच अर्थ असा की आयकर दात्यांना २०२०-२१ या आर्थिक वर्षाकरिता 15 G व 15H फॉर्म जुलै २०२० च्या पहिल्या आठवड्यात सादर करता येतील.



- **२०२०-२१ आर्थिक वर्षासाठी उत्पन्नातील करप्रणालीत महत्त्वाचा बदल :**

मा. केंद्रीय अर्थमंत्री श्रीमती निर्मला सितारामन यांनी १ फेब्रुवारी २०२० रोजी २०२०-२१ आर्थिक वर्षासाठी अर्थसंकल्प सादर केला. त्याद्वारे उत्पन्नावरील करप्रणालीत महत्त्वाचा बदल करण्यात आला आहे. नागरिकांना इनकम टॅक्स रिटर्न भरण्याचे दोन पर्याय उपलब्ध आहेत.

पर्याय १ : सध्याच्या करप्रणालीनुसार बचतीसाठी (पीपीएफ, सिनिअर सिटिझन स्कीम, एलआयसीचे हप्ते) असलेली कपात, सॅन्डर्ड डिडक्शनची कपात व व्याजासाठी तसेच ८७ A अंतर्गत असणारी सुट इत्यादीचा फायदा घेण्यासाठी हा पर्याय निवडता येतो. त्यानुसार सध्या प्रचलित (२०१९-२० आर्थिक वर्षाकरिता) इनकम टॅक्स दराने आयकर भरावा लागेल.

पर्याय २ : मा. अर्थमंत्र्यांच्या मते नवी करप्रणाली सध्याच्या करप्रणालीच्या तुलनेत सोपी आहे. नवीन करप्रणाली अंतर्गत बचतीसाठी असणारी कपात व सूट मिळणार नाही. परंतु इनकम टॅक्सचे दर कमी असणार आहेत. इनकम टॅक्स रिटर्न भरण्यासाठी करदात्याच्या उपलब्ध माहितीनुसार आधीच भरलेला ITR फॉर्म उपलब्ध केला जाईल. त्यामुळे इनकम टॅक्स रिटर्न भरणे सोपे होणार आहे.

दोन्ही करप्रणालीतील इनकम टॅक्सचे दर खालीलप्रमाणे -

करपात्र उत्पन्न	पर्याय १	पर्याय २
२.५ लाखापर्यंत	०	०
२.५-५ लाख	५%	५%
५- ७.५ लाख	२०%	१०%
७.५ - १० लाख	२०%	१५%
१० - १२.५ लाख	३०%	२०%
१२.५ - १५ लाख	३०%	२५%
१५ लाखापेक्षा जास्त	३०%	३०%
करपात्र उत्पन्न ५ लाखापर्यंत असल्यास ८७ A अंतर्गत सुट	कमाल १२५००	सूट नाही

ज्येष्ठ नागरिकांना कर माफीची मर्यादा रु. ३ लाखापर्यंत, व ८० वर्षावरील अति ज्येष्ठ नागरिकांना करमाफीची मर्यादा ५ लाखापर्यंत आहे. दोन्ही पर्यायांचा तुलनात्मक अभ्यास केल्यानंतर असे सांगता येईल की,

६० वर्षापेक्षा कमी वयाच्या नागरिकांचे वार्षिक उत्पन्न (वेतन, पेन्शन + घरभाडे + व्याज इत्यादी) १२.५ लाख रुपयांपर्यंत असल्यास, त्यांना पर्याय एकच फायदेशीर आहे.

ज्येष्ठ नागरिकांना (६० वर्ष पूर्ण झाल्यावर) ८० TTB अंतर्गत ५०,०००/- रुपयापर्यंत व्याज करमुक्त असल्यामुळे बहुतेक पेन्शनरांना पर्याय एकच फायदेशीर आहे.

२०२०-२१ या आर्थिक वर्षापासून हे पर्याय उपलब्ध असल्यामुळे, २०२०-२१ या आर्थिक वर्षासाठी आतापासूनच बचतीचे नियोजन करावे जेणे करून आयकराची रक्कम कमी करण्यास मदत होईल.



■ इन्कम टॅक्स - टॅक्स डिडक्टेड अँट सोर्स (TDS)

इन्कम टॅक्सच्या नियमावली नुसार सिनिअर सिटिझनचे उत्पन्न ३ लाखापेक्षा जास्त असेल व सुपर सीनिअर सिटिझनचे उत्पन्न ५ लाखाचे वर असेल तर त्याला इन्कम टॅक्स कॅलक्युलेशन करून, देय इन्कमटॅक्स राष्ट्रीयीकृत बँकेत भरून तो तपशील इन्कम टॅक्स रिटर्न मध्ये दाखवावा लागतो. हे आपणा सर्वांना आता माहिती आहे.

पण या वेळी फेब्रुवारी २०२० ची पेन्शन देण्यापूर्वी पेन्शन डिसबर्सिंग बँका/पोस्ट ऑफिसने पूर्व सूचना न देता टी.डी.एस. कापून घेतला. हे तसे नियमानुसार असले, तरी आजवर तसे न घडल्याने पेन्शनर निर्धास्त होते. माझ्या पेन्शनमधून अनपेक्षितरित्या रु. २५८८९ कापून घेतले. अर्थात याबाबत पूर्वसूचना नव्हती. पेन्शन कमी का आली हे विचारायला गेलो तेव्हा कळले.

तर अशाप्रकारे अनपेक्षितरित्या टीडीएस कापला जाऊ नये म्हणून त्या आर्थिक वर्षाच्या ३१ मे पर्यंत एक डिक्लेरेशन बँकेत भरून द्यावे लागते. त्यामध्ये तुमचे पेन्शन व्यतिरिक्त इतर उत्पन्न काय आहे? तसेच कलम ८० C नुसार तुम्ही काय आणि कशी बचत करणार आहात याचा तपशील ही द्यावा लागतो. मी तसेही केले होते. त्यात मी दीड लाख रुपये पीपीएफ मध्ये भरून इन्कम टॅक्स वाचवणार असे कळवलेही होते.

मग टीडीएस का कापला, तर सदर रु. दीड लाख पीपीएफमध्ये भरल्याचा पुरावा बँकेला दिला नव्हता. या अशा पुराव्या अभावी त्यांनी ही बचत लक्षात न घेता. २० टक्के दराने टीडीएस कापला. अधिक चौकशी करता, हे सर्व पेन्शन काढणाऱ्या कॉम्प्युटरने केले असा खुलासा केला. या टीडीएस कापण्यात मानवी म्हणजे (संबंधित क्लार्क किंवा अधिकारी) हस्तक्षेप नाही हे सर्व सिस्टिम जनरेटेड आहे असे सांगितले गेले.

तर आपल्या पेन्शन वर कट होणारा टीडीएस टाळायचा असेल तर ३१ मे पर्यंत एक डिक्लेरेशन आपल्या बँकेत / पोस्टात द्यावयास हवे तसेच ८० C खाली डिडक्शन साठीची बचत केल्याचा पुरावा त्या वर्षाच्या डिसेंबर पूर्वी बँकेत द्यावयास हवा.

शासनाच्या आदेशानुसार नो टॅक्स लिमिटपेक्षा जास्त उत्पन्न असेल, तर बँका टीडीएस कापणार त्यातून सुटका नाही. कारण ही सर्व प्रोसेस 'सिस्टिम जनरेटेड आहे.

या वर्षाच्या अनुभवावरून आपणास हे शिकावयास हवे.

एस. के. देशपांडे



दूरसंचार खात्यातर्फे महाराष्ट्र व गोवा सर्कल मध्ये मे २०१९ पासून संपन्न प्रणाली सुरू करण्यात आली आहे. मे २०१९ पासून बीएसएनएल मधून निवृत्त झालेल्या सेवानिवृत्तांचे मासिक पेन्शन सीसीए कार्यालयातर्फे प्रत्यक्षपणे पेन्शन खात्यात जमा करण्यात येत आहे. पेन्शनच्या रकमेतून टीडीएस कापण्याची जबाबदारी ही सीसीए कार्यालयाची असणार आहे. त्यामुळे पेन्शनरांना आपल्या (८० C खाली बचतीचे) डिक्लेरेशन सीसीए कार्यालयात सादर करावयाचे आहे. तसेच २०२०-२१ या आर्थिक वर्षापासून इन्कमटॅक्स रिटर्न भरण्यासाठी करदात्या समोर दोन पर्याय उपलब्ध असल्यामुळे त्याचेही ऑप्शन देणे आवश्यक ठरेल.

सीसीए कार्यालयाचा ईमेल आयडी cca.mhgoa@gmail.com



■ बीएसएनएल/एमटीएनएल ऐच्छिक सेवानिवृत्ती (VRS-2019) बाबत

ऐच्छिक सेवानिवृत्ती अंतर्गत सेवानिवृत्तांना मिळणाऱ्या सानुग्रह अनुदान (Ex-gratia), पेन्शन, ग्रॅज्युईटी, कॉम्प्युटेशन ऑफ पेन्शन, शिल्लक रजेचा पगार इत्यादीबाबत सविस्तर माहिती तसेच सेवानिवृत्तांकरिता महत्वाच्या सुचना जानेवारी २०२० च्या बुलेटीनमध्ये प्रकाशित केल्या आहेत. सेवानिवृत्तीनंतर मिळणारा पैसा आपल्या हातात कधी येणार व मिळणाऱ्या पैशाची योग्य गुंतवणूक कोठे करावी याबाबत माहिती या अंकात दिली आहे.

बीएसएनएल मुख्यालयातर्फे सेवानिवृत्तांनी सादर केलेले फॉर्म सीसीए कार्यालयात आल्यावर ते तपासून सेवानिवृत्ताचा ई-पीपीओ तयार करण्याच्या कामकाजाचा आढावा घेतल्यावर डीओटीतर्फे ऐच्छिक सेवानिवृत्ती घेणाऱ्यांना १ फेब्रुवारी २०२० पासून ५ महिन्यांपर्यंत प्रॉव्हिजनल पेन्शन देण्याकरिता मंजूरी देण्यात आली. सीसीए कार्यालयातर्फे अथक प्रयत्नांनंतर सेवानिवृत्तांच्या फेब्रुवारी महिन्याचे प्रॉव्हिजनल पेन्शन २८/२९ फेब्रुवारीला सॅलरी अकाऊन्टमध्ये जमा करण्यात आले. त्याबद्दल मॅबर फायनान्स, डीओटी व सीसीए कार्यालयातील संबंधित अधिकारी अभिनंदनास पात्र आहेत.

एकंदरीत बीएसएनएल, एमटीएनएल मधील स्वेच्छा निवृत्ती घेणाऱ्यांना खालील लाभ मिळणार आहेत.

मिळणारे लाभ	५०-५५ वर्ष वयोगटातील	५५ वर्ष पूर्ण झालेल्यांना
१) प्रॉव्हिजनल पेन्शन	फेब्रुवारी २०२० पासून पीपीओ इश्यु होईपर्यंत	फेब्रुवारी २०२० पासून
२) जीपीएफ मधील जमा रक्कम	फेब्रुवारी/मार्च २०२०	फेब्रुवारी/मार्च २०२०
३) सानुग्रह अनुदान : पहिला हप्ता	३१ मार्च २०२०	३१ मार्च २०२०
४) शिल्लक रजेचा मोबदला	३१ मार्च २०२०	३१ मार्च २०२०
५) सानुग्रह अनुदान : दुसरा हप्ता	३० जून २०२०	३० जून २०२०
६) ग्रॅज्युईटी (व्याजासह)	फेब्रुवारी २०२५	६० वर्ष पूर्ण झाल्यावर
७) पेन्शन कॉम्प्युटेशन पासून मिळणारी रक्कम	फेब्रुवारी २०२५ नंतर	६० वर्षे पूर्ण झाल्यावर

■ मिळणाऱ्या पैशाची योग्य गुंतवणूक

सेवानिवृत्तीनंतर आपल्याला मिळालेला पैसा सुरक्षित असावा, त्यातल्या त्यात व्याजासह परतावा चांगला मिळावा तसेच आवश्यकता भासल्यास वेळेवर कामी यावा. या दृष्टीकोनातून पुढील बचत योजनांचा विचार करता येईल. एकाच बँकेत / खात्यात/ योजनेत पैसे न गुंतविता आपल्या भविष्यातील गरजेनुसार मिळालेला पैसा विभागून गुंतवावा. प्रत्येक खात्यावर नॉमिनेशन सुद्धा केलेले असावे. आपल्या खात्यातील जमा आपल्या हयातीनंतर आपल्या वारसाला विनासायास / सहज मिळण्यास मदत होते. आपण केलेल्या गुंतवणुकीची नोंद एका वहीत करावी व त्याची माहिती आपल्या जोडीदारास/ वारसास वेळेतच द्यावी.

■ बचतीच्या योजना

पोस्टात	कमाल रक्कम	कालावधी	उत्पन्नातून वजावटीस पात्र	व्याजदर ३१ मार्च २०२० पर्यंत	व्याजदर १ एप्रिल २०२० पासून
१) सिनियर सिटिझन सेव्हिंग स्किम SCSS ज्येष्ठ नागरिक (६० वर्षे) व ५५ वर्षावरील ऐच्छिक सेवानिवृत्त	१५ लाख	५ ते ८ वर्षे	८० सी	८.६%	७.४%
२) पब्लिक प्रॉव्हिडंट फंड PPF (बँकेत सुद्धा उपलब्ध)	वर्षाला १.५ लाख	१५ वर्षे	८० सी व्याजसुद्धा करमाफ	७.९%	७.९%
३) नॅशनल सेव्हिंग स्किम (NSS)		५ वर्षे	८० सी	७.९%	६.८%
४) मासिक उत्पन्न योजना (MIS) जोडीदारासह जॉईंट अकाऊंट	४.५ लाख ९ लाख	५ वर्षे	नाही	७.६%	६.६%
५) बँकेतील फिक्सड डिपॉझिट		गरजेनुसार	नाही	७%	६.५%

■ टीप :

सिनियर सिटीझन स्किम बाबत :

- १) स्वतः व जोडीदारसुद्धा ज्येष्ठ नागरिक असल्यास जॉईंट अकाउंटमध्ये रु. ३० लाख गुंतवता येते.
- २) ५५-६० वर्ष वयोगटातील ऐच्छिक सेवा निवृत्तांना पैसे मिळाल्यापासून एक महिन्याच्या आत रक्कम गुंतवणे आवश्यक आहे.

■ **म्युच्युअल फंड :** व्याजापेक्षा जास्त परतावा मिळण्यासाठी थोडी जोखीम पत्करून तज्ञांच्या मार्गदर्शनाखाली गुंतवणूक करण्याचा अजून एक पर्याय म्हणजे म्युच्युअल फंड. बऱ्याच बँकेद्वारे एच.डी.एफ.सी., आय.सी.आय.सी.आय., कोटक महिंद्रा इत्यादी म्युच्युअल फंडाच्या योजना उपलब्ध आहेत. म्युच्युअल फंडाद्वारे नामांकित कंपन्यांचे शेअर्स, बाँड्स, डिबेंचर्स, ठेवीमध्ये गुंतवणूक केली जाते. म्युच्युअल फंडाद्वारे आपल्याला डिव्हिडंट किंवा भांडवल वृद्धीचे (Growth fund) पर्याय उपलब्ध असतात. योग्य म्युच्युअल फंडाची निवड करण्यासाठी एकतर अभ्यास करावा लागतो नाहीतर गुंतवणूक सल्लागार उपलब्ध आहेत. लक्षात ठेवा जास्त परताव्याच्या लोभात पडून योजना पडताळून पाहिल्याशिवाय गुंतवणूक करू नये. सेवानिवृत्तीनंतर आपणास कार्यक्षम व आनंदी जीवनासाठी हार्दिक शुभेच्छा.

एच. एफ. चौधरी



■ बीएसएनएल पेन्शनरांच्या आऊटडोअर मेडीकल रिअम्बर्समेन्ट बाबत

बीएसएनएल मुख्यालयाच्या आदेश क्र. BSNL / Admn. 1 / 115/12/18 दिनांक ८.५.२०२० नुसार बीएसएनएल कर्मचारी व पेन्शनर्सबाबत आऊटडोअर मेडीकल रिअम्बर्समेन्टबाबत कार्यपद्धती नमूद केली आहे.

बीएसएनएल पेन्शनरांना खालील पर्याय उपलब्ध आहेत.

१) सेन्ट्रल गव्हर्नमेन्ट हेल्थ स्किम (सीजीएचएस) : -

महाराष्ट्र राज्यात सीजीएचएस सध्या नागपूर, पुणे, मुंबई या शहरात उपलब्ध आहे. सीजीएचएसची सोय घेण्यासाठी त्या शहरातील सीजीएचएसच्या कार्यालयात जाऊन संबंधित फॉर्म आवश्यक कागदपत्रांसोबत सादर करावी लागतात. फॉर्म सोबत पेन्शन डिस्ट्रिब्युटिंग अॅथारिटीचे प्रमाणपत्र सुद्धा जोडावे लागते. फॉर्म व कागदपत्रांची पूर्तता करून आपल्या पदाच्या वेतनश्रेणीवर आधारित सीजीएचएसची वर्गणी भरावी लागते. या प्रक्रियेस १-२ महिने लागू शकतात. तुम्ही जर आत्ताच सीजीएचएसचे ऑप्शन दिले व सीजीएचएस कार्यालयात नोंदणी होण्यास विलंब झाला तर मधल्या काळात आजारपण आले तर प्रॉब्लेम होऊ शकतो म्हणून आत्ताच सीजीएचएसचे ऑप्शन देण्याची घाई करू नये. पुढे परिस्थिती सामान्य झाल्यावर निवांतपणे सीजीएचएसचा विचार करता येईल. आपल्या असोसिएशनचे कार्यालयसुद्धा आपल्या मार्गदर्शनासाठी उघडे असेल.

२) मेडीकल रिअम्बर्समेन्ट विथ व्हाऊचर -

ह्या पर्यायात कर्मचाऱ्याप्रमाणेच आऊटडोअर मेडीकल ट्रीटमेन्टसाठी झालेल्या खर्चाची मेडिकल बिले कार्यालयात सादर करावी लागतात. रिअम्बर्समेन्टची वार्षिक मर्यादा निवृत्त होते वेळीचे १५ दिवसाचे वेतन व महागाई भत्ता एवढी असते.

३) मेडीकल रिअम्बर्समेन्ट विदाऊट व्हाऊचर -

हा पर्याय निवडल्यास दरमहा रु. १०००/-या दराने मेडीकल भत्ता देण्यात येतो. मेडीकल भत्त्याची रक्कम ४ समान त्रैमासिक हप्त्यात आपल्या बँक खात्यात जमा केली जाते. आऊटडोअर मेडीकल रिअम्बर्समेन्टबाबत विथ व्हाऊचर किंवा विदाऊट व्हाऊचर चा पर्याय दरवर्षी एप्रिल महिन्यात बदलता येतो.



टीप : बीएसएनएल कॉर्पोरेट कार्यालयातर्फे आदेश क्रमांक BSNL Co ND Letter No. BSNL / Admn I / 15-22/14 dated 11.04.2017 च्या आदेशान्वये मेडिकल रिअम्बर्समेन्ट ऑप्शन फॉर्म प्रसारित केला होता. तो ह्याही बुलेटिन मध्ये पान क्र. २६ वर छापला आहे. ह्या फॉर्म मधील माहितीच्या आधारावर ERP पॅकेज मध्ये व्हेन्डर क्रिएशन करण्यात येते.

■ आनंद मेळावा, पुणे

टेलीकॉम पेन्शनरांचा २५ वा आनंद मेळावा २२ जानेवारी २०२० रोजी गणेश सभागृह कर्वे रोड, पुणे येथे संपन्न झाला. मेळाव्यास एकूण ३३० आनंदयात्री उपस्थित होते. वंदेमातरम या राष्ट्रगीताने मेळाव्याची सुरवात झाली. श्रीमती शैलजा देशपांडे यांनी आनंद मेळाव्याचा २५ वर्षांचा आढावा घेतला. आनंद मेळाव्याची सुरवात, त्यातील उल्लेखनीय समावेश, सामाजिक कृतज्ञता इत्यादीबाबत सविस्तर माहिती दिली. श्री. आर. के. कट्टी यांनी आनंद मेळाव्याच्या आयोजनाविषयी आपले मनोगत व्यक्त केले व संयोजकाचे कौतुक केले.

श्री. के. एम. पटवर्धन असोसिएशनचे ट्रेझरर व श्री. दिपक गोखले गणेश सभागृहाचे मालक यांचा सत्कार करण्यात आला. श्री. एच. एफ. चौधरी यांनी पेन्शन रौप्यमहोत्सवी आनंद मेळाव्यानिमित्त सप्रेम भेट म्हणून दिलेल्या ७ कप्प्याचे पाकीट फोल्डर व 'उतारवयातल्या आनंदी जीवनाची गुरुकिल्ली' या पुस्तिकेविषयी प्रस्तावना सादर केली. श्री. एस. के. देशपांडे यांनी 'बीएसएनएल मध्ये घडतय काय' यावर आपले मनोगत व्यक्त केले. श्री. बी. आर. कट्टी यांनी उत्तम संचलन केले. शेवटी पसायदानानंतर मेळाव्याची सांगता झाली.

■ **कोल्हापूर** - नॅशनल फेडरेशन ऑफ टेलिकॉम एम्प्लॉइज (NFTE), कोल्हापूर यांच्या जिल्हा कार्यकारिणीची बैठक दिनांक १७ जानेवारी २०२० रोजी, महाप्रबंधक, बीएसएनएल कार्यालयातील कॉन्फरन्स हॉल, कोल्हापूर येथे आयोजित करण्यात आली होती. आपल्या असोसिएशन तर्फे श्री एच. एफ. चौधरी, जनरल सेक्रेटरी, श्री. सुहास सोनाळकर, संघटन सचिव, श्री. पी. एस. कुलकर्णी व श्री. शेवाळे पी. एस. उपस्थित होते. जिल्हा सचिव श्री. उज्वल धनवडे यांनी श्री. चौधरी यांचे पुष्पगुच्छ देऊन स्वागत केले व बीएसएनएल - स्वेच्छा सेवा निवृत्ती योजना २०१९ बाबत मार्गदर्शन करण्यासाठी विनंती केली. श्री. सुहास सोनाळकर यांनी आपल्या असोसिएशनची थोडक्यात माहिती दिली. श्री. चौधरी यांनी स्वेच्छा सेवा निवृत्ती अंतर्गत मिळणारे सानुग्रह अनुदान तसेच पेन्शन, ग्रॅज्युएटी, कॉम्युटेशन, फॅमिली पेन्शन, शिल्लक रजेचा पगार तसेच सेवा निवृत्तीनंतर घ्यावयाची काळजी इत्यादीबाबत माहिती दिली. तसेच इन्कम टॅक्सच्या दृष्टीकोनातून पैशाची योग्य गुंतवणूक याबाबत मार्गदर्शन केले. फेडरेशनच्या पदाधिकाऱ्यांनी विचारलेल्या प्रश्नांना समाधानकारक उत्तरे दिली. श्री. धनवडे यांनी आभार व्यक्त करून बैठक संपन्न झाली.

■ **इचलकरंजी** - आपल्या असोसिएशनतर्फे बीएसएनएल इचलकरंजी मधून स्वेच्छा सेवा निवृत्ती घेणाऱ्या कर्मचाऱ्यांची बैठक दिनांक १८ जानेवारी २०२०, टेलिफोन एक्सचेंज, इचलकरंजी येथे आयोजित करण्यात आली. एकूण ५० पेन्शनर्स तसेच कर्मचारी उपस्थित होते. श्री. संजय कुलकर्णी यांनी बीएसएनएल मधील स्वेच्छा सेवानिवृत्ती व त्याबद्दल उपस्थित होणारे प्रश्न यावर आपले मनोगत व्यक्त केले. श्री. सुहास सोनाळकर यांनी आपल्या असोसिएशनबद्दल माहिती दिली व उपस्थितांना सभासद होण्याचे आवाहन केले. श्री. एच. एफ. चौधरी यांनी स्वेच्छा सेवा निवृत्ती अंतर्गत मिळणाऱ्या फायद्याची माहिती दिली. गुंतवणुकीबाबत मार्गदर्शन केले व पेन्शन रिव्हिजनबाबत सद्यस्थितीबाबत माहिती देऊन शंकांचे निरसन केले. श्री. काजी, श्री. तारदाळे यांनी आपले मनोगत व्यक्त केले. श्री. रामचंद्र सुर्यवंशी यांनी आभार व्यक्त केल्यानंतर बैठकीची सांगता झाली.

■ **शाहूपरी सातारा** - शाहूपरी सातारा शाखेची सर्वसाधारण सभा दिनांक १५/०२/२०२० रोजी श्री. सी. पी. देशपांडे यांच्या अध्यक्षतेखाली संपन्न झाली. बीएसएनएल व्हीआरएस घेतलेले ५० सदस्य सभेस उपस्थित होते. पुणे हेडक्वार्टरतर्फे श्री. वामन भोमे अध्यक्ष, श्री. एच. एफ. चौधरी महासचिव व श्री. सुहास सोनाळकर, संघटन सचिव उपस्थित होते. श्री. एन. पी. पाटील यांनी शाखेबद्दल प्रास्ताविक केले. श्री. एस. एम. कदम खजिनदार, यांनी जमाखर्च सादर केला व सभेतर्फे मंजूर करण्यात आला. श्री. सोनाळकर यांनी पुढच्या काळातील आव्हानांचा उल्लेख करून संघटनेचे महत्व सांगितले. श्री. एच. एफ. चौधरी यांनी DoT सेवा निवृत्तांच्या बाबत थोडक्यात माहिती देऊन बीएसएनएल व्हीआरएसबाबत सविस्तर माहिती दिली. १) सानुग्रह अनुदान (Ex-gratia) मार्च व जून महिन्यात मिळणार. २) पेन्शनच्या फॉर्मस 'संपन्न' या सॉफ्टवेअर मध्ये प्रविष्ट झाल्यानंतर युजर आय डी व पासवर्ड सांभाळून ठेवावा. ३) रेग्युलर पेन्शन पेमेन्ट ऑर्डर (PPO) ला विलंब होणार आहे. ४) डीओटी तर्फे फेब्रुवारी ते मे - २०२० पर्यंत प्रॉव्हिजनल पेन्शन देण्याची मंजूरी दिली आहे. ५) पीपीओची प्रत सीसीए, मुंबई कार्यालयातर्फे आपल्या घराच्या पत्त्यावर मिळणार आहे. ती सांभाळून ठेवावी. ६) कॉम्युटेशन ऑफ पेन्शन ऐच्छिक असून त्यासाठी ६० वर्ष पुर्ण झाल्यावर फेब्रुवारी २०१५ मध्ये अर्ज करावा लागेल. ७) बीएसएनएलची आर्थिक परिस्थिती सुधारल्यावर पे रिव्हिजन व पेन्शन रिव्हिजन होणार असे सरकारतर्फे राज्यसभेत सांगितले आहे. यानंतर नवीन कार्यकारिणीची निवड करण्यात आली. श्री. सी.पी. देशपांडे अध्यक्ष, श्री. एस. एस. कुलकर्णी उपाध्यक्ष, श्री. एन.पी. पाटील सचिव, श्री. एस. एम. कदम खजिनदार.

श्री. पोळ यांनी सर्व उपस्थितांचे आभार मानून सभेची सांगता झाली.

- **नाशिक** – नाशिक बीएसएनएल मधून एकूण ६७५ कर्मचारी स्वेच्छा सेवानिवृत्ती झालेत. पुणे मुख्यालयाकडून व्हीआरएस संबंधात प्राप्त झालेल्या परिपत्रकाच्या प्रती काढून सर्व सेवानिवृत्तांना देण्यात आल्या. तसेच ह्या सेवानिवृत्तांना दि. २७ जानेवारी २०२० व ३ फेब्रुवारी २०२० रोजी आयोजित केलेल्या स्नेहसंमेलनासाठी आमंत्रण देण्यात आले. दि. ३ फेब्रुवारी रोजी, बीएसएनएल मुख्यालयातील रिक्लेशन हॉल मध्ये स्नेहसंमेलन आयोजित केले होते. श्री. एस. जी. रोहिदास संघटन सचिव यांनी आपल्या असोसिएशनच्या कामकाजाबाबत माहिती दिली. प्रमुख वक्ते श्री. रघुनाथ राठोड, निवृत्त जिल्हाधिकारी यांनी सेवानिवृत्ती नंतरच्या सुखी आयुष्यासाठी मार्गदर्शन केले. श्री. अरविंद जाधव यांनी नाशिक शाखेतर्फे पेन्शनरांचे प्रश्न, समस्या कशा पद्धतीने सोडविले, याबद्दल सविस्तर विवेचन केले व असोसिएशनचे सभासदत्व स्विकारण्यासाठी आवाहन केले. श्री. माचवे यांनी योग्य गुंतवणुकीबाबत मार्गदर्शन केले. श्री. सी. डी. मुळे यांनी सुत्र संचलन केले व श्री. व्ही. डी. देशपांडे यांनी आभार व्यक्त केले व स्नेहसंमेलनाची सांगता झाली. स्नेहसंमेलनानंतर १५ सेवानिवृत्तांनी लगेचच आपल्या असोसिएशनचे सभासदत्व स्विकारले व अनेकांनी त्याबाबत होकार दर्शविला.
- **पुणे** – पुणे शाखेतर्फे बीएसएनएल स्वेच्छा सेवा निवृत्तांना मार्गदर्शन करण्यासाठी १७ फेब्रुवारी २०२० रोजी उद्यान मंगल कार्यालयात स्नेह संमेलन आयोजित केले होते. श्री. डी. एल. सदावर्ते यांनी कार्यक्रमाची प्रस्तावना केली. श्री. एच.एफ. चौधरी यांनी व्हीआरएस अंतर्गत मिळणारे सानुग्रह अनुदान व इतर पेन्शनरी बेनिफीट यांच्या बाबतीमध्ये सविस्तर माहिती दिली. तसेच सेवा निवृत्त होताना घ्यावयाची काळजी याबद्दल मार्गदर्शन केले. श्री. एस.के. देशपांडे यांनी येणाऱ्या पैशांची योग्य गुंतवणूक कशी करावी याबाबत मार्गदर्शन केले. श्री. एस. व्ही. खेडकर यांनी संस्थेबद्दल माहिती देऊन सभासद होण्याचे आवाहन केले. श्री. के. एम. पटवर्धन यांनी आभार व्यक्त केले. चहापानानंतर कार्यक्रमाची सांगता झाली.
- **पुणे** – पुणे शाखेतर्फे बीएसएनएल स्वेच्छा सेवा निवृत्तांना व्हीआरएस अंतर्गत मिळणाऱ्या पैशाची योग्य गुंतवणूक कशी करावी याबद्दल मार्गदर्शन करण्यासाठी २९ फेब्रुवारी २०२० रोजी उद्यान मंगल कार्यालयात स्नेह संमेलन आयोजित केले होते. श्री. डी. एल. सदावर्ते यांनी कार्यक्रमाची प्रस्तावना केली. श्री. एच.एफ. चौधरी यांनी व्हीआरएस अंतर्गत सानुग्रह अनुदान व इतर रिटायरमेंट बेनिफीट कसे व कधी मिळतील तसेच सेवानिवृत्तांसाठी महत्वाच्या सूचना या बद्दल मार्गदर्शन केले. त्यानंतर गुंतवणूक सल्लागारातर्फे सेवानिवृत्तांना मिळणाऱ्या पैशाची योग्य गुंतवणूक कशी करावी याबाबत मार्गदर्शन केले. श्री. पी. एस. पाटील यांनी आभार व्यक्त केले. चहापानानंतर कार्यक्रमाची सांगता झाली.
- **सिलोड (औरंगाबाद)** – दिनांक १२ मार्च २०२० रोजी श्री. राम निंबाळकर, संघटन सचिव हेडक्वार्टर पुणे, श्री. जी. के. आरके, सचिव व श्री. कांबळे ट्रेझरर यांनी सिलोड तालुक्याच्या बीएसएनएलमधून स्वेच्छा निवृत्ती घेणाऱ्या सभासदांची सभा आयोजित केली होती. त्यांना आपल्या असोसिएशनच्या कार्याबद्दलची माहिती, तसेच हेडक्वार्टरतर्फे पाठविलेल्या परिपत्रकाची माहिती दिली. १० सेवानिवृत्तांनी आपल्या असोसिएशनतर्फे सभासदत्व स्विकारले. याबद्दल औरंगाबाद शाखेचे अभिनंदन.
- **बीएसएनएल स्वेच्छा सेवानिवृत्तांसाठी विशेष प्रयत्न**
अकोला, मालेगाव, चाळीसगाव, नांदेड या शाखेच्या सचिवांनी सुद्धा बीएसएनएल स्वेच्छा सेवा निवृत्तांसाठी मार्गदर्शन करून आपले सभासद करून घेण्यासाठी विशेष प्रयत्न केल्याचे कळविले आहे.
- **एमटीएनएल**
एमटीएनएल पेन्शनर्स वेलफेअर असोसिएशन तर्फे व्हीआरएस घेणाऱ्या कर्मचाऱ्यांची सभा दि. १५.२.२०२० रोजी ११ वा. बोरीवली मुंबई येथे आयोजित करण्यात आली होती. या सभेमध्ये सर्वश्री एस. एम. सावंत, पी. के. कुलकर्णी, जे. एस. यादव, जी. बी. यादव, एकनाथ

ऑल इंडिया सेन्ट्रल गव्हर्नमेंट पेन्शनर्स असोसिएशन हेडक्वार्टर पुणे,

निवेदन

पुणे हे रेड झोन मध्ये आहे. लॉकडाऊनमुळे असोसिएशनचे कार्यालय बंद आहे. मा. सभासद / पेन्शनरांच्या गैरसोयीबद्दल दिलगीरी व्यक्त करतो.

पुढील सुचना येईपर्यंत मनीऑर्डर, चेक किंवा रजिस्टर पत्र पाठवू नये. रक्कम बँक खात्यातच जमा करावी.

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एच. एफ. चौधरी
जनरल सेक्रेटरी

डब्ल्यू. एस. भोमे
प्रेसिडेंट

राजपूरे, आर. आर. यादव, किशोर जव्हारकर, प्रभू, आर. जी. चौबे यांनी मार्गदर्शन केले. कर्मचाऱ्यांकडून होणारी लाखो रूपयांची रिकव्हरी कशी बेकायदेशीर आहे तसेच या विरोधात संघटना काय करणार आहे याची माहिती देण्यात आली. श्री. एस. एम. सावंत यांनी सर्वांचे आभार मानले व राष्ट्रगीतानंतर सभा संपन्न झाली.

युनायटेड कोरम मुंबईचे पदाधिकारी सर्वश्री जे. एस. यादव, श्री. सावंत यांच्या नेतृत्वाखाली श्री. सुनिल कुमार एम.टी.एन.एल. सी.एमडी यांच्याशी खालील बाबींवर चर्चा झाली.

- १) स्वेच्छानिवृत्त कर्मचाऱ्यांना सानुग्रह अनुदानाचा पहिला हप्ता मार्च अखेर देण्यात येईल.
- २) स्वेच्छानिवृत्त कर्मचाऱ्यांचा प्रॉव्हिडंट फंड व रजेचा पगार मार्च २०२० महिन्यातच देण्यात येतील.
- ३) १.१.२०१८ अगोदर निवृत्त झालेल्या कर्मचाऱ्यांना ५% महागाई भत्ता देण्यासाठी आवश्यक माहिती डीओटीला त्वरीत पाठविण्याचे मान्य केले.
- ४) OPD बिले तसेच सीजीएचएच वर्गणीची ५०% रक्कम परत करण्याची मागणी तत्त्वतः मान्य केली.
- ५) निवृत्त झालेल्या अधिकाऱ्यांना सक्तीच्या ट्रेनिंग मध्ये सूट देण्याचे मान्य केले.
- ६) १.१.२०१८ ते ३१.७.२०१८ या कालावधीत निवृत्त झालेल्या कर्मचाऱ्यांना ५% महागाई भत्ता देण्यासाठी आदेश काढला असून याबाबत ED आणि महाप्रबंधक वित्त लवकरच निर्णय घेतील.
- ७) बोरीवली येथे सीजीएचएसचा दवाखाना काढण्यासाठी ED ना सांगण्यात आले आहे.



कोरोनाच्या काळात पोस्ट ऑफिसतर्फे विशेष प्रयत्न : कोरोना प्रादुर्भावामुळे आपल्या राज्यात लॉकडाऊन ला २२ मार्च २०२० पासून सुरुवात झाली. या जोखीमपूर्ण काळात वयोवृद्ध व गरजू पेन्शनर्सपर्यंत पेन्शन कशी पोहोचणार? याबद्दल पेन्शनर्सना काळजी वाटत होती. आपल्या असोसिएशनतर्फे सर्कल/डिव्हिजन/हेडपोस्ट ऑफिस स्थरावर प्रयत्न करण्यात आले.

अकोला हेड पोस्ट ऑफिस, पुणे सीटी हेड पोस्ट ऑफिसच्या दळवी मॅडम, सिनीअर पोस्ट मास्तर यांनी सुरु केलेल्या पोस्ट ऑफिस मार्फत घरपोच पेन्शन योजनेला सुरुवात करण्यात आली. या योजनेला चाळीसगाव व सांगली विभागात सुद्धा प्रतिसाद मिळाला.

श्री. एरंडे, सुपरिटेण्डंट ऑफ पोस्ट ऑफिस, पुणे ग्रामीण यांनी मंचर, नारायणगाव, ओतूर, जुन्नर या भागातील पेन्शनरांना पेन्शन वाटप करण्यासाठी विशेष सोय केली होती. त्यामुळे पेन्शनरांना त्यांच्या गावातील पोस्टात जाऊन पेन्शन घेता आली. यासाठी आपले जनरल सेक्रेटरी तसेच श्री. खेडकर व श्री. ढमाले यांनी प्रयत्न केले.

याबद्दल अकोला, पुणे, चाळीसगाव, सांगली येथील पोस्ट मास्तर व पोस्टमन व विशेषतः श्री. एरंडे एस.पी. साहेब यांचे धन्यवाद! तसेच आपल्या असोसिएशनच्या पदाधिकाऱ्यांचे अभिनंदन!

इतर ठिकाणी सुद्धा हेड ऑफिस / डिव्हिजन हेड यांच्याशी संपर्क साधून ८० वर्षावरील वयोवृद्ध गरजू पेन्शनर्सना घरपोच पेन्शन योजना लागू करण्यासाठी प्रयत्न करावे.



एकंदरीत कोरोना प्रादुर्भावामुळे निर्माण झालेल्या जोखीमपूर्ण काळात अहर्निश सेवामे! ब्रीद असलेल्या डाक खात्याच्या पोस्टमन, इतर कर्मचारी व अधिकारी वर्गाने देशातील जनतेची सेवा सुरुच ठेवली आहे हे अभिमानास्पद आहे.

डाक विभाग कधीही राष्ट्रीय कर्तव्यात मागे राहात नाही हे पुन्हा एकदा दाखवून दिले आहे.

सर्व डाक कर्मचाऱ्यांचे अभिनंदन व आभार!

ऑल इंडिया सेन्ट्रल गव्हर्नमेन्ट पेन्शनर्स असोसिएशन हेडक्वार्टर, पुणे

केन्द्र सरकारच्या सामाजिक न्याय व सबलीकरण खात्यातर्फे प्रसारित
ज्येष्ठ नागरिकांकरिता कोवीड २०१९ च्या काळात सल्ला

हे करावे (Dos)

- १) ह्या काळात घरातच थांबावे.
- २) जर कोणाला भेटणे आवश्यकच असेल तर कमीत कमी १ मिटरचे अंतर ठेवावे.
- ३) घरात एकटेच राहत असाल तर घरातील आवश्यक वस्तू आणण्यासाठी निरोगी शेजाऱ्याची मदत घेऊ शकता.
- ४) कोणत्याही परिस्थितीत समारंभास जाण्याचे टाळावे.
- ५) घरातच राहून मित्र, नातेवाईकांशी संवाद सुरू ठेवावा.
- ६) घरातच हलका व्यायाम व योगा करावा.
- ७) साबण लावून स्वच्छ पाण्याने २० सेकंद हात स्वच्छ धुण्याची सवयच लावून घ्यावी. विशेषतः जेवणापूर्वी व वॉशरूमचा वापर केल्यावर.
- ८) नेहमी स्पर्श होत असलेल्या वस्तू स्वच्छ कराव्या. उदा. चप्पा, मोबाईल, लॅपटॉप की बोर्ड, टी पॉय, टीव्ही.रिमोट इत्यादी.
- ९) शिंकताना किंवा खोकताना हातरूमाल किंवा टिशू पेपरचा वापर करावा. टिशू पेपर त्वरीत कचरा पेटीत टाकावा. हातरूमाल साबणाने धुवून स्वच्छ करावा. हात साबणाने व स्वच्छ पाण्याने २० सेकंद धुवून स्वच्छ करावे.
- १०) घरातच शिजवलेले पौष्टिक व ताजे जेवण घ्यावे. भरपूर पाणी प्यावे. ताज्या फळाच्या सेवनाने प्रतिकार शक्तीत वाढ होते.
- ११) डॉक्टरांनी दिलेली औषधे नियमितपणे घ्यावी.
- १२) आरोग्याकडे बारकाईने लक्ष द्यावे. ताप, खोकला व श्वसनास त्रास जाणवत असल्यास त्वरीत जवळपासच्या हेल्थ केअर सेंटरशी संपर्क साधावा व वैद्यकीय सल्ला घ्यावा.
- १३) गरज भासल्यास आपल्या कुटुंबियांची, नातेवाईकांची व मित्रांची संपर्क साधून मदत घ्यावी.

हे करू नये (Don'ts)

- १) कोरोना विषाणूचा संसर्ग (ताप, खोकला व श्वसनाचा त्रास) असलेल्या व्यक्तीच्या संपर्कात येणे.
- २) मित्रांशी / नातेवाईकांशी शेकहंड करणे किंवा अलिंगन देणे.
- ३) बाग, बाजार, मॉल, सिनेमागृह व धर्मस्थळ इत्यादी गर्दीच्या ठिकाणी जाणे.
- ४) शिंकताना किंवा खोकताना तोंडासमोर मोकळा हात धरणे.
- ५) स्वच्छ हात धुतल्याशिवाय डोळे, चेहरा व नाकाला स्पर्श करणे.
- ६) स्वतःचे इच्छेनुसार औषधोपचार करणे.
- ७) नातेवाईकांना / मित्रांना भेटण्यासाठी घरी बोलावणे.
- ८) साध्या रूटीन चेकअप किंवा फॉलोअपसाठी डॉक्टरांशी टेलिफोनवरून सल्ला न विचारता दवाखान्यात जाणे. ○ ○ ○

APPEAL

In response to the Prime Minister's call for donations to 'PM Cares Fund' to fight against Corona virus pandemic. We are collecting the funds from the branches/members, Pensioners are requested to donate One day's pension for this noble cause. Receipts for the same will be issued for claiming income tax rebate.

- Donations may be deposited in bank account :

AICGPA Hq. Pune

Bank of Baroda, Sadashiv Peth, IFSC Code: BARBOSADASH Account No. 045 001 000 14692

The details may be intimated through Whatsapp / SMS to Shri Patwardhan, Treasurer Mobile No. 9420424744.

H. F. Chaudhari
General Secretary

W. S. Bhome
President



Shri H. F. Chaudhari, G. S. addressing AGM held at Shahupuri Satara on 15.02.2020



Shri Ram Nimbalkar Org. Secretary addressing the BSNL VRS-2019 retirees at Sillod(Aurangabad) on 15.02.2020



Shri H. F. Chaudhari, G. S. addressing BSNL VRS-2019 retirees at Pune on 17.02.2020



View of Audience at BSNL VRS-2019 Get to gather at Pune on 17.02.2020



View of Audience at Investment at Pune on 29.02.2020



View of the Audience at Investment ideas arranged for BSNL VRS-2019 retirees at Pune on 29.02.2020



Shri H. F. Chaudhari, G. S welcoming Shri Raghunandan Swmi Supdt. Of Post Office at AGM Vijaypur on 02.03.2020



Dr. Jitendra Singh, Hon'ble Minister Of State, Deptt. Of Personnel & Public Grievances conducting the Webinar on Awareness and Related issues on Covid-19 on 09.04.2020

Form IV**Statement about ownership and other particulars about news paper
(Pensioners Progress Bulletin)
to be Published in the First Issue after the last day of february**

- | | | |
|---|---|---|
| 1. Place of Publication | : | Phadake Sankul, 1785, Sadashiva Peth , Pune 411020 |
| 2. Periodicity of the Publication | : | Quarterly |
| 3. Printer's Name | : | Hanumant Fakiraji Chaudhari |
| Nationality | : | Indian |
| Address | : | Phadake Sankul, 1785, Sadashiva Peth , Pune 411020 |
| 4. Publisher's Name | : | Hanumant Fakiraji Chaudhari |
| Nationality | : | Indian |
| Address | : | Phadake Sankul, 1785, Sadashiva Peth , Pune 411020 |
| 5. Editor's Name | : | Hanumant Fakiraji Chaudhari |
| Nationality | : | Indian |
| Address | : | Phadake Sankul, 1785, Sadashiva Peth , Pune 411020 |
| 6. Name and addresses of individuals who own the newspaper and partners or shareholders, holding more than one percent of the total capital | : | All India Central Government Pensioners Association, H. Q. Pune
Phadake Sankul, 1785, Sadashiva Peth , Pune 411020 |

I, Hanumant Fakiraji Chaudhari, hereby declare that the particulars given above are true to the best of my knowledge, and belief

Dated : 01. 04. 2020



Signature of publisher

Book - Post
(Printed Matter)

PENSIONERS PROGRESS BULLETIN
PERIODICAL PRINTED PACKET April - June 2020

Printed and Published by Hanumant Fakiraji Chaudhari on behalf of
ALL INDIA CENTRAL GOVERNMENT PENSIONERS' ASSOCIATION, HQ PUNE

Printed at: Sanwad Tradeprints Pvt. Ltd. b/7, Gowaikar Bldg., 595 Shaniwar Peth, Pune 411 030,
and Published at : Phadake Sankul, 1785, Sadashiv Peth, Pune - 411 030. Editor : Hanumant Fakiraji Chaudhari