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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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DEPARTMENT OF PENSION AND PENSIONERS' WELFARE

Government of India

LIFE CERTIFICATE



I am unable to present myself physically at the Bank branch to submit Life Certificate manually. Who are 'Designated Officers' eligible to sign the Life certificate form?

Reply



A pensioner is not required to visit the bank branches. If he/she submits the life certificate from signed by any of the following designated officers:

- A person exercising the powers of a Magistrate under the Criminal Procedure code;
- A Registrar or Sub-Registrar appointed under Indian Registration Act;
- A Gazetted officer;
- A police officer not below the rank of Sub-Inspector in-charge of a Police-Station;
- A Class-I officer of the Reserve Bank of India, or an officer (including Grade II officer) of the State Bank of India or its subsidiary;
- A pensioned officer who, before retirement, exercised the powers of a magistrate;
- A justice of Peace;
- A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar;
- A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or Executive Committee of a Village;
- A Member of Parliament or Member of State legislature or Member of legislatures of Union Territory Governments/Administration;
- Treasury Officer

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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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Dear Brothers & Sisters,

Due to the outbreak of COVID-19 in Maharashtra, We have decided to hold Annual General Meeting of AICGPA, HQ. Pune for the year 2019-20 and 2020-21 combine during next Financial year.

In view of the unprecedented situation, which has arisen due to the outbreak of COVID-19, DOP&PW issued the order that the Pay & Accounts Office shall release the provisional pension and provisional gratuity in the same manner as pay and allowances of the establishment are paid.

Secondly, on death of a Government servant during service, Head of Office shall sanction and draw provisional family pension and death gratuity in favour of claimants.

The date for submission of Life Certificate is extended up to 31.12.2020. In order to promote ease of Senior pensioners, Bank has to encourage doorstep visits, if the pensioners are interested to submit the Life Certificate through a doorstep visit by the Bank. Bank will charge Rs. 60 for the purpose.

POSTAL: CPMG Maharashtra had arranged the Pension Adalat on 11th September, 2020. The date of submission of Applications from pensioners was extended to 10th August, 2020 as demanded by us. We brought into notice the common issues faced by the postal pensioners as received from the Branch secretaries such as abnormal delay in revision of pension in respect of Postmen/Mail guards. As informed by DAP Nagpur, In respect of Postmen/Mail guards, out of 2900 cases received 2250 cases have been revised up to 21st September and 50-60 cases are settled daily.

CGHS: In view of the COVID-19 pandemic, CGHS has issued guidelines for treatment at private empanelled healthcare organizations, permitted to purchase medicines based on the prescription held till 31.12.2020. Now the CGHS subscriptions can be paid online using Bharat Kosh portal.

BSNL: The revision of pension is due in respect of DOT employees absorbed in BSNL and retired between 01.10.2000 and 31.07.2001, as per Delhi High Court order dated 24.01.2020. It is informed by the sources in DOT that the proposal in line has been sent to MOF, Department of Expenditure for approval.

We received lot of complaints from BSNL VRS-2019 retirees about the difference between the Last Pay drawn shown in the Last Pay Certificate issued by BSNL and the Last Pay drawn, considered while issuing the EPPOs by CCA, Maharashtra & Goa in respect of Sr. TOAs. We have studied the case in detail and taken up the issue detailing the cause of the difference with the Secretary-DOT to consider the matter in favour of the retirees. I am happy to inform the members, due to our persuasion with higher level, DOT issued the order dated 17.09.2020 settling this issue which will benefit to hundreds of the retirees.

Regarding pending Medical Bills/Medical Allowance due to retired BSNL employees for the year 2018-19 and 2019-20 on 18th July, 2020 to provide the required funds on priority to clear Medical bills / Medical allowance. The Funds are expected before Deepawali.

Friends, Covid-19 reached at its peak, Let us follow the Advisory for Senior Citizens by Govt. of India strictly.

Wish you and your family, A Healthy and Fitness during this situation and pleasant Vijaya Dashami and Deepawali.

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Government Orders

F. No.38/37/16-P & PW (A) Dated : 22 June 2020 Government of India Ministry of Personnel Public Grievances and Pensions Department of Pension and Pensioners Welfare, Lok Nayak Bhawan, Khan Market, New Delhi - 110003.

Subject : Regulation of pension and other retirement benefits of Government servants who were on Extraordinary leave / unauthorized absence / suspension as on 1.1.2016 and retired / died thereafter without joining duty.

The undersigned is directed to say that in accordance with Rule 33 of the CCS (Pension) Rules, for calculation of pension, the expression 'emoluments' means basic pay as defined in Rule 9 (21) (a) (i) of the Fundamental Rules which a Government servant was receiving immediately before his retirement or on the date of his death. In accordance with Note 3 under this rule, if a Government servant immediately before his retirement or death while in service had been absent from duty on extraordinary leave or had been under suspension, the period whereof does not count as service, the emoluments which he drew immediately before proceeding on such leave or being placed under suspension shall be the emoluments for the purpose of this rule.

2) Doubts have been raised in regard to the manner in which the pension and other retirement benefits of Government servants, who were on extraordinary leave / unauthorized absence / suspension as on 1.1.2016 and retired / died thereafter without joining duty, would be regulated. The matter has been examined in consultation with the Ministry of Finance (Department of Expenditure) and the following clarifications are issued :

Category of Government servant	Manner in which pension and other pensionary benefits are to be regulated
<p>Government servant, who was on extraordinary leave / unauthorized absence the period whereof does not count as qualifying service - as on 1.1.2016 and retired / died thereafter without joining duty.</p> <p>Government servant, who was on extraordinary leave - the period whereof counts as qualifying service - as on 1.1.2016 and retired / died thereafter without joining duty.</p>	<p>In accordance with Rule 33 of CCS (Pension) Rules 1972, the basic pay which he drew immediately before proceedings on such leave shall be the emoluments for the purpose of pension. The pension / family pension thus calculated will be revised in the accordance with the instructions contained in the Department's O. M. No. 38/37/16-P & PW (A) dated 12.06.2017 read with O. M. No. 38/37/16-P & PW (A) (ii) dated 04.08.2016 and will be paid to the pensioner / family pensioner from the date it becomes due.</p> <p>For the purpose of gratuity, the emoluments shall also include Dearness Allowance (as per 6th CPC) admissible on the date of retirement / death of the Government servant.</p> <p>The Pension / family pension / commutation of pension and gratuity will be regulated in accordance with the rules / instructions applicable before 1.1.2016.</p> <p>The pay of such a Government servant will be notionally revised w.e.f. 1.1.2016 and this notionally revised basic pay will be reckoned as emoluments for the purpose of pension.</p> <p>For the purpose of gratuity, the emoluments shall also include Dearness Allowance (as per 7th CPC) admissible on the date of retirement / death of the Government Servant.</p>

Category of Government servant	Manner in which pension and other pensionary benefits are to be regulated
Government servant, who was under suspension as on 1.1.2016 and retired thereafter without joining duty.	<p>His pension / family pension, commutation of pension and gratuity will be regulated in accordance with the instructions contained in this Department's O. M. No. 38/37/16- P & PW (A) (i) dated 12.05.2017 read with O. M. NO. 38/37/16- P & PW (A) dated 04.08.2016 and will be paid to the pensioner . family pensioner from the date it becomes due.</p> <p>Such a Government servant, on retirement, is entitled to only provisional pension. The emoluments which he drew immediately before suspension shall be the emoluments for the purpose of provisional pension. This provisional pension will be revised in accordance with Department's O. M. No. 38/39/16-O & PW (A) dated 12.02.2018. The provisional pension will be reviewed / regularized on conclusion of the departmental / judicial proceedings and issue of final orders thereon.</p>

- 3) These orders issue with the concurrence of Ministry of Finance (Department of Expenditure) vide their U. O. No. 1 (23)/ EV / 2019 dated 5.2.2020
- 4) In their application to the employees of Indian Audit and Accounts Department, the orders are issued under Article 148 (5), of the Constitution with the concurrence of the Comptroller and Auditor General of India.

(R. C. Sethi)

Under Secretry to the Government of India



No.12/9/2020-P&PW(C)-6450, Dated: 17th July, 2020 From : Government of India Ministry of Personnel, Public Grievances & Pension Department of Pension & Pensioners' Welfare. 8th Floor, Janpath Bhavan, Janpath, New Delhi,

Subject: - Provisional release of retirement benefits as per Rule 64 of CCS (Pension) Rules, 1972 during Covid Pandemic time.

The undersigned is directed to say that in view of the unprecedented situation which has arisen due to the outbreak of COVID-19, there may be cases where the processing of pension case of a retiring Government servant gets delayed due to various factors. A Government servant may find difficulty in submission of his pension Forms (Form 5, Form 3, etc.) to the Head of Office (HOO) or the Head of Office (HOO) may not be able to forward the claim form in hard copy along with service book to the concerned Pay & Accounts office in time, particularly when both the offices are located in different cities. There may also be cases where the Pay & Accounts Office is not able to process the case for authorization of pension before the retirement of the Government servant.

2. Rule 64 of the CCS (Pension) Rules, 1972 provides for sanction of provisional pension and provisional gratuity in cases where a Government servant is likely to retire before finalization of his pension and gratuity. In order to ensure timely payment of pension and retirement gratuity on retirement of a Government servant, wherever a Government servant is likely to retire before finalization of his pensionary benefits, the Head of Office may rely upon the information as available in the official records and take action to sanction provisional pension and provisional gratuity, with the approval of the Head of Department. The provisional pension and provisional gratuity may be sanctioned in those cases also, where retiring Government servant is unable to submit the pension claim Forms for any reason. In cases where it is not possible to verify the entire length of qualifying service immediately, provisional gratuity may be sanctioned

in respect of the verified continuous spell of service immediately preceding the date of retirement. A copy of the draft letter for sanction of provisional pension and provisional gratuity is enclosed.

3. The Pay & Accounts Office shall consider the case on the basis of details of last emoluments and length of qualifying service indicated by the Head of Office and release the provisional pension and provisional gratuity in the same manner as pay and allowances of the establishment are paid. The Pay & Accounts Office shall not insist for complete documents of the case, including service book, at the stage of release of provisional pension and provisional gratuity.
4. These instructions shall also be applicable in cases where the Government servant retires otherwise than on superannuation, i.e. voluntary retirement, retirement under FR 56, etc.
5. In cases where the amount of provisional pension is later found to be in excess of the final pension, the excess amount of pension may be adjusted in the manner indicated in Rule 64 of CCS (Pension) Rules, 1972.
6. The payment of provisional pension sanctioned in accordance with para 2 above, may initially continue for a period not exceeding six months from the date of retirement. The period of provisional pension may be further extended, in exceptional cases, with the concurrence of PAO and after approval by the Head of Department. However, the total period of provisional pension shall, in no case, be more than one year from the date of retirement.
7. The date from which the final pension shall be commenced by the Pension Disbursing Authority(PDA), may be indicated by the Pay & Accounts Office in the PPO. The date for commencement of final pension by the PDA shall be at least two months after the date of issue of the PPO, taking into consideration the time likely to be taken by CPAO and CPPC to process the pension case. Pay & Accounts Office shall record a note in the PPO, as mentioned below, while authorizing the final pension.

“Provisional pension has been/shall be paid by the office for the period from _____ to _____ @ Rs. ————— plus DA. The payment of final pension shall commence from the bank w.e.f. _____.”

The payment of provisional pension shall, accordingly, continue from the office till the date mentioned in the PPO for commencement of final pension by the PDA so that there is no gap between the date upto which the provisional pension is to be paid and the date of commencement of final pension by the PDA.

8. The instructions in this OM, in so far as they are at variance with the provisions of rule 64, shall be applicable till the work in offices is affected due to the outbreak of COVID-19. These instructions would be reviewed by this Department after normalcy is restored. The provisions of Rule 64 of the CCS (Pension) Rules, 1972 shall stand relaxed to the extent indicated above.
9. The Administrative Divisions of all Ministries/Department and attached/subordinate offices are requested to bring these instructions to the notice of all concerned for compliance.

This issues with the approval of the competent authority.

(Rajesh Kumar)

Under Secretary to the Government of India



No. 100 - 1/ 2020- Pension, Dated : 27'th July, 2020 From : Government of India, Ministry of Communications Department of Posts (Pension Section) Dak Bhawan, Sansad Marg. New Delhi-110001.

Sir,

There are number of instances brought to the notice of this Office wherein pensioners retiring from this Directorate have to suffer financial loss as well as harassment due to delay in finalization of their pensionary benefits on account of observations raised by DAP relating to pay fixation on account of MACP/stepping up of pay etc. which date back to many years. In some cases it relates to even 10 years prior to the date of retirement.

2. With a view to end this situation. clarification was sought from the Deptt. of Pension and Pensioner's Welfare as' to whether, in light of Rule 5(b) (v) of CcS(Pension) Rules. 1972 there is any provision that

prevents Accounts Officer to raise observations related to the period prior to the 24 months from the date of retirement. DoP&PW has clarified that Rules are very clear and provisions available in Chapter 7 of the Civil Accounts Manual for the HOD and Pay and Accounts Officer. etc may be brought to the notice of the Accounts Officer in this regard. Relevant portion of Chapter 7 of the Manual is reproduced below:-

“7.3.2 Role of Pay and Accounts Officer: The Pay & Accounts Officer on receiving the pension papers, will verify the service records and apply prescribed checks with reference to the applicable Pension rules. and assess the amount of pensionary benefits. The PAO concerned, keeping in mind that the intention is not a total overhaul or audit of the entire Service Book or records, but only a scrutiny limited to the immediate purpose on hand, that is the preparation of the pension papers. Any deficiency or imperfection or omission which still remains in the service records will be ignored at this stage and the determination of the qualifying service will be processed with on the basis of entries in the service records, whatever the degree of perfection to bring them by that time. However, for any such check of the correctness of past emoluments, the check should be the minimum that is absolutely necessary, and it should in any case not go back to a period earlier than a maximum of 24 months preceding the date of retirement.....”

3. In view of the clarification received from the DoP&PW, it is requested that officers in DAP, Delhi may please be directed to adhere to the Rules in this regard and should in any case not go back to a period earlier than maximum of 24 months preceding the date of retirement for raising observations relating to pay fixation etc as per the guidelines.

Yours faithfully
(Tarun Mittal)
Asstt. Director General (Pension

□ □ □

No.1/7/2017 P&PW (F) Dated : 28 July, 2020 From : Government of India Ministry of Personnel Public Grievances and Pensions Department of Pension and Pensioners Welfare New Delhi-110003

Subject : Grant of disability pension, comprising service element and disability element to pre-2006 disability pensioners, who were boarded out from service, with less than 10 years of qualifying service, due to an injury/disability, attributable to Govt. service – regarding.

The undersigned is directed to say that, considering the hardship being faced by the disabled Government servants, covered under the provisions of CCS (EOP) Rules, the Government had decided to dispense with the minimum service required for earning service element of disability pension, with effect from 01.01.2006 and orders were issued vide OM No.33/5/2009-P&PW (F), dated 10th December 2010.

2. A doubt has been raised whether the provision of the aforesaid OM, dated 10.12.2010, would be applicable to the Government servants who were boarded out of service, prior to 01.01.2006, with a qualifying service of less than ten years.
3. The matter has been examined and it is clarified that Central Civil Government servants who were boarded out, prior to 01.01.2006, with a qualifying service of less than ten years and were in receipt of only the disability element of disability pension, would also be eligible for the service element of disability pension, w.e.f. 01.01.2006, in addition to the disability element.
4. For calculating the disability pension w.e.f. 01.01.2006, the disability pension comprising, both the service element and the disability element, will be notionally fixed from the date of boarding out and the same will be notionally revised in accordance with the orders for revision of disability pension, issued from time to time. **The actual payment of such revised disability pension would be payable only w.e.f. 01.01.2006.** No arrears on account of grant of service element, for the period prior to 01.01.2006, would be admissible. The amount of service gratuity, if any paid, to the Government servant at the time of boarding out would be adjusted from the arrears of pension accruing as a result of these orders.
5. This issues with the concurrence of the Ministry of Finance, Department of Expenditure, vide their I.D. Note No. 1(9)/EV/2019 dated 25/06/2020.

6. In their application to the persons belonging to Indian Audit and Accounts Department, these orders are issued under Article 148(5) of the Constitution and after consultation with the Comptroller and Auditor General of India
7. The Administrative Divisions of all Ministries/Department & attached/subordinate offices are requested to bring the contents of these instructions to the notice of all concerned for compliance.

Seema Gupta Director



**No. 1/11/2020-P&PW (E) Dated 29th July, 2020 , From : Government of India Ministry of Personnel,
P.G. & Pensions Department of Pension & Pensioners' Welfare New Delhi,**

Sub : Relaxation of Rule 80-A for payment of provisional Family Pension on death of a Government Servant during service.

The undersigned is directed to say that in accordance with Rule 80-A of the CCS (Pension) Rules 1972, on death of a Government servant during service, Head of Office shall sanction and draw provisional family pension and death gratuity in favour of claimant or claimants, after the family pension case, including Form 18 and other documents referred to in Rule 80, has been forwarded by the Head of Office to the Pay & Accounts Office. It has been brought to the notice of this Department that the process of forwarding the family pension case to Pay & Accounts Office along with requisite documents itself takes a long time. It is also understood that, in a large number of cases, provisional family pension and gratuity are not being sanctioned on death of a Government servant. The delay in finalization of family pension and gratuity results in hardship to the family of the deceased Government servant.

2. The matter has been examined in this Department. In accordance with Rule 54 (2) (ii) of the CCS (Pension) Rules, on death of Government servant during service, the family of a deceased Government Servant becomes entitled to family pension even in cases where a government servant dies before completion of one year of continuous service, provided the deceased government servant concerned, immediately prior to his/ her appointment to the service or post, was examined by appropriate medical authority and declared fit by that authority. Thus family pension is payable to the family of deceased Government servant irrespective of the length of service of the Government servant before his death. Therefore, verification of the entire service is not relevant for determining the amount of family pension. The amount of death gratuity, however, depends on the length of qualifying service of the deceased Government servant. Any Government dues in respect of the deceased Government servant are also required to be recovered from the amount of death gratuity.
3. Keeping in view the position mentioned in para 2 above and in order to avoid any hardship to the family of the deceased Government servant, it has been decided to relax the provisions of rule 80-A of the CCS (Pension) Rules, 1972 to the extent that if a claim for family pension in Form 14 along with death certificate and bank account details of the claimant has been received and the Head of Office is satisfied about the bonafide of that claim, he shall sanction provisional family pension immediately. The Head of Office shall not wait for forwarding of the family pension case (including Form-14, Form-18 and other relevant documents mentioned in Rule 80) to Pay & Accounts Office before sanctioning the provisional family pension.
4. The amount of provisional family pension shall not exceed the maximum family pension as admissible under Rule 54 of CCS Pension Rules, 1972.
5. In Central Armed Police Forces related cases, where death of an employee occurs, initially provisional family pension may be sanctioned without waiting for the final Operation Casualty Report.
6. The Pay & Accounts Office shall release the provisional family pension on the basis of sanction order issued by the Head of Office without insisting for any other documents including service book. The provisional family pension shall be paid in the same manner as Pay and Allowances of the establishment are paid.

7. A format for sanctioning the provisional family pension by the Head of Department is enclosed.
8. There will be no change in regard to the provisions for sanction of provisional gratuity under Rule 80-A. Action for sanction of death gratuity under rule 80-A may be taken by the Head of Office after forwarding Form-18 and other relevant documents to Pay & Accounts Office. In case the amount of provisional family pension is later found to be in excess of the final family pension, the same may be adjusted from the amount of death gratuity, failing which, it may be recovered in instalments from the family pension payable in future.
9. The payment of provisional family pension sanctioned as per Para 3 above may initially continue for a period of six months from the date, following the date of death of employee. The period of such provisional family pension sanctioned may be further extended, for not more than six months at a time, on the advice of Pay & Accounts Office and with the approval of Head of Department (HOD).
10. The provisional family pension may continue to be paid for two months succeeding the month in which the Pension Payment Order for final family pension is issued by the Pay & Accounts Office, keeping in view the time likely to be taken by Central Pension Accounting Office (CPAO) and Central Pension Processing Centre (CPPC) for processing the case. While authorizing final family pension after receipt of complete family pension case, the Pay & Account office shall indicate the date from which the family pension authorized in the Pension Payment Order is to be paid by the Pension Disbursing Authority. Accordingly, the Office of Pay & Account may record a note in the Pension Payment Order, as mentioned below, while authorizing the final family pension:
"Provisional family pension has been/shall be paid for the period from _____ to _____ @ Rs. — _____ plus Dearness Relief. The payment of final family pension may be commenced by the bank w.e.f. _____."
11. The Administrative Divisions of all Ministries/Department and attached/subordinate offices are requested to bring these instructions to the notice of all concerned for compliance.
The issues with the approval of Competent Authority

(Sanjoy Shankar)

Under Secretary to the Government of India

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**No.100-6/2017-Pen. Dated : 30 July, 2020 From : Government of India Ministry of Communications
Department of Posts (pension section)**

**Subject : Revision of pension w.e.f. 1.1.2006 of PRe-2006 pensioners who retired from the
5th CPC scale of Rs. 6500-10500 or equivalent pay scale in the earlier Pay
Commission periods.**

Madam / sir,

I am directed to refer to this Department's letter NO. 4-1 (2) / 2019 - Pension dated 31.01.20`19 forwarding therewith DoP&PW's Om NO. 38/33/2012- P & PW (A) dated 4.1.2019 on the above subject. Reference is also invited to letter of even number dated 9.7.2019 on the above cited subject.

- 2) In this regard, representations have been received from various quarers for nonimplementation of above-said order with the request to take immediate action for clearing pending cases of pre-2006 pensioners.
- 3) In view of above, it is requested to instruct the concerned officials to take immediate necessary action to settle the pending cases. Efforts may also be taken to ensure to identify those cases which fall under the purview of DoP&PW instructions.

This may be accorded Top Priority.

Yours faithfully

(Tarun Mittal) Asstt. Director General (Pension)

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**No. 49-1/TA-II/Mise-Corr-Part (1) / 2432-2464, Dated : 18 August 2020 GOVERNMENT OF INDIA
MINISTRY OF COMMUNICATIONS DEPARTMENT OF TELECOMMUNICATIONS NEW DELHI-110001
Addressed To, Chairman / Managing Directors of all Public Sector Banks (As per attached list)**

Subject : Life Certificate via Bank Branches

The Department of Telecommunications (DoT) is directly disbursing the monthly pension for over 95000 BSNL retirees (combined service optees), DoT pensioners and 40000 MTNL pensioners including over 88060 BSNL / MTNL Voluntary Retirement Scheme 2019 retirees. Pension for these pensioners is being directly credited into their bank accounts by Controller of Communication Accounts offices across the country. These pensioners are required to submit their Life Certificates (LC) to the CCA offices directly.

To facilitate the pensioners, the submission of Life certificate has been staggered for such pensioners receiving pension directly from DoT. As per this arrangement, Life Certificate has to be submitted by pensioners within one year of last submission or in November in each year. Further, pensioners are required to give their first Life certificate (after retirement) within one year of their retirement or in November. Many pensioners, whose Life Certificate were due to be submitted in the month of Feb 2020 and March 2020 could not submit the same by then or in November last year. Further, many of these pensioners could not give their Life certificate from March onwards also because of imposition of lockdowns/containment zones etc. starting 25th March, 2020 in light of spread of Covid 19. Under such circumstances and to facilitate the pensioners, the deadline to submit LC for above pensioners and those who were required to submit till August 2020, has been extended till 30/9/2020 failing which pension is liable to be stopped. Considering the fact that bank branches are spread throughout the country and are easily accessible to people, it is requested that all support be provided to Department of Telecommunications pensioners in generation of their LC/Digital Life Certificates (DLC) using the Jeevan Pramaan facility at the branches. A copy of the DLC generation procedure using Jeevan Pramaan in respect of Department of Telecommunications pensioners is enclosed (Enclosure) (wherein special attention needs to be given to Table of Step 2) which may be made available at bank branches. Additionally, if branches are not equipped with the Jeevan Pramaan facility, physical Life Certificates signed by an authorized bank official may please be handed over to the pensioner based on KYC documents available at branches and document (PPO) submitted by pensioner. Cooperation and prompt action on part of Bank, specially during the Covid-19 pandemic, will go a long way to facilitate these pensioners in their post retirement life by easing the process of submission of Life certificate.

(Vandana Gupta) DDG (Accounts)



No.18/1/2020-P&PW(C)-6681, Dated: 11th September, 2020, Government of India, Ministry of Personnel, Public Grievances & Pension, Department of Pension & Pensioners' Welfare , New Delhi,

Subject : - Extension of period for submission of Life Certificate from October 2020 till December 2020.

Every Central Government pensioner has to submit life certificate in the month of November for further continuation of his/her pension. It has been observed that a large number of Central Government pensioners physically visit bank branches for this purpose.

2. Earlier, as a measure to enable additional dedicated time to very senior pensioners, this department, vide its OM No. 1/20/2018-P&PW(E), dated 18.07.2019, allowed the pensioners in the age group of 80 years and above, to submit Life Certificate from 1st October onward instead of 1st November, every year.
3. In view of the ongoing Covid-19 pandemic and keeping in view of the vulnerability of elderly population to Corona Virus, it has now been decided to extend the existing timeline for submission of Life Certificate. This year, all Central Government pensioners may submit Life Certificate from 1st November, 2020 onward, till 31st December 2020. However, the pensioners in the age group of 80 years and above, can submit Life Certificate from 1st October, 2020 onwards, to 31st December, 2020. During this extended period, the pension will be continued to be paid by the Pension Disbursing Authorities (PDAs) uninterrupted.

4. Further, in the line of RBI notification no. RBI/2019-20/138, dated January 9, 2020, which permits Video based Customer Identification Process (V-CIP) as a consent based alternate method of establishing the customer's identity, PDAs may also explore the said methodology for obtaining a Life Certificate from the pensioner, to the extent permitted by RBI guidelines, in order to avoid rush at the branches.
5. The above measures are expected to avoid rush at branches and maintain social distancing, while obtaining Life Certificates from the elderly this year. PDAs shall also ensure proper arrangements and social distancing measures at the branches and prevent overcrowding.
6. All Pension Disbursing Authorities are requested to take note of this OM for compliance and give wide publicity to the same amongst the pensioners.

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 : 10 June 2020 Government of India Ministry of Health & Family Welfare Directorate General of CGHS, Nirman Bhawan, New Delhi.

Sub : Clarification regarding rt PCR Test for COVID 19.

In view of the current Corona Virus Disease (COVID-19) Pandemic, 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 CGHS beneficiaries are advised to download 'Aarogya Setu' Ap on their mobile Phones and self-assess themselves by uploading their health status on the mobile application. If the CGHS beneficiary is unwell or shows any symptoms of COVID-19 - i.e. Fever. Cough or, Breathlessness, etc. - he / she may contact any Government Hospital / Centre / Medical Officer of CGHS / Private empanelled hospital and if advised rt PCR test for COVID - 19 as per the prevalent ICMR protocols, the same may be undertaken from any Government / approved Centre empanelled under CGHS.
- 3) CGHS empanelled centres shall perform the test on Cashless basis in respect of pensioners, etc., and submit the bills to CGHS through UTI-ITSL. The reimbursement for the cost of expenditure on the test at approved rate shall be reimbursed by concerned Ministry / Department / Organization in respect of serving employees and beneficiaries of Autonomous Bodies.

Dr. Sanjay Jain

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No. 6-52/CGHS/GR.CELL/2020// DIR / CGHS Dated the 10" July , 2020., Government of India Ministry of Health & Family Welfare Directorate General of CGHS, Nirman Bhawan, New Delhi

Sub: CGHS rates for treatment at private healthcare organizations empanelled under CGHS -in view of the COVID-19 Pandemic.

With reference to the above mentioned subject the undersigned is directed to state that In view of the current Corona Virus Disease(COVID-19) Pandemic this Ministry is in receipt of representations seeking clarifications and guidelines regarding rates applicable for treatment in private healthcare organizations empaneled under CGHS. This matter has been reviewed by the Ministry and it is now decided to issue guidelines and rates for treatment / investigations at private healthcare organizations empanelled under CGHS as per the details given under:

- 2.a) CGHS rates for treatment for COVID-19 in private empanelled hospitals in respect of CGHS beneficiaries in a City shall be as per the package rates prescribed by the concerned State Government. In case no

such rates have been prescribed by the State Government in any CGHS City, the rates prescribed by Govt. of NCT Delhi shall be applicable, till rates are notified by the concerned State Government.

- b) For non COVID related treatment in private hospitals empanelled under CGHS the Normal CGHS package rates shall be admissible. CGHS beneficiary shall undergo COVID-19 test as per the approved rate before elective treatment procedure.
 - c) For treatment under emergency the patient shall be treated in Isolation ward till the COVID-19 test results is not available and rates as per isolation ward rates for one day shall be applicable.
If the beneficiary is COVID-19 negative, he/ she shall be shifted to normal wards and normal CGHS rates will be applicable and if COVID-19 positive, he/she shall be under treatment, in COVID ward and prescribed rates shall be applicable.
 - d) COVID test shall be permitted as per ICMR guidelines, and CGHS rate shall be as per the rates fixed by concerned State Government or actual, whichever may be less. If State Government has not notified such rates in any CGHS City, the rates prescribed by ICMR are applicable till rates are notified by State Government.
3. It is once again reiterated that all CGHS empanelled hospitals, which are notified as COVID-Hospitals by State Governments shall provide treatment facilities to CGHS beneficiaries as per the CGHS norms and as per the rates prescribed above, for all COVID related treatments.

Similarly, it is again reiterated that all the CGHS empanelled hospitals, which are not notified as COVID Hospitals shall not deny treatment facilities / admission to CGHS beneficiaries and shall charge as per CGHS norms, for all other treatments.

Suitable action shall be taken in case of violation of the guidelines.

CGHS empanelled healthcare organizations shall perform the treatment / test on Cashless basis in respect of pensioners, etc., and submit the bills to CGHS through UTI-ITSL. The reimbursement for the cost of expenditure on the test at approved rate shall be reimbursed by concerned Ministry / Department / Organization in respect of serving employees and beneficiaries of Autonomous Bodies.

4. These orders come into effect from the date of issue till further orders.
5. This issues with the concurrence of Integrated Finance Division, MoHFW vide CD No 805 dt 10.07.2020.

(Dr. Sanjay Jain) Director, CGHS

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F No. 6-52/CGHS/GR.CELL/2020 Dated : 20 July 2020 /DIR/CGHS From Director CGHS.

Sub: Corrigendum to OM dt 10.7.2020 regarding CGHS rates for treatment at private healthcare organizations empanelled under CGHS -in view of the COVID-19 Pandemic

With reference to the above mentioned subject kind attention is drawn to Office Memorandum of even No. dated the 10th June 2020 para 2 (c), which is reproduced below and to state that there is an inadvertent typographical error and the paragraph 2 (c) is corrected as per the details given under:

2.c) For treatment under emergency the patient shall be treated in Isolation ward till the COVID-19 test results is not available and rates as per isolation ward rates for one day shall be applicable. It is modified to read as under:

2. c) For treatment under emergency the patient shall be treated in Isolation ward till the COVID-19 test result is available and rates as per isolation ward rates for one day shall be applicable.

The other terms and conditions of the Office Memorandum No. F No. 6-52/CGHS/ GR.CELL/2020/ DIR/ CGHS dated the 10th June, 2020 shall remain unchanged.

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

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No. 3 (LXVII)/20 Genl/HCOs/342/2020 Dated : 17 July 2020 From ; MINISTRY OF HEALTH & FAMILY WELFARE OFFICE OF THE ADDITIONAL DIRECTOR CGHS MUMBAI

The guidelines regarding CGHS rates for treatment at private empanelled healthcare organizations in view of the COVID-19 pandemic was issued vide OM No. 6-52/CGHS/GR.CELL/2020/DIR/CGHS dated 13.07.2020.

As per the OM, the rates for treatment of COVID-19 in private empanelled hospitals in respect of CGHS beneficiaries in a city shall be as per the package rates prescribed by the concerned State Government and where no such rates have been prescribed by the State Government, the rates prescribed by Govt. of NCT Delhi shall be applicable.

The maximum rates which can be charged to COVID-19 positive patient have been notified by the Govt. of Maharashtra vide notification No. CORONA-2020/C.R.97/Aro-5 dated 21.05.2020 which is applicable throughout Maharashtra for all Health Care Providers.

In line with the above-mentioned guidelines, the rates charged by Private HCOs empanelled with CGHS Mumbai shall not be more than the rates specified below.

S.No	Description	Rate per day as per Govt. of Maharashtra notification	PPE as per NCT Delhi Order	Inclusions
1	Charges for Routine ward + Isolation	Rs 4000/-	Rs 1200/- or less	Includes Monitoring & Investigations like CBC, Urine Routine, HIV Spot, Anti HCV, HbsAg, Sr. Create, USG, 2D ECHO, X-Ray, ECG, Drugs, Consultations, Bed charges, Nursing charges, meals, procedures like Ryle's tube insertion, Urinary tract catheterisation.
2	Charges for ICU without ventilation + Isolation	Rs 7500/-	Rs 2000/- or less	
3	Charges for ICU with ventilator + Isolation	Rs 9000/-	Rs 2000/- or less	
4	COVID-19 testing	Rs 2200/-		
5	High end drugs	Bills to be submitted to UTIITSL with proper justification (for CGHS pensioners)		
6	High end investigations like CT Scan	Rates to be charged as per CGHS package rate with justification		

The rates for PPE shall be as per the NCT Delhi rates mentioned in Order No. 52/DGHS/PH-IV/COVID-19/2020/prsecyhwf/14450-14649 regardless of the ward entitlement or hospital category (NABH or Non-NABH). Pensioner beneficiaries should not be charged for any PPE nor advised for reimbursement from CGHS.

For all non-COVID related treatment in private empanelled HCOs, the normal CGHS package rates shall apply. CGHS beneficiary shall undergo COVID-19 test as per the approved rate before elective treatment procedure.

For treatment under emergency – the patient shall be treated in Isolation ward till the COVID-19 test results are available and rates as per isolation ward rates for one day shall be applicable.

If the beneficiary is COVID-19 negative, he/she shall be shifted to normal wards and normal CGHS rates will be applicable. If the beneficiary is COVID-19 positive, he/she will be treated in COVID ward and the prescribed rates shall be applicable.

COVID-19 test shall be permitted as per the ICMR guidelines at the above-specified rates or actuals whichever is less.

All CGHS empanelled HCOs, notified as COVID hospitals by the Govt. of Maharashtra, shall provide treatment facilities to CGHS beneficiaries as per the CGHS norms and as per the rates prescribed above for all COVID-19 related treatment. All CGHS empanelled HCOs, which are not notified as COVID hospitals, shall not deny treatment facilities/ admission to CGHS beneficiaries, and shall charge as per the CGHS norms for all other treatments.

Stringent action shall be taken against empanelled HCOs for violation of these guidelines.

CGHS empanelled HCOs shall continue to provide treatment on cashless basis to eligible CGHS beneficiaries and submit bills to UTI-ITSL. The reimbursement for the cost of expenditure on the test at approved rate shall be done by the concerned Ministry/ Department/ Organization in respect of serving employees and beneficiaries of Autonomous bodies.

Dr. L. Ailawadi,
Additional Director, CGHS Mumbai.

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F.No 1-030/2020/ CGHS / AD (HQ) / 027 / DIR / CGHS Dated : 21 July 2020, Min. Of Health & Family Welfare Directorate General of CGHS 545-A Nirman Bhawan, New Delhi Dated the 21st July, 2020

Subject : Payment of CGHS Contribution through Bharatkosh portal.

With reference to the above mentioned subject and in compliance of the directives of Ministry of Finance that all types of Non-Tax Receipts are to be brought under NTR Portal <https://bharatkosh.gov.in/> , the undersigned is directed to state that CGHS contribution by Central Government pensioners for making CGHS cards shall hereinafter be deposited through Bharatkosh Portal. The steps to be followed by Pensioners submitting CGHS contribution through

Bharatkoshportal are enumerated as under for their convenience:

(Beneficiaries are also advised to peruse the “FAQs” on Bharatkosh portal before making the payment through Bharatkosh).

Before making payment online, the applicant shall confirm from the Office of Additional Director, CGHS regarding eligibility for CGHS facility and the subscription to be made.

1. Beneficiary may login using URL is <https://bharatkosh.gov.in/>, preferably using Internet Explorer as the web browser.
2. Beneficiary can login in 02 ways:
 - a. As “Registered User” may register himself/herself by creating a user ID and password and entering his/her details including mobile number and email ID. Once user ID and password are registered, he/she can login using the same.
 - b. Alternatively, the option of “Non-Registered User” may be used and accordingly may click on the relevant button Either way, the payment Modules shall open.
3. Under “Payment purpose” the following fields are to be filled:
 - a. Depositor’s category: kindly choose - Individual
 - b. Purpose: Please clicK on search icon to reach the “Search Purpose” window.
In the window that opens select and click “Health and Family Welfare” from the drop down menu under “Ministry”.

- c. In the “Purpose” window please type “Pensioner” and select the relevant City from the choices seen. Then click the Blue “Search” button to display the “Purpose”, “Payment Type” and “Function Head”.
- d. Click on the link “Pensioner Contribution for CGHS Card” written in blue, to open the next window, where the beneficiary shall select the correct Drawing Disbursing Office (DDO) of the CGHS City from drop down.

Beneficiaries are advised to carefully choose the “Purpose” and “DDO” corresponding to the city where they are to be registered as CGHS beneficiaries, to avoid inconvenience.

- d. Next step is that the beneficiary will fill in the “amount” and “Payment frequency period” (if any).
- e. Under “Remarks” the beneficiary should enter Pension Payment Order (PPO) number (in case of all new CGHS pensioner cards), Token number (generated in case of new card applied on-line), P/ J/Ex MP (i.e., Pensioner/accredited Journalist/Ex MP). Then he may click on “add”.
- f. In the next window, enter the name of beneficiary and other details of Individual -please remember that dot (.) or dash (-) or any special character is NOT accepted. Verify and “Save” Depositor details and then click “Confirm”.
- g. In the window that opens choose the payment modality “Online”

The Internet Banking Debit and Credit Cards based on integration available from respective resource may be utilized.

The depositor can use NEFT/RTGS mode for depositing the Challan. The Challan (GAR- 7)/ Deposit slip can be generated and amount can be remitted to designated bank by intra-bank transfer or using NEFT/RTGS using the format generated by NTRP system. Fill in your details and enter OTP received on your email/Mobile and click verify. At the very right side you will see a column named as “Enter UTR NO.” Click on the hyperlink and enter UTR No. provided by the Bank and wait until it gets verified.

h. After successful payment, both receipt and challan generated on-line through Bharatkosh and shall be saved by the beneficiary as proof of payment. They have to be submitted to the office of Addl. Director, CGHS along with relevant documents for issue of CGHS Card

1. The Helpline number (011-24665534) and email ID (ntrp-helpdesk@gov.in) may be accessed in case of further difficulty on the portal.

Dr Sanjay Jain
Director, CGHS

Details of PAOs and DDOs of CGHS Cities

S. No	Name of city where contribution for CGHS card is to be made	Corresponding PAO Name	DDO Name
1)	Bangalore	PAO (H & FW), Chennai	Dy. Director CGHS, Bangalore
2)	Bhopal	PAO (MSD), Mumbai	DDO, O/O The Additional Director, CGHS, Bhopal
3)	Mumbai	PAO (MSD), Mumbai	Office of the Additional Director, CGHS, Mumbai
4)	Nagpur	PAO (MSD), Mumbai	Chief Medical Officer, CGHS Civil Line, Nagpur
5)	Pune	PAO (MSD), Mumbai	Dy. Dir. CGHS, Swasthyasadan, 2nd floor, Mukund Nagar, Pune 411037



OM No. Z 15025/12/2020/DIR/CGHS Dated 24th August , 2020. From Government of India, Ministry of Health & Family Welfare, Directorate General of CGHS Nirman Bhawan, New Delhi

Sub : Reimbursement of cost of OPD Medicines: Special Sanction in view of COVID-19- till 30th September 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 27.03.2020, 29.04.2020 and 29.05.2020 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 31st July 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 and it is now decided , in continuation of the earlier OM on the subject , 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 30th September 2020 on the same conditions as per the earlier OM dated 27.03.2020. 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 1181 dated 24.08.2020.

(Dr. Sanjay Jain) Director, CGHS

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No. S.11011/29/2019-EHS Dated : 13 September 2020 From : Government of India Ministry of Health & Family Welfare Department of Health & Family Welfare Nirman Bhawan, New Delhi.

Subject : Emergency treatment in CGHS empanelled Hospitals.

The extant instructions under CGHS provide that under emergency conditions, a CGHS beneficiary can get admission in any CGHS empanelled Hospital without any prior permission. It has however, been brought to the notice that the Hospitals deny admission or insist on referral memo from CGHS Wellness Centre even in emergency conditions.

- 2) In accordance with the Memorandum of Agreement between the CGHS empanelled Hospital and the Government of India, refusal to provide treatment to bonafide CGHS beneficiaries in emergency cases and other eligible categories of beneficiaries on credit basis, without valid ground, would attract disqualification for continuation of empanelment.
- 3) It is therefore, reiterated that in emergency the empanelled hospitals will not refuse admission or demand an advance payment from the CGHS beneficiary or his family member and will provide credit facilities to the patient.

(Rajeev Attri) Under Secretary to the Govt. of India

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● IDA For BSNL Pensioners From 1st October 2020 ●

All India Consumer Price Index for Industrial Workers - AICPI (IW) for August 2020 increased by Two points and pegged at 338. Therefore from 1st October 2020 IDA is due @ 165.4%.

That means the increase of 5.5% is due from 1st October, 2020 making total 165.4%

- Order is awaited from Department of Public Enterprises. ●

Z 15025/12/2020/DIR/CGHS Dated 30th September , 2020.From Government of India, Ministry of Health & Family Welfare, Directorate General of CGHS Nirman Bhawan, New Delhi

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

In view of the Corona Virus Disease (COVID- 19) all out efforts are made by the Government to contain its impact by inslitting 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 27.03.2020, 29.04.2020, 29.05.2020 and 24th August 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 hopital) till 30th September 2020, irrespective of Non-Availability certificate from CGHS or otherwise. However, several representations are received in the Ministry seeking extension of the period inview of the continued 'Lock Down'
- 3) The matter has been reviewed by the Ministry and it is now decided, in continuation of the earlier OM on the subject, that CGHS beneficiaries getting medicines for Chronic diseases shall be permitted to purchase medicines based on the prescription held (prescribed by CGHS Medical Officer / CGHS Specialists / other Govt.Specialist s/ Specialist of empanelled hospital) till 31st December 2020 on the same conditions as per the earlier OM dated 27.03.2020. 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 1558 dated 30.09.2020

(Dr. Sanjay Jain)
Director, CGHS

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BSNL

F. No: BSNLCO - A/11 (11)/8/2020-ESTAB Dated : 18th August, 2020 From : BSNL CORPORATE OFFICE, Establishment Cell New Delhi.

Subject : Grant of time bound financial up-gradation under EPP/NEPP inrespect of the VRS 2019 retirees, which was due before their voluntary retirement on 31.01.2020

Sir,

Attention is invited to Para 2 (i) of VRS Scheme circulated vide letter No. 1-15/2019 PAT (BSNL) dated 4th November, 2019 which stipulates that "Salary" means Basic Pay plus Dearness Allowance thereon as applicable on the effective date of voluntary retirement. Para 6.1 (a) of the Scheme further stipulates that ex-gratia compensation will be payable on the basis of salary i.e. Basic Pay plus Dearness Allowance drawn by the employees on the effective date of voluntary retirement. It was expected that time bound financial up-gradation under EPP/NEPP in respect of the VRS-2019 retirees were granted from the dates on which it was due. However it has come to notice of the Corporate Office that, time bound financial up-gradation in respect of some of the VRS-2019 etires, which was due before their voluntary retirement on 31.01.2020, have not been granted so far. This will have a bearing on the pension and terminal benefits including Ex-Gratia of such VRS retirees. As you are already aware the amount of Ex-Gratia is to be paid by DOT. Govt. of India and the fourth instalment of Ex-Gratia is also to be released by DOT shortly.

- 2) As a one-time measure, time bound financial upgradation under the EPP / NEPP, which was due to VRS retirees before their retirement may be completed **latest by 30th August, 2020**. It may also be ensured that no case of upgradation under EPP/NEPP in respect of VRS optees is left out. The Circles are required to furnish a certificate signed by CGM, GM (HR) and IFA that all such cases have been completed. Any ase

of time bound upgradation of VRS retirees being reported later on will be viewed seriously and the concerned officers / official will be held personally responsible for any short payment received from DOT.

3) This issues with the approval of Competent Authority.

Yours faithfully,

(Sanjeev Kumar) Asstt. General Manager (Estt. I)

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F NO. 7-45/2018/BSNL-Misc. / TAI / 2376 Dated : 17 September 2020 From : Government of India Ministry of Communications Department of Telecommunications, Ashok Road, Sanchar Bhawan, New Delhi 110001. Addressed to, CCA Maharashtra Circle Mumbai.

Subject : Pay fixation of Non executives belonging to Sr. TOA / TOA Cadre.

Representations have been received from Pensioners and associations regarding wrong pay fixation in respect of Fr. TOA / TOA cadre in Maharashtra Circle. The matter being raised is that pay fixation of Non executives belonging to Sr. TOA / TOA Cadre is being wrongly downgraded. In this regard, it is to submit that matter had been forwarded to Estt. wing for issuing necessary clarification.

- 2) In this regard, the clarifications was received which mentions that "skipping of IDA scale of 6550-185-9325 between the IDA scale of 5700-160-8100 and 7100-200-10100 on OTBP promotion of Sr. TOA in BSNL can be verified from the copy of promotion order entered in Service book and kept in record with the service book itself. Even then, if unsatisfied, (Non Executive Promotion Policy) Neep of BSNL can be checked or further clarification can be taken from BSNL C. O. "
- 3) In this regard Para 5.1 Para 5.2 and Para 6.4 of NEPP order dated 23.3.2010 (Annexure A) and option form II as per para 6.4 (Annexure B) above may kindly be seen. As per above all Non-executives were given three options
 - a) They may opt out of NEPP in which case they will get the benefits of old rules as per 5.1.
 - b) They may opt for NEPP and get their first financial upgradation as per NEPP by forgoing their earlier promotion / upgradation availed by virtue of erstwhile OTBP / BCR / Grade IV / ACP Promotion schemes etc. or by way of conversion / restructuring / pay up gradation etc.
 - c) They may opt of NEPP by treating the earlier promotion availed by virtue of erstwhile OTBP / BCR / Grade IV / ACP Promotion schemes etc. or by way of conversion / restructuring / pay up gradation etc. as first up gradation.
- 4) The grievance under consideration arises in respect of Sr. TOAs / TOAs / TOAs who opted for option 3c above. For them the earlier promotion availed by virtue of erstwhile OTBP / BCR / Grade IV / ACP Promotion schemes etc. or by way of conversion / restructuring / pay up gradation etc. should be treated as first upgradation and next promotions be given as per NEPP. This is in line with clarification no 17 of BSNL Letter No. 13-2/2010-IT dated 06.01.2011 (Annexure C).
- 5) It is to mention that OTBP (16 yrs) Policy was applicable for operational cadre (TOA / Sr. TOA) where hierarchy is defined as below

CDA scale	Equivalent IDA Scale
4000-100-6000	5700-160-8100 (NE 8)
4500-125-7000	6550-185-9325 (NE 9)
5000-150-8000	7100-200-10100 (NE 10)
- 6) As per DOT order 1-38/ MPP - 98 dated 20.4.1999, pay fixation of Sr. TOA / TOA after OTBP should be done in pay scale 5000-150-8000. (Annexure D) Further for BSNL, as per para 9 (a) of BSNL office order dated 07/08/2002 "The existing promotion system of OTBP / BCR will continue to operate as in CDA system till it is revised by agreement". (Annexure E)

- 7) In light of above I am directed to convey that
- For Non executives in TOA / Sr. TOA cadre who opt as per para 3b above, their pay fixation shall be done in NE 9 after OTBP.
 - For Non executives in TOA / Sr. TOA cadre who as per para 3c, their pay fixation shall continue to be NE 10 after OTBP.
- 8) Thus necessary action may be taken in light of above and all pension cases / grievances be resolved at the earliest.

S. N. Mishra, Director (Accounts - I)

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NO. BSNLCO-SR / 14 (12) / 9 / 2020 Dated : 28 September 2020 From : Corporate Office, Bharat Sanchar Nigam Limited, New Delhi - 110001.

Subject : Extension of Revalidation of BSNL MRS Card for BSNL Retired employees.

Ref. : This office letter No. BSNL / Admn. / 2020 / Medical dated 29.06.2020.

This office has issued letter regarding Extension of Revalidation of BSNL MRS Card for BSNL Retired employees till 30.09.2020 vide this office letter dated 29.06.2020. Requests have been received from Union / Association to further extend the revalidation of BSNL MRS Card for BSNL Retired employees on Pan India basis till 31.03.2021 in view of current COVID - 19 situation.

In this regard, it has been decided with the approval of competent authority to extend the validity of BSNL MRS Card of BSNL Retired employees up to 31.03.2021 or till further order. All Circles are requested to take necessary action and extend the validity up to 31.03.2021 or till further order.

This is issued with the approval of Competent Authority.

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

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No. GBUCC: 2020-21 : 124 Dated : 21 September 2020 From : State Bank of India, Government Banking unit, Addressed to : Dy. Director General (Accounts), DOT New Delhi 110001.

Subject : Deptt. of Telecommunications (DoT) : Direct payment of pension submission of pensioners life certificate via bank branches.

Respected Madam

We are in receipt of your department letter No. 49-1 / TA - II MISC - Correspondance - part (1) / 2432 - 2464 - Dated 18.08.2020 requesting us to formulate the arrangements for submission of Life Certificate by Telecom Pensioners through SBI branches.

We have pleasure in informing that our appropriate authority has accorded approval to your request. All the branches of SBI will facilitate DoT pensioners (maintaining) accounts with SBI and whose pension is processed by DoT their life certificates in physical and digital form without any charges as under.

- Authorized bank official will verify physical life certificate of the pensioner based on records / documents available at the branches and PPO submitted by the pensioner.
 - Provide help in submission of life certificate by the pensioner in digital form (DLC) using "Jeevan Pramaan facility" at the branches.
- 2) Our branches have been advised suitably.
- 3) However, the Bank will not provide any report / MIS for this activity as it would require drawing out further resources. Similarly, the bank will not incur any liability on account of any forgery in the authentication in the physical life certificate submitted by the pensioner.

(Manjeet Singh) Dy. General Manager

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Correspondance made

NO. AICGPA/BSNL-MRS/ 13 , Dated 18th July, 2020. From : ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION HQ. PUNE. Add. To, Shri P. K. Purwar ji, CMD. BSNL New Delhi-110001.

Subject : Abnormal delay in Payment of Medical Bills/Medical Allowance due to Retired BSNL employees.

Respected Sir,

We wish to bring into your notice the abnormal delay in payment of reimbursement of medical expenses, causing worry to the Senior citizens.

1. BSNL Corporate vide BSNL/Admn-I/15-22/14 dated 11.04.2017 restored the facility of Medical Allowance to the retired employees of BSNL.
2. BSNL Corporate vide No. BSNL/Admn.I/15-12/18 Dated 08.05.2020 continued the scheme of Reimbursement of Medical Bills/Allowance for year 2020-21.
3. Since introduction of the Medical Allowance, BSNL administration could not reimburse the Medical Bills/ Medical Allowance as per the schedule fixed in the Orders issued by BSNL Corporate Office.
4. As per the Complaints received from District Secretaries of Maharashtra State and Madya Pradesh , Most of the Retired employees are still waiting for the instalments of Medical allowance due since 2018. It is also reported that the reimbursement of the Medicals bills submitted by some retirees during 2017-18 have not been received as yet.
5. Medical Bills/Medical Allowance due to retired BSNL employees for the year 2019-20 onwards have not been paid at all.
6. Retired employees who are suffering from some kind of ailment, require to undergo continuous treatment. He/She has to spend the good amount of pension on the tests/medicines. First they are worried about his/her illness, Secondly they are short of money as they don't get reimbursement of Medical expenditure made.
7. Govt. Of India has introduced 'Ayushman Bharat Yojana' and other schemes for Medical treatment of senior citizens.

Sir, In view of the above, we request your honour to arrange to provide the required funds on priority to clear Medical bills/Medical allowance which are not paid for earlier years.

A line in reply is solicited.

Thanking you, With regards!

Your's Sincerely

H. F. Chaudhari, General Secretary

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No. AICGPA / CCA / 8, Dated : at Pune 28th July, 2020 From : ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION HQ. PUNE - 411030 Addressed To, Mrs. Monali Dhakate, C. C. A, Maharashtra Telecom Circle, C Wing, 3rd Floor, Administrative Bldg. Santacruz (West), Mumbai - 400054.

Subject : Revision of pension w.e.f. 01.01.2016 for Pre-2006 DOT pensioners, who retired from the post having 5th CPC scale of Rs 6500- 10500.

Reference: DOPPW OM No.38/33/12-P&PW(A) dated 9.07.2019 revising Table 25.

Respected Madam,

We wish to bring into your notice the complaints received from the following DOT pensioners, who had submitted the applications for revision of pension to Accounts Officer O/O CCA, Marathawada region, Aurangabad with reference to the Orders mentioned in the reference. It was informed earlier, by the staff

working in that office, that the cases are ready, but pending for the want of signature of the Accounts Officer. The pensioners did not receive the orders revising pension as yet.

1. Shri Devidas N. Patil, retired on 29.02.1996.
PPO No. MHTC/JGA/Pen/DNP/5. He applied for revision of Pension on 16/09/2019.
2. Shri Motilal J. Sakhare, retired on 30/09/1995
PPO No. MH/TC/JGA/Pen/06. He applied for revision of pension on 10/08/2019.
3. Shri Dhanraj S. Banchhod retired on 30.11.1997.
PPO No. MH/TC/JGA/Pen/11. He applied for revision of Pension on 27/05/2020 with copy to CCA Maharashtra Mumbai.
4. Shri Dattatray K. Patil , DOT pensioner, retired on 31.03.1998
PPO No. MH/TC/JGA/Pen/16. He Applied for revision of pension in November, 2019.
5. Shri Bhagwat S. Waghulde, retired o 30.06.2000.
PPO No. MH/TC/Jalgaon/Pen/DSW/10. He applied for revision on 19/08/2019.
6. Shri S. L. Kulkarni, retired on 30.06.1994.
PPO No. CCA/MH/Pen/SLK/69. He applied for revision of pension on 19/08/2019.

Madum, We hereby request to kindly look into the matter and arrange to issue the orders for revision of pension, since pending since long time.

A reply in line is solicited.

Thanking you, With regards!

Your's Faithfully
H. F. Chaudhari General Secretary



No. AICGPA/CCA/ 6, Dated at Pune 10th July, 2020 ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION HQ. PUNE Addressed To, Mrs. Monali Dhakate, C. C. A, Maharashtra Telecom Circle, C Wing, 3rd Floor, Administrative Bldg. Santacruz (West), Mumbai-400054.

Respected Mam,

We wish to bring the discrepancy in the EPPOs recently issued in respect of BSNL Retirees who retired under BSNL VRS-2019.

Normally the Pension is fixed at the rate of 50% of the Last pay drawn as shown in the Last Pay Certificate issued to the Employee at the time of retirement. But, It is observed from the PPOs issued by CCA, Maharashtra & Goa, that the Basic pay considered for fixation of pension in the EPPO is lesser than the Last Pay drawn shown in the Last Certificate.

For Example:

Name of The Retiree HRMS NO	LPC-Basic Pay Scale of Pay	PPO No.	PPO-Basic Pay Scale of Pay
1. Priyanka P. Deshpande, 98603074	29330 16370- 30630	402020012202426,	27850 14900- 27850
2. Bharati R. Deshpande, 198603221,	29330 16370- 30630	402020012205733,	27850 14900- 27850

The reason for considering the Basic Pay lesser than Basic Pay shown in the Last Pay Certificate is not conveyed. The up-gradations were given as per Non Executive Promotion Policy of BSNL. These retirees approached our Association.

Mam, We hereby request you to look into matter and arrange to sort out the issue.

A line in reply is solicited.

Thanking you, With Regards,

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

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No. AICGPA/BSNL-Retirees / Pay-Fixation/ 7 Dated at Pune 21st July, 2020 ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION HQ. PUNE Addressed To, Shri Anshu Prakash Ji, Secretary, Department of Telecom, Sanchar Bhavan, New Delhi-110 001.

Respected Sir,

We wish to bring into your notice the issue of difference between the Last Pay drawn shown in the LPC issued by BSNL and the Last Pay drawn, considered while issuing the EPPOs in respect of Sr. TOAs. The difference is due to the criteria applied for fixation of pay on OTBP in the cadre of Sr. TOA in the CDA Scale in accordance with DOT order. The case is explained in detail as follows.

1. These Sr. TAOs were appointed in DOT during year 1986 to 1988 in the CDA-Pay Scale of 4000-100-6000
2. DOT issued the order No. letter no.1-38/MPP98 dated 20.04.1999 regarding Pay Scales of OTBP/BCR officials included in the restructured cadres of Phone Mechanic, TTA and Sr. TOA.
3. These Sr. TOAs were absorbed in the BSNL from 01.10.2000.
4. In accordance with DOT's order dated 20.04,1999 cited in Para 2 above, Sr TOAs, who were qualified and trained , On completion of 16 years of service during year 2002-2004 were placed under CDA- pay Scale of 5000-150-8000.
5. Para 6.4 of Non-Executive Promotion Policy(NEPP) issued by BSNL Corporate office vide order dt. 23.03.2010 provide for up gradation in the Pay Scale availed by a Non-executive on the basis of existing OTBP/BCR/Gr-IV/ACP etc. or by way of conversion/restructuring/pay scale upgradation etc. after 01.10.2000 and before notification of NEPP and this will be treated as the First up gradation under New Policy.
6. BSNL- NEPP was notified on 23.03.2010 and up gradation as per OTBP/BCR was due during year 2002-2004 ie. before notification of NEPP.
7. Corresponding IDA Pay Scale for CDA-Pay Scale 5000-150-8000(as arrived as per DOT order dt. 20.04.1999 mentioned in para 2 above) is shown as NE-9 7100-200-10100. Hence on First up gradation, they were up graded to NE-9 Pay Scale 7100-200-10100.
8. On the basis of this IDA Pay Scale on First up gradation, they have been up graded to next IDA Pay Scale as per NEPP only till their retirement.
9. It is understood that CCA, Maharashtra & Goa has some apprehension about IDA Pay Scale on First upgradation. They finalized the pension cases considering , on First up gradation, NE-8 IDA Pay Scale of 6550-185-9325 instead of IDA Pay Scale of 7100-200-10100.
This resulted in the difference between the Last Pay drawn shown in the LPC issued by BSNL and the Last Pay drawn shown the EPPOs issued by CCA.
10. It is also understood that the case is referred to DOT for clarification.

Sir, In our opinion, the up gradation and the fixation of pay as mentioned in the items 1 to 7 above, are in line with the DOT's Order dated 20.04.1999 and NEPP orders issued by BSNL corporate office. In such cases the benefit of doubt if any, may be given to the retirees, as no fault on their side.

Sir, We shall be highly grateful to you and DOT to decide the matter as early as possible and cause justice to these retirees.

A line in reply is solicited.

Thanking you, With Regards!

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

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No. AICGPA/BSNL-Retirees/Pay-Fixation/9 Dated at Pune 31st July, 2020 ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION HQ. PUNE Addressed To, Shri Anshu Prakash Ji, Secretary, Department of Telecom, Sanchar Bhavan, New Delhi-110 001

Subject : Difference between the Last Pay drawn, shown in the LPC issued by BSNL and the Last Pay drawn, considered while issuing the EPPOs in respect of BSNL Retirees.

Ref : Our correspondence No AICGPA/BSNL-Retirees/Pay-Fixation/ 7 dated 21st July 2020

Respected Sir,

1. We have brought into your notice, earlier vide our correspondence dated 21st July, 2020, cited above(the copy of which is attached herewith for ready reference) that the fixation of pay on completion of 16 years(OTBP) in accordance with DOT's order dated 20.04.1999, and further fixation of pay under Non-Executive Promotion Policy(NEPP) issued by BSNL Corporate office vide order dt. 23.03.2010, resulted in the difference between the Last Pay drawn shown in the LPC issued by BSNL and the Last Pay drawn, considered while issuing the EPPOs by CCA, Maharashtra & Goa(Pay & Accounts Office) in respect of Sr. TOAs.
2. We wish to bring further into your notice that there are so many cases of difference between the Last Pay drawn, shown in the LPC issued by BSNL and the Last Pay drawn, considered while issuing the EPPOs by CCA(Pay and Accounts Office), Maharashtra in respect of Executives also. The difference is resulted due to pay fixation on up gradation in accordance with Executive Promotion policy notified by BSNL Corporate office vide No. 400-61/2004/Pers .I dated 18th January, 2007.
3. In most of the cases, the first upgradation under Non Executive Promotion Policy (NEPP) & Executive Promotion Policy (EPP) was given 12-18 years back.
4. Sir, In this connection, We wish to bring into your notice an important order No. 100-1/2020-pension dated 27.07.2020 issued by ADG Pension, Department of Posts, New Delhi. Copy of which is also enclosed for ready reference. Department of post circulated the clarification received from Department of Pension & Pensioners Welfare related with the role of Pay and Accounts Officer. It was clarified by the Department of Pension & Pensioners welfare that the rules are very clear and provisions are available in Chapter 7 of Civil Accounts Manual. Relevant portion which is highlighted in the para is reproduced below.

“ The PAO concerned, keeping in mind that the intention is not a total overhaul or audit of the entire Service Book or records, but only a scrutiny limited to the immediate purpose on hand, that is the preparation of the pension papers. For any check of correctness of emoluments, the check should be the minimum that is absolutely necessary and it should in any case not go back to a period earlier than a maximum of 24 months preceding the date of retirement.”

Sir, We shall be highly grateful to you and DOT to decide the matter in the light of the clarification given by Department of Pension & Pensioners Welfare as early as possible and cause justice to these retirees.

A line in reply is solicited. Thanking you, With regards!

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

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No. AICGPA/CPMG/Pension Adalat/ 10, Dated at Pune 9th August, 2020 ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION HQ. PUNE , Addressed To, Shri H. C. Agrawal, Chief Postmaster General, Maharashtra Circle, Mumbai - 400 001.

Subject : Pension Adalat scheduled on 11th September, 2020. Guidelines of DOP&PW. Extension of the date of submission of the Applications by the pensioners and Consolidated issues faced now.

Respected Sir,

We had a meeting with you on 9th August, 2019 and discussed holding of pension Adalat, holding informal meeting at regional/divisional level, Delay in revision of pension on account of notional monetary benefit to the postmen/Mail guards and issues faced at the introduction of CSI etc.

We were happy on receipt of the Notice issued for Pension Adalat held on 20th February, 2020 through our Email id aicgpa.chq123@gmail.com. We had given wide publicity through our network resulting good response then.

Secondly, We sought the appointment of respected General Manager to have an introduction and discuss some issues on 27th or 28th February, 2020. But due to his engagement, we did not get the opportunity in February, 2020, and further due to spread of Covid-19.

Sir, Guidelines for holding Pension Adalat issued by DOP&PW vide OM No. 44013/2/2010-Coord dt. 25/03/2011 are enclosed herewith for ready reference. AICGPA, Hq. Pune is one of the 27 pensioners association identified/authorized by DOP&PW. As per para 3.2, Press release may be sent to Pensioners Associations and As per para 6.3 the representatives of the authorized Pensioners Associations may be invited to attend the Pension Adalats.

As far as Pension Adalat scheduled on 11th September, 2020 is concerned, We did not receive the intimation thru our Email as received last time. However we got the news through News-paper 'Lokmat' on 7th August, 2020. We have posted the same immediately on our AICGPA group. As the applications are to be submitted by 10th August 2020 in such situation of pandemic, the pensioners may not take full benefit of this pension Adalat.

Some Secretaries have requested for extension of the date of submission of the applications and we also support this.

However we appealed to our Secretaries spread over in Maharashtra to post the issues faced by them. The issues in consolidated are submitted for your information and arranging the settlement of these long pending issues.

1. Revision of pension in respect of Postmen/Mail guards in accordance with OM No. 2-1/2007-PCC dated 23/05/2018 issued by Deptt. Of Post and DAP Nagpur No. Pen Revision Cell/Genl Corrs/2019/277.282 to 307 dated 14/05/2019.
 - a) Amravati Division: As per Sr. SP, Amravati Division's letter NO. SSP/Union/Corr/2019-2020 dated 27.07.2020, total 43 cases are pending with DAP, Nagpur. Copy of the letter from SSP.
 - b) Pune Division: Total 321 cases have been forwarded by Sr. Supdt. of Post, Pune City west, Pune - 30 during the period 27/1/2020 to 27/3/2020 to DAP Nagpur. Out of which only 6 cases are revised and received by the pensioners. Other cases are still pending. The list of such cases was sent by President, Pune branch to Accounts Officer, % CPMG through Email <aoco.mah@gmail.com> on 8th August, 2020.
 - c) Nagpur Division: SSP Nagpur has forwarded 50 cases received from Nagpur HO to DAP Nagpur. Some 70 Retired postmen applied to Nagpur GPO for revision of pension. All cases are pending at Nagpur GPO only. As such All cases of Nagpur Division are pending. Our President/Secretary Nagpur Branch addressed the issue to PMG, Nagpur region on 10.06.2020 in writing also.
 - d) Sangli Division: Secretary Sangli branch has addressed the letter dated 5th August, 2020 to Email acco.mah@gmail.com about the pendency of the applications for revision of pension. Some 40 cases are pending in the Office of DAP, Nagpur for the revision of pension on this account.

2. Retirement Award from Welfare Fund:

- a) Nagpur Division: Total 165 applications for Retirement Award from Welfare Fund were submitted by SSP City, Nagpur to PMG Nagpur. Out of these only 51 retirees received the Awards. The remaining applications are pending for the want of funds from CPMG, Maharashtra Mumbai.
- b) Some pensioners from Pune are also waiting for the payment of Retirement Award from Welfare Fund. Sir, We hereby request you to arrange to do the needful.

A Reply in line is solicited.

Thanking you, With regards!

Encl: Guidelines For Pension Adalat from DOP&PW.

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

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No. AICGPA/CCA/11 Dated 12th August, 2020, ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION HQ. PUNE Address to : Mrs. Monali Dhakate, C. C. A, Maharashtra Telecom Circle, Mumbai-400054.

Subject : Settlement of Complaints of BSNL Retirees for Payment of their dues.

Reference : No. AICGPA/CCA/05 Dated at Pune 22nd June, 2020

Respected Madam,

AICGPA, Hq. Pune, being identified/authorized pensioners Association by the Department of Pension & Pensioners Welfare, New Delhi, most of Postal and Telecom/BSNL retirees approaches us for their grievances. You are also aware, that We maintain a very good cordial relations with Office Of CCA Maharashtra/DOT to solve the complaints/grievances of the pensioners, since long instead of registering the grievances through Pensioner's portal. Secondly, as this association enjoy the presence of Finance & Accounts personnel in the Working committee, On receiving the complaint, we study the case and according to subject and merit of the case , we address the matter with the concerned authority only with the details required.

We are aware and understand , due to mass retirement in BSNL, introduction stage of Sampann, spread of pandemic and shortage of staff, the pressure You/CCA Office are passing through. Keeping this in view, we hold the pitch explaining the BSNL retirees about the current situation, and bring into your notice right now, only urgent cases depending on the merit and urgency of the case.

- 1) We will take opportunity to bring into your notice the chronology of the recent case, for clearing the doubts if any between us and better coordination in future. Mrs Varsha Kulkarni is retired from BSNL, Pune under VRS-2019. She had received the PPO no 402020012205205 dated 10.5.2020, but the monthly pension for the month of May, 2020 was not credited to her pension account. It was observed that, she had entered Pension Account no.(SBI, Pune) in her profile as 39977283804 wrongly, instead of A/c No. 38977283804 due to oversight. Mandate from State Bank Of India was available in the File. I We brought the matter into the notice of Accounts Officer % CCA, Maharashtra thru SMS. According to the discussion, the pensioner submitted her application with request for necessary change thru Email id cca.mhgoa@gmail.com on 5th June, 2020. As usual, as precautionary measure, We checked up with Manager, SBI CPPC about the allotment of Bank Account No. 39977283804, which was wrongly entered. The Officer in Bank confirmed that the Account No. is not in the CBS, and suggested to get the case settled as early as possible.

We then reminded this case along with other cases in the correspondence with CCA, Maharashtra vide our letter cited in the reference with a request to look into the case as early as possible. We were happy to learn at the end of June-2020, that the required correction had to be made by CCA Office only, by

following the required procedure, Hoping that the correction would be possibly made in July, 2020 and pensioner will get relief.

We were just blank and pensioner was just shocked, when we were told on 22nd July, 2020, ie. after a lapse of one and half month, that the complaint is required to be submitted through Pune SSA. Without any argument, we suggested the aggrieved pensioner to submit the application through Accounts Officer, BSNL, Pune for forwarding the same to CCA Maharashtra. On our request Accounts Officer, BSNL Pune forwarded the case to CCA, Maharashtra SSA, Pune on 22.07.2020 on the same day. When it was told that the required correction can not be managed in CCA, Office and it has to be done by Support system at New Delhi. The pensioner called the Support System on 24th July, 2020 and submitted the grievance as required. After persuasion of the matter for 3-4 days Shri Kaushal, Support system has informed to get in touch with the CCA, Mumbai Office only.

Mam, We therefore request your honour once again to arrange to carry out the needful. So that the pensioner will get the all the dues credited to her Pension A/c : State Bank Of India A/c No. 38977283804 in the month of August, 2020.

2) Smt. Swati C. Kulkarni , HRMS NO. 198403608. retired under VRS-2019 on 31.01.2020. Balance in her GPF Account No. PNTD-4486 (Rs 24,91, 658/- as per GPF Ledger) was not paid as yet. She had submitted the complaint through Email. cca.mhgoa@gmail.com on 22nd May, 2020. We also reminded this case along with other cases in correspondence with CCA, Maharashtra vide our letter cited in the reference. It was observed that the GPF balance was not received for her tenure in Hyderabad Circle. On our persuasion, CCA, Telangana, Hyderabad sent the Demand Draft on 9th July, 2020.

3) Mrs Jayashri Jayant Parkhi, Sr. TOA(G), HRMS NO. 198308777 retired on superannuation on 31/05/2020. PPO issued vide NO. 4020 2001 2208038, Monthly pension is being credited from July, 2020. Gratuity amount is not paid as yet. She registered the grievance vide Ticket No. 2020080415788.

Mam, We hereby request to arrange to settle the payment of GPF/Gratuity as mentioned above. Feedback on these cases through Email or Whats App is solicited.

Thanking You, With regards.

Your's Sincerely

H. F. Chaudhari, General Secretary



No. AICGPA/CCA/12 Dated at Pune 18th August, 2020 ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION HQ. PUNE Addressed to : Mrs. Monali Dhakate, C. C. A, Maharashtra Telecom Circle, Mumbai-400054.

Subject : Revision of pension according to Last Pay drawn shown in Last Pay Certificate In r/o Shri. P.S. Kulkarni DE WTR Aurangabad, HRMS.NO. 198404566.

Respected Madam,

We wish to bring into your notice the complaint received from shri P. S. Kulkarni as follows.

1. Shri. P.S. Kulkarni, AGM, WTR Aurangabad, HRMS.NO. 198404566, Retired under VRS-2019. As per Last Certificate issued by Accounts Officer WTR, Pune, Last Pay drawn is shown as Rs. 61540/- in the Scale of 36600-62000 on 31.01.2020.
2. CCA, Maharashtra issued EPPO Vide NO: 402020012202228 in which the Pension is fixed @ Rs. 29870/- considering the Last Pay drawn Rs. 59740 in the Scale of 36600-62000. No letter is received either by AO, WTR, Pune or the retiree, pointing out the discrepancy in Last Pay drawn shown in the Last Pay Certificate by AO WTR or reason for the reduction in the Last Pay drawn in the EPPO.
3. Whereas, batchmate Shri D. S. Kulkarni retired in Jan 2020, whose basic pay as per LPC was same ie. Rs 61540/- is issued PPO showing Last Pay drawn as Rs 61540/- only. (EPPO No. 402020012204201)

4. Shri P. S. Kulkarni registered the grievance through Sampann on 28.04 and 17.07.2020 and submitted the representation to AO, WTR, Pune.
5. He also addressed the letters to CCA, Maharashtra & Goa on 14.07 and 11.08 regarding fixation of pension at the rate of Rs. 29870/- in stead of Rs. 30770/- pm.(ie. 50% of Last Pay drawn)
6. AO WTR addressed letter to IFA, % CGM, WTR, Mumbai, on 03.08.2020 copy of which is enclosed herewith for ready reference.
7. The pensioner confirmed that IFA, % CGM, WTR, Mumbai forwarded the letter received from AO,WTR to CCA, Maharashtra & Goa.

Mam, We hereby request you to arrange to verify the Last Pay drawn as per Last Pay Certificate issued by AO WTR, and do the needful.

Feedback about the complaint, through Email or Whats App is solicited.

Thanking You, With regards.

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



No. AICGPA/CCA/19 Dated : 21st September, 2020 ALL INDIA CENTRAL GOVERNMENT PENSIONERS ASSOCIATION HQ. PUNE Addressed To : Shri Anil Salunke ji, C. C. A, Maharashtra Telecom Circle, Mumbai-400054.

Subject : Revision of Pension and other pensionary benefits on refixation of Last Pay drawn in respect of Sr. TOA.

Reference : DOT F. No 7-45/2018/BSNL-Misc./TA-I/2376 dated 17.09.2020 addressed to CCA Maharashtra Telecom Circle.

Respected Sir,

You may be aware about the issue of difference between the Last Pay drawn shown in the LPC issued by BSNL and the Last Pay drawn, considered while issuing the EPPOs in respect of Sr. TOAs. The difference was due to the criteria applied for fixation of pay on OTBP in the cadre of Sr. TOA in the CDA Scale in accordance with DOT order and further in accordance with upgradation under BSNL NEPP. The matter was referred by CCA, Maharashtra & Goa to DOT, New Delhi for clarification.

We had brought this grievance into the notice of Secretary-DOT, Member(Finance), DOT explaining the matter in detail and perused the matter. Now DOT has issued the order dated 17.09.2020 cited under reference , conveying the order to take the necessary action as mentioned in the para 7 of the said order and grievance may be resolved at the earliest. The copy of which is enclosed herewith for ready reference.

As per the complaints received from BSNL retirees from Ahmednagar and PUNE SSA, the list of such BSNL retirees is forwarded herewith for necessary action. Sir, We hereby request you to look into the matter personally and arrange to revise the pension and other pensionary benefits. Feedback on these pending cases is solicited.

Thanking You, With regards.

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



■ 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 on 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 (D-1- D-2)
- D-4 Health and Education cess @ 4% on Income Tax
- D-5 Total Tax and Cess (D-3 + D-4)
- 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)

See Note on the next page...

S. K. Deshpande



**Note Under Income Tax Calculation & Filling Return For the Period 1.4.2019 to 31.3.2020
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 अकाऊंटंट मार्फत भरावे.

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OBITUARY

1.	C. P.Sovani,	DOT, Pune	07.07.2020
2.	M. J. Desai	Dharwad	15.07.2020
3.	Nilkanth Mahadev Raut	President, Vasai	28.07.2020
4.	N D Rakhelkar	BSNL, Pune	29.07.2020
5.	B. P.Pawar	BSNL, Manmad	29.07.2020
6.	Sadashivappa	Postal, Dharwad	30.07.2020
7.	Suresh Farande	Postal, Pune	01.08.2020
8.	Sadashiv N. Kolhe	BSNL, Kalyan	02.08.2020
9.	Sudhakar Mehrunkar	Ex- President, Dombivali	04.08.2020
10.	Pandurang M. chaudhari	BSNL, Nandurbar	04.08.2020
11.	T. B. Chavan	Postal, Kalyan	05.08.2020
12.	P. A. Ginde	Ex Secretary	05.08.2020
13.	K. Gopalkrishna	Postal, Belagavi	06.08.2020
14.	G. K. Zutika	Postal Dharwad	09.08.2020
15.	Vasant M Deshpande	Postal, Dharwad	12.08.2020
16.	V. B. Umarji	Postal, Dharwad	17.08.2020
17.	S. S. Nandi	Ex-President, Belagavi	16.08.2020
18.	Dadasaheb Suryavanshi	BSNL, Ichalkaranji	20.08.2020
19.	A. A. Sawar	Postal, Dharwad	25.08.2020
20.	Anant S Tashildar	Postal, Belagavi	
21.	M.G. Kangle	Tele Supr, Belagavi	August, 2020
22.	M. V. Kulkarni	ADG, Tele, Belagavi	
23.	D. V. Revdekar	Posatl, Kolhapur	25.08.2020
24.	A. B. Bodge	Postal, Kolhapur	31.08.2020
25.	Malati Sadashiv Kulkarni	Postal, Kolhapur	05.09.2020
26.	Mohanchand Savanur	BSNL, Hubli	04.09.2020
27.	V. J. Yadav	Postal, Hubli	05.09.2020
28.	Bajirao M. Koli	Radhanagari	13.09.2020
29.	Sunil Mahajan	BSNL, Kolhapur	15.09.2020
30.	Raghavendra V. Purani	SPM Retd. Dharwad	21.09.2020
31.	A. H. Barelikar	DE Retd. Pune	21.09.2020

मराठी विभाग

■ जीवन प्रमाण पत्र (Life Certificate) सादर करण्याबाबत

प्रत्येक निवृत्तीवेतन/कौटुंबिक निवृत्तीवेतन धारकाला दरवर्षी नोव्हेंबर महिन्यात जीवन प्रमाण पत्र सादर करणे आवश्यक आहे. ८० वर्ष पुर्ण असलेल्या वयोवृद्ध निवृत्तीवेतन/कौटुंबिक निवृत्तीवेतन धारकांना ऑक्टोबर महिन्यात सुद्धा जीवन प्रमाण पत्र सादर करता येते. निवृत्तीवेतन वाटप करणारे पोस्ट ऑफिस/बँका आधार कार्डावर आधारित डिजिटल (Digital Life Certificate) जीवन प्रमाण स्विकारतात.

(OM No. 1/20/2018 PPW(E) Dated 18.07.2019).

कोविड-१९ महामारी, जेष्ठ नागरिकांना घातक असल्यामुळे यावर्षी लाईफ सर्टिफिकेट देण्याची मुदत ३१ डिसेंबर पर्यंत वाढविण्यात आली आहे. केन्द्र सरकारचे निवृत्तीवेतन धारक १ नोव्हेंबर ते ३१ डिसेंबर पर्यंत व ८० वर्ष पुर्ण झालेले वयोवृद्ध निवृत्तीवेतन/कौटुंबिक निवृत्तीवेतन धारक १ ऑक्टोबर ते ३१ डिसेंबर पर्यंत लाईफ सर्टिफिकेट सादर करू शकतील.

DOPPW No. 18/1/2020-PPW(C)-6681 dated 11th September, 2020

निवृत्तीवेतन वाटप करणाऱ्या बँकेने दरवर्षी २४ ऑक्टोबर, १ नोव्हेंबर, १५ नोव्हेंबर, २४ नोव्हेंबर या तारखांना निवृत्तीवेतन धारकांना एसएमएस पाठवून ३० नोव्हेंबर पर्यंत जीवन प्रमाण पत्र स्मरण करून द्यावे. १ डिसेंबरला जीवन प्रमाण पत्र न देणाऱ्या निवृत्तीवेतन धारकांची यादी तयार करावी. त्यांना एसएमएस पाठवून पुनः स्मरण करून द्यावे, त्यांची सम्मती असल्यास त्यांच्या घरी जाऊन जीवन प्रमाण तयार करावे. त्यासाठी ६० रु शुल्क आकारावे.

Circular No. 12/4/2020 -PPW(C) 6300 Dated 17.01.2020.

संपन्न अंतर्गत सीसीए कार्यालयामार्फत डायरेक्ट पेन्शन मिळत असणाऱ्या निवृत्तीवेतन/कौटुंबिक निवृत्तीवेतन धारकाबाबत

महाराष्ट्रात २४ मे २०१९ पासून संपन्न प्रणाली लागू करण्यात आली व मे २०१९ पासून सेवानिवृत्त झालेल्यांना संपन्नद्वारे ई-पीपीओ देण्यात येत आहे. त्या सर्वांना सीसीए कार्यालयातर्फे पेन्शन वाटप करण्यात येते. त्यांच्याबाबत लाईफ सर्टिफिकेट घेण्याची जबाबदारी सुद्धा सीसीए कार्यालयाची आहे.

निवृत्त वेतन धारकाला सेवानिवृत्त झाल्यावर एक वर्षाचे आत, पहिले लाईफ सर्टिफिकेट सादर करणे आवश्यक आहे. त्यानंतर दरवर्षी एक वर्षाचे आत लाईफ सर्टिफिकेट देणे आवश्यक आहे.

यावर्षी कोविड-१९ च्या प्रादुर्भावामुळे मे, जून आणि जुलै २०२० या महिन्यात देय लाईफ सर्टिफिकेट करीता सूट देण्यात आली होती. त्यानुसार

१. ऑगस्ट २०२० पर्यंत पेन्शन देण्यात आली.

त्या सर्वांनी ३० सप्टेंबर २०२० पर्यंत लाईफ सर्टिफिकेट सादर करणे आवश्यक आहे.

२. अशा निवृत्तीवेतन धारकांना संपन्न प्रणालीमार्फतच एसएमएस पाठविण्यात येणार आहे.

३. लाईफ सर्टिफिकेट/डिजिटल लाईफ सर्टिफिकेट सीसीए कार्यालय/आधार कार्ड सेन्टर/पोस्ट ऑफिस/बँक येथे तयार करता येते.

DOT No. 47-15/T--II/CPMS/20158/part-I/2059-86 dated 23.07.2020

टीप: लाईफ सर्टिफिकेट ची फोटो कॉपी सीसीए कार्यालयास cca.mhgo@gmail.com ईमेलवर पाठवावी.

■ पोस्टल पेन्शनर्स करीता ४७ वी पेन्शन अदालत

मुख्य पोस्ट मास्तर जनरल महाराष्ट्र सर्कल मुंबई कार्यालयातर्फे महाराष्ट्रातील पोस्टल पेन्शनर्स करीता ४७ वी पेन्शन अदालत ११ सप्टेंबर २०२० रोजी आयोजित करण्यात आली होती. त्यासाठी पेन्शनर्स ना १० ऑगस्ट २०२० पर्यंत अर्ज दाखल करण्याचे सुचित केले होते. या सूचनेनंतर लगेचच शाखा सचिवांना त्यांचे प्रस्ताव देण्यास सुचविले. त्यानुसार..

१. पेन्शन अदालत ची जाहीर – सूचना देण्यास उशीर झाल्यामुळे अर्ज दाखल करण्याची मुदत वाढवून देण्यात यावी.
२. पोस्ट खात्याकडून आलेल्या दिनांक २३.०५.२०१८ च्या आदेशानुसार पोस्टमन/मेलगार्ड यांच्याबाबत सुधारित निवृत्ती वेतनाचे आदेश अजून डीएपी नागपूर यांचे कार्यालयात प्रलंबित आहेत. आदेश लवकरात लवकर पारित करावे.
३. पुणे व नागपूर येथील सेवानिवृत्तांना निवृत्त झाल्यावर वेलफेअर फंडातून मिळणारे अनुदान देण्यात आलेले नाही. ते देण्यात यावे. या मागण्याबाबत पत्र पाठविले.

आपल्या पत्राची दखल घेऊन मुख्य पोस्ट मास्तर जनरल महाराष्ट्र सर्कल मुंबई कार्यालयातर्फे

१. पेन्शन अदालतसाठी अर्ज स्वीकारण्याची मुदत १४ ऑगस्ट २०२० पर्यंत वाढविण्यात आली होती.
२. डीएपी नागपूर यांच्या कार्यालयास पोस्टमन/मेलगार्ड संबंधित आदेशाच्या विलंबाबद्दल चौकशी करण्यात आली. श्रीयुत एस. के. पांडे, डायरेक्टर ऑफ अकाउंट्स पोस्टल, नागपूर यांनी पोस्टमन/मेलगार्ड संबंधित प्रकरणाबाबत दि. २१ सप्टेंबर २०२० पर्यंत ची परिस्थिती सांगितली ती अशी...
डीएपी कार्यालयात प्राप्त झालेली प्रकरणे.... २९००
डीएपी कार्यालयाद्वारे आतापर्यंत दिलेले आदेश.. २२५०.
दररोज साधारणतः ५०-६० आदेश दिले जात आहेत.

कोरोनाचा डीएपी नागपूरच्या कार्यालयात शिरकाव होऊन सुद्धा आदेश देण्याचे काम सुरुच आहे, असे कळल्यावर आपल्या असोसिएशनतर्फे अधिकारी व कर्मचाऱ्यांचे आभार व्यक्त केले. □ □ □

■ ग्राहक संरक्षण- बँकेच्या अनाधिकृत इलेक्ट्रॉनिक व्यवहारात ग्राहकांची मर्यादित जबाबदारी बाबत रिझर्व्ह बँकेकडून महत्त्वाचे परिपत्रक :

भारतीय रिझर्व्ह बँकेच्या परिपत्रक क्रमांक RBI/2017-18/15 DBR.No.Leg,BC.78/09.07.005/2017-18 Date : 6 July, 2017 अन्वये सर्व शेड्यूल्ड व्यावसायिक (commercial) बँका प्रादेशिक ग्रामीण बँका यांना अनाधिकृत इलेक्ट्रॉनिक बँकेच्या व्यवहारात ग्राहकांची मर्यादित जबाबदारी बाबत निर्देश देण्यात आले आहेत.

- २) वाढते आर्थिक व्यवहार, ग्राहकाचे संरक्षण आणि अलिकडे अनाधिकृत रित्या बँकेच्या खात्यातून / डेबीट कार्डातून रकमा काढण्याच्या ग्राहकाकडून आलेल्या वाढत्या तक्रारी याचा विचार करून अशा परिस्थितीत ग्राहकाचे दायित्व कसे निश्चित करावे याचे पुनरावलोकन करण्यात आले व या बाबत बँकांना सुधारित निर्देश देण्यात आले आहेत.

तंत्रज्ञान, प्रणाली व प्रकिया यांचे बळकटीकरण -

- ३) व्यापकपणे इलेक्ट्रॉनिक बँकिंग व्यवहारांचे दोन भागात विभाजन करता येते.
 - i) रिमोट/ऑनलाईन भुगतान (payment) व्यवहार - या व्यवहारात भौतिक (physical payment) दस्तऐवज (instruments) सादर करायची आवश्यकता नाही. उदाहरणार्थ इंटरनेट बँकिंग, मोबाइल बँकिंग व अगाऊ भुगतान (prepaid).
 - ii) समोरासमोर (face to face)/निकटतम (proximity) देय व्यवहार - या व्यवहारात भौतिक दस्तऐवज सादर करण्याची आवश्यकता असते. उदाहरणार्थ एटीएम (ATM) कार्ड, विक्री केंद्रात मोबाइल द्वारे (POS) इत्यादी.
- ४) बँकेत इलेक्ट्रॉनिक बँकिंग व्यवहार करताना ग्राहकांना सुरक्षित वाटेल अशा प्रणाली व कार्यपद्धतीची रचना करावी त्यासाठी बँकेने खालील व्यवस्था केली पाहिजे.
 - i) ग्राहकांना इलेक्ट्रॉनिक बँकिंग व्यवहार करताना सुरक्षा व हमी देणारी योग्य प्रणाली व प्रकिया.
 - ii) मजबूत आणि झालेल्या फसवणुकीचा लवकरात लवकर शोध घेणारी व प्रतिबंध करणारी यंत्रणा.
 - iii) सध्या प्रचलित प्रणालीत अनधिकृत व्यवहारातून संभावित जोखमीचे मूल्यांकन व दायित्वाचे मूल्यमापन करणारी यंत्रणा.
 - iv) प्रणालीतील जोखीम व अनधिकृत व्यवहारातून उद्भवण्याच्या दायित्वापासून ग्राहकाचे संरक्षण करण्यासाठी योग्य उपाययोजना. आणि
 - v) ग्राहकांनी इलेक्ट्रॉनिक बँकिंग आणि पेमेन्ट करताना होणाऱ्या फसवणुकीपासून संरक्षण कसे करावे यासंबंधी सतत व वारंवार सल्ला देणारी यंत्रणा.

ग्राहकांकडून अनाधिकृत व्यवहारांबाबत बँकेस सूचना -

५. बँकेने त्यांच्या ग्राहकांना इलेक्ट्रॉनिक बँकिंग व्यवहाराच्या सतर्कतेसाठी एसएमएस व उपलब्ध असल्यास इमेलची नोंदणी अनिवार्य केली पाहिजे. ग्राहकाच्या खात्यात इलेक्ट्रॉनिक बँकिंग व्यवहार झाल्यावर ग्राहकांना एसएमएस व इमेलवर माहिती देऊन सतर्क केले पाहिजे. ग्राहकाने एखादा अनाधिकृत इलेक्ट्रॉनिक बँकिंग व्यवहार लक्षात आल्यावर लवकरात लवकर बँकेला कळवावे. जर व्यवहार कळविण्यात उशीर झाला तर बँकेला / ग्राहकाला जास्त नुकसान होण्याचा धोका असतो असा ग्राहकांना सल्ला दिला पाहिजे. ग्राहकांनी बँकेला व्यवहार कळविणे सुलभ होण्यासाठी बँकांनी त्यांच्या वेबसाईट, ईमेल, आयव्हीआर, टोल फ्री हेल्पलाईन नंबरवर २४ तास ७ दिवस सेवा उपलब्ध केली पाहिजे.

या शिवाय बँकांनी त्यांच्या ग्राहकांना त्यांच्या अनाधिकृत इलेक्ट्रॉनिक व्यवहाराबाबत तक्रारी नोंदविण्यासाठी बँकांनी त्यांच्या वेबसाईटच्या मुख्य पानावर direct link चा विशिष्ट पर्याय द्यावा. गहाळ/फसवणूक नोंदविणारी प्रणाली (system) इतकी खात्रीदायक असावी की त्या प्रणालीद्वारे ग्राहकांनी नोंदविलेल्या तक्रारीला नोंदविलेल्या तक्रारी क्रमांकासह त्वरीत प्रतिसाद पाठवला जावा. संदेश प्रणाली जी बँकग्राहकांना सतर्कता (alerts) पाठविण्यासाठी आणि त्यांचे आलेले प्रतिसाद नोंदविण्यासाठी वापरते त्या प्रणालीत संदेश पाठविल्याची आणि ग्राहकांकडून आलेल्या प्रतिसादाची वेळ व तारीख नोंद होणे क्रमप्राप्त आहे. हे ग्राहकांच्या जबाबदारीची (liability) व्याप्ती ठरविण्यासाठी महत्त्वाचे आहे. ज्या ग्राहकांनी बँकेला त्यांचे मोबाईल नंबर दिलेले नाहीत,

बँकांनी त्या ग्राहकांना एटीएम (ATM) मधून पैसे काढण्याच्या सुविधेशिवाय दुसरी इलेक्ट्रॉनिक व्यवहारांची सेवा देऊ नये. अनाधिकृत व्यवहाराची सूचना ग्राहकाने बँकेला दिल्यानंतर बँकेने त्वरित पाऊले उचलून त्यांच्या खात्यात पुढे होणाऱ्या अनाधिकृत व्यवहारांना प्रतिबंध करणे आवश्यक आहे.

ग्राहकाची मर्यादित जबाबदारी -

ग्राहकांचे शून्य दायित्व:-

६. खालील घटनांमधून आढळून आलेल्या अनाधिकृत व्यवहारात ग्राहक शून्य दायित्वास पात्र राहिल.

i) बँकेतर्फे फसवणूक /निष्काळजीपणा/ उणीव.

ii) तृतीय पक्षातर्फे उल्लंघन :

बँकेची किंवा ग्राहकाची त्रुटी जबाबदार नसून तो व्यवहार प्रणालीतील इतरत्र त्रुटीमुळे घडला व ग्राहकाने बँकेकडून संदेश प्राप्त झाल्यापासून कामकाजाच्या तीन दिवसांच्या आत बँकेला त्या अनाधिकृत व्यवहाराबद्दल कळविले असल्यास.

ग्राहकांचे मर्यादित दायित्व:-

७. खालील अनाधिकृत व्यवहारातून होणाऱ्या तोट्यासाठी ग्राहक जबाबदार राहिल.

i) ज्या व्यवहारात तोटा हा ग्राहकांच्या निष्काळजीपणामुळे झाला आहे. जसे की ग्राहकाने त्यांचे देय अधिकारपत्राची माहिती शेअर केली असेल तर बँकेला अनाधिकृत व्यवहाराबद्दल कळवे पर्यंत पूर्ण तोटा ग्राहकाला सहन करावा लागेल. बँकेला व्यवहार कळविल्यानंतर सुद्धा जर काही तोटा उघडकीस आला तर तो तोटा किंवा नुकसान बँकेला सहन करावा लागेल.

ii) ज्या अनाधिकृत व्यवहारात बँकेची किंवा ग्राहकाची त्रुटी जबाबदार नसून तो व्यवहार प्रणालीतील इतरत्र त्रुटीमुळे घडला असेल व ग्राहकाने बँकेकडून संदेश प्राप्त झाल्यानंतर अनाधिकृत व्यवहाराबद्दल कळविण्यास चार ते सात दिवस लावले असतील तर त्या प्रकरणात ग्राहकाची जबाबदारी त्या व्यवहारातील मूल्यांएवढी किंवा खाली दिलेल्या तक्त्यात दर्शविलेली रक्कम यापैकी जी कमी असेल तेवढी राहिल.

टेबल १ Maximum Liability of a Customer under paragraph 7 (ii)

Type of Account	Maximum liability (Rs.)
● BSBD Accounts	5,000
● All other SB accounts	
● Pre-paid Payment Instruments and Gift Cards	
● Current/ Cash Credit/ Overdraft Accounts of MSMEs	
● Current Accounts/ Cash Credit/ Overdraft Accounts of Individuals with annual average balance (during 365 days preceding the incidence of fraud)/ limit up to Rs.25 lakh	
● Credit cards with limit up to Rs.5 lakh	10,000
● All other Current/ Cash Credit/ Overdraft Accounts	
● Credit cards with limit above Rs.5 lakh	25,000

असा अनधिकृत व्यवहार ग्राहकाकडून बँकेला सूचित करायला कामकाजाच्या सात दिवसापेक्षा जास्त विलंब झाला तर त्याबाबत ग्राहकाची जबाबदारी बँकेच्या संचालक मंडळाच्या मंजूर धोरणांनुसार ठरवली जाईल . ग्राहकांच्या जबाबदारीला अनुसरून तयार केलेल्या धोरणाविषयी तपशिलवार माहिती बँकेने ग्राहकांना बँकेत खाते उघडतानाच द्यावी. बँकांनी त्यांची मंजूर धोरणे सार्वजनिक ठिकाणी प्रसारासाठी प्रदर्शित करावीत. बँकांनी त्यांच्या विद्यमान ग्राहकांना सुध्दा वैयक्तिकरित्या बँकेच्या धोरणांविषयी कळवणे आवश्यक आहे.

८. तृतीय पक्षाच्या उल्लंघनामुळे म्हणजे, अनधिकृत व्यवहार ग्राहकाच्या त्रुटी मुळे किंवा बँकेच्या त्रुटी मुळे झालेला नसून प्रणालीतील इतरत्र त्रुटीमुळे झाला असेल तर अशा व्यवहारात ग्राहकाची जबाबदारी काय असेल हे संक्षिप्तपणे खालील तक्त्यात दिले आहे. वर दिलेल्या तक्त्यात कामकाजाचे दिवस बँकेच्या मुख्य शाखेच्या वेळापत्रकाप्रमाणे असतील त्यात कामकाजाचे दिवस मोजतांना मिळालेल्या संदेशाचा दिवस वगळण्यात येईल.

टेबल २

Summary of Customer's Liability

Time taken to report the fraudulent transaction from the date of receiving the communication	Customer's liability (Rs.)
Within 3 working days	Zero liability
Within 4 to 7 working days	The transaction value or the amount mentioned in Table 1, whichever is lower
Beyond 7 working days	As per bank's Board approved policy

ग्राहकाच्या शून्य /मर्यादित दायित्वाच्या भरपाईचा कालावधी :-

९. ग्राहकाने बँकेला सूचित केल्यानंतर बँकेने अनधिकृत इलेक्ट्रॉनिक व्यवहारात समाविष्ट रक्कम कामकाजाच्या दहा दिवसात ग्राहकाच्या खात्यात जमा करावी.

अनधिकृत इलेक्ट्रॉनिक व्यवहार जरी ग्राहकाच्या निष्काळजीपणामुळे झाला असेल तरी बँक आपल्या अधिकारात ग्राहकाला माफ करू शकते. जमा करावयाची रक्कम, ज्या दिवशी अनधिकृत व्यवहार झाला त्या दिवशीच्या मुल्याएवढी असावी.

१०. पुढे बँकांनी खात्री करून घ्यावी की:

- तक्रारीचे निवारण झाले आहे आणि ग्राहकास देय रक्कम बँकेच्या संचालक मंडळाच्या धोरणात उल्लेख केलेल्या कालावधीत (जी तक्रार आल्यापासून ९० दिवसापेक्षा जास्त नसावी) निश्चित करावी आणि ग्राहकाला वरील ६ ते ९ परिच्छेदात नमूद केल्यानुसार भरपाई करावी.
- जर ९० दिवसाचे आत तक्रार निवारण करणे शक्य नसेल किंवा ग्राहकाचे देणे निश्चित करणे शक्य नसेल तर वरील परिच्छेद ६ ते ९ मध्ये नमूद केल्याप्रमाणे ग्राहकाला भरपाई द्यावी ; आणि
- डेबिट कार्ड (debit card)/बँक खात्याबाबत ग्राहकांना व्याजाचा तोटा सहन करावा लागणार नाही आणि क्रेडिट कार्डाबाबत (credit card) ग्राहकाला अतिरिक्त व्याजाचा भार सहन करावा लागणार नाही.

११. ग्राहकाच्या निष्काळजीपणामुळे/बँकेच्या निष्काळजीपणामुळे/ बँकेच्या प्रणालीतील फसवणूकीमुळे/तृतीय पक्षाकडून उल्लंघनामुळे ग्राहकाच्या खात्यातून रक्कम काढली जाते. याबाबतची जोखीम लक्षात घेऊन बँकांनी अशा अनधिकृत व्यवहारात ग्राहकांचे अधिकार व जबाबदाऱ्या काय आहेत हे स्पष्टपणे सांगणे गरजेचे आहे. बँकांनी संचालक मंडळाच्या मान्यतेने ग्राहक- संबंधित धोरण आखून त्यात ग्राहकांचे संरक्षण, ग्राहकांमध्ये इलेक्ट्रॉनिक बँकिंग व्यवहार आणि अनधिकृत इलेक्ट्रॉनिक बँकिंग व्यवहारात ग्राहकांचे अधिकार व जबाबदारी याबाबत जागरूकता करण्यासाठी यंत्रणा तयार करावी. बँकांची धोरणे ही पारदर्शक ,भेदभाव रहित असायला पाहिजेत आणि अनधिकृत इलेक्ट्रॉनिक बँकिंग व्यवहारात ग्राहकांची नुकसान भरपाई निश्चित करण्याची सुद्धा यंत्रणा असायला हवी आणि परिच्छेद १० मध्ये नमूद केलेल्या व्यवहारांची नुकसान भरपाई ग्राहकांना मिळण्यासाठी कालावधी

बँकांनी निश्चित करावा. बँकांनी त्यांचे धोरण त्यांच्या वेबसाईट (website) वर प्रसारित करावे. परिपत्रकात समाविष्ट असलेल्या सूचना त्यांच्या धोरणात समाविष्ट कराव्यात.

प्रकाश बलियारसिंग,
मुख्य महाव्यवस्थापक



बीएसएनएल व्हिआरएस-२०१९ अंतर्गत सेवानिवृत्त झालेल्या बऱ्याच Sr. TOA ना कमी पेन्शन निर्धारित केल्याबद्दल तक्रारीचे निवारण :

बीएसएनएल व्हिआरएस-२०१९ अंतर्गत महाराष्ट्रात ८९९७ कर्मचाऱ्यांनी स्वेच्छा सेवानिवृत्ती स्विकारली आहे. सीसीए, महाराष्ट्र व गोवा कार्यालयामार्फत पीपीओ आल्यानंतर बऱ्याच Sr. TOA / Office Supdt. यांच्या असे लक्षात आले की सीसीए कार्यालयामार्फत आलेल्या पीपीओ मध्ये Last Pay drawn कमी दर्शवून कमी पेन्शन निर्धारित केली आहे,

तक्रारीचे स्वरूप : सेवानिवृत्त होतांना लास्ट पे सर्टिफिकेट दिले जाते. त्यात निवृत्त होता वेळेचे वेतन श्रेणी व शेवटचे वेतन (Last Pay drawn) दर्शविण्यात येते. साधारणतः ह्या शेवटच्या मूळ वेतनाचे आधारावरच सीसीए कार्यालयामार्फत मूळ पेन्शन व इतर फायदे निर्धारित केले जातात.

परंतु पेन्शन पेमेन्ट ऑर्डर (EPPO) आल्यावर असे निदर्शनास आले की - पीपीओ मध्ये वेतन श्रेणी व शेवटचे मूळ वेतनात बदल करून ते कमी दर्शविण्यात आले, व त्यानुसार मूळ पेन्शन निर्धारित करण्यात आली आहे.

उदाहरणार्थ: लास्ट पे सर्टिफिकेट मध्ये वेतनश्रेणी १६३७०-३०६३० व शेवटचे मूळ वेतन रु २९३३०/- दर्शविले आहे संबंधित पीपीओ बघितल्यावर असे निदर्शनास आले की वेतनश्रेणी १४९००-२७८५० व शेवटचे मूळ वेतन रु २७८५०/- दर्शवून मूळ पेन्शन रु १३९२५/- अशी निर्धारित केली आहे.

आपल्या असोसिएशन कडे तक्रारी आल्यावर त्याबाबत सविस्तर माहिती गोळा केली, सीसीए महाराष्ट्र कार्यालयातील अधिकाऱ्यांसोबत चर्चा केली. सीसीए कार्यालयातर्फे हे प्रकरण दूरसंचार मुख्यालयाकडे (DOT) पाठविण्यात आल्याचे सांगण्यात आले.

आपल्या असोसिएशन तर्फे DOT- order dated 20.04.1999 on Restructuring of Sr. TOA आणि BSNL NEPP याबाबत परिपत्रक गोळा केली, व असोसिएशन द्वारे सविस्तर पत्र सेक्रेटरी, मेबर फायनान्स, दूरसंचार विभाग व सीएमडी, बीएसएनएल यांना २१ जुलै २०२० रोजीच पाठविण्यास आले. त्यात सेवानिवृत्तांच्या बाजूने निर्देश देण्यात यावे अशी मागणी केली.

त्याच सुमारास डाक विभागातर्फे पारित पे अॅण्ड अकाऊंट्स ऑफिसरच्या सर्टिफिकेशन बाबत मर्यादा या विषयावर एक पत्र निदर्शनास आले. त्या पत्राचा संदर्भ देऊन पुनः सेक्रेटरी व मेबर फायनान्स, दूरसंचार विभाग व सीएमडी, बीएसएनएल यांना ३१ जुलै २०२० रोजी स्मरणार्थ पत्र पाठविण्यात आले.

आपण इतर पेन्शनर्स असोसिएशन तर्फे सुद्धा ह्या समस्येबाबत पत्र व्यवहार करावा असे सुचविले. ह्या प्रकरणाबाबत आपण डीओटी मधील उच्चपदस्थ अधिकाऱ्यांच्या संपर्कात राहून पाठपुरावा करतच होतो. एके दिवशी DOT अधिकाऱ्याचा फोन आल्याबरोबर त्यांना हवे असलेले दूरसंचार विभागाचे दिनांक २०.०४.१९९९ चे परिपत्रक सुद्धा आपण ईमेलद्वारे पाठविले

त्यानंतर पुनः ९ सप्टेंबर, २०२० रोजी अधिकाऱ्याने श्री एच एफ चौधरी, महासचिव यांच्यासोबत चर्चा केली.

तेव्हा अधिकाऱ्याने लवकरच आदेश काढण्यात येईल असे सुचित केले. दिनांक १७ सप्टेंबर २०२० रोजी दूरसंचार विभागातर्फे आदेश पारित करण्यात आला. त्याचा साधारणतः ५०० बीएसएनएल सेवानिवृत्तांना लाभ होणार आहे.

संबंधित आदेश आल्यावर मात्र काही संघटना, ही बातमी आपल्या ग्रुपवर देऊन, वृत्तपत्रात बातमी देऊन सर्व श्रेय घ्यायचा प्रयत्न करीत आहे. बरे असो, आपण मात्र ह्या सर्व सेवानिवृत्तांना लाभ लवकरात लवकर कसा देता येईल यासाठी प्रयत्नशील राहू या.

ज्यांनी ही बाब माझ्यावर/असोसिएशन वर विश्वास ठेवून, आपल्याच निदर्शनास प्रथम आणून दिली.

त्यांचे हार्दिक आभार! ज्या सेवानिवृत्तांना या आदेशाचा लाभ मिळणार आहे त्यांचे हार्दिक अभिनन्दन!

एच एफ चौधरी.



संपन्न प्रणालीद्वारे मासिक पेन्शन देण्याच्या प्रक्रियेबाबत

असे निदर्शनास आले आहे की सीसीए कार्यालयातर्फे मासिक पेन्शनची प्रक्रिया सध्या महिन्याच्या शेवटच्या दिवसात केली जाते. नियमाप्रमाणे मासिक पेन्शन महिन्याच्या शेवटच्या दिवशी पेन्शनराचे बँक खात्यात जमा करावयाचे असल्यामुळे महिन्याच्या शेवटच्या दिवशी संपन्न प्रणालीत प्रक्रियेची गर्दी होते. त्यामुळे मासिक पेन्शनची रक्कम पेन्शनरांच्या बँक खात्यात जमा करण्यास विलंब होत आहे.

दूरसंचार खात्याकडून दिनांक ०३.०९.२०२० च्या आदेशानुसार सीसीए कार्यालयाने मासिक पेन्शन देण्याची प्रक्रिया महिन्याच्या २० तारखेपासून सुरु करून २४ तारखेस बिलावर सही करावी. तसेच महिन्याच्या शेवटी येणाऱ्या बँकेच्या सुट्ट्या किंवा सणाच्या निमित्त वित्त विभागाद्वारे वेळोवेळी मासिक पेन्शन वाटपाची तारीख ठरविण्यात येते. त्या आदेशाची अंमलबजावणी करण्यासाठी सीसीए कार्यालयाने तारखेच्या आधिच मासिक पेन्शनची बिले मंजूर करून सही करून तयार ठेवावी. DOT order No. 47-13/TA-II/PDA/2016/Pt/vol.2/2628-55 Dated 03.09.2020



शाखा अहवाल



■ **औरंगाबाद** - औरंगाबाद शाखेचे सर्वश्री राम निंबाळकर संघटन सचिव, जी. के. आरके, शाखा सचिव, कांबळे, ट्रेझरर, राम कठाळे यांनी दि. २०.०९.२०२० रोजी खुलताबाद या तालुक्यास जाऊन बीएसएनएल पेन्शनर्सची सभा आयोजित केली होती. एकूण १० पेन्शनर्स उपस्थित होते. श्री राम निंबाळकर संघटन सचिव यांनी बीएसएनएल पेन्शनर्स बाबत सध्याच्या परिस्थितीबाबत मार्गदर्शन केले. उपस्थित सर्व पेन्शनर्स आपल्या असोसिएशनचे सभासद झाले. औरंगाबाद शाखेच्या पदाधिकार्यांचे हार्दिक अभिनन्दन.

■ **नंदुरबार** - नंदुरबार शाखेतर्फे पीएम केअर्स फंडासाठी रु. १०,०००/- देणगी आपल्या असोसिएशनकडे जमा करण्यात आली आहे.

निवेदन

पुण्यात दिवसेंदिवस कोरोनाचा प्रादुर्भाव वाढतच आहे. आपले सदाशिव पेठेतील कार्यालय नेहमीप्रमाणे सुरु ठेवणे अजून तरी शक्य नाही. आम्ही घरात राहूनच काम करित आहोत.

पुण्यातील पोस्ट ऑफिसात कोरोनाची लागण बरीच वाढली आहे. तरी रजिस्टर, स्पीड पोस्ट व मनीऑर्डर कोणी पाठवू नये. रक्कम बँक ऑफ बडोदा बँकेतच जमा करावी. कृपया सहकार्य करावे.

◆ आपले ◆

एच एफ चौधरी.
जनरल सेक्रेटरी

डब्ल्यू. एस. भोमे
अध्यक्ष

भारतीय डाक



India Post

GOVERNMENT OF INDIA
DEPARTMENT OF POSTS, INDIA

SCHEMES

SAVING BANK ACCOUNT

POST OFFICE : 4% (IF LINKED WITH IPPB 4.80%) ATM FREE, NEFT, RTGS, IMPS, BILL PAYMENT, RECHARGE ETC.

◆ NATIONALIZED BANK 1 : 2.70 % ◆ NATIONALIZED BANK 2 : 3.00 % ◆ NATIONALIZED BANK 3 : 2.75 %

RD (5 YEAR)

RECURRING DEPOSIT

- ◆ POST OFFICE : 5.80%
- ◆ NATIONALIZED BANK 1 : 5.40%
- ◆ NATIONALIZED BANK 2 : 5.25%
- ◆ NATIONALIZED BANK 3 : 5.30%

NSC

NATIONAL SAVINGS CERTIFICATE

- ◆ POST OFFICE : 6.80 %
- ◆ NATIONALIZED BANK 1 : NA
- ◆ NATIONALIZED BANK 2 : NA
- ◆ NATIONALIZED BANK 3 : NA

KVP

MONEY DOUBLE SCHEME

- ◆ POST OFFICE : 6.90 %
- ◆ NATIONALIZED BANK 1 : NA
- ◆ NATIONALIZED BANK 2 : NA
- ◆ NATIONALIZED BANK 3 : NA

MIS (5 YEAR)

FOR MONTHLY INCOME

- ◆ POST OFFICE : 6.60%
- ◆ NATIONALIZED BANK 1 : 5.40 %
- ◆ NATIONALIZED BANK 2 : 5.25 %
- ◆ NATIONALIZED BANK 3 : 5.30 %

TIME DEPOSIT

SCHEMES	POST OFFICE	NATIONALISED BANK 1	NATIONALISED BANK 2	NATIONALISED BANK 3
1 TD	5.50%	4.90%	5.35%	5.10%
2 TD	5.50%	5.10%	5.25%	5.10%
3 TD	5.50%	5.30%	5.25%	5.30%
5 TD	6.70%	5.40%	5.25%	5.30%

LINK 5 TD ACCOUNT WITH RD & EARN RETURNS UP TO 7.60%

SCSS (5 YEAR)

FOR SENIOR CITIZEN & RETIRED EMPLOYEES

- ◆ POST OFFICE : 7.40 %

SSA

FOR GIRL CHILD BELOW 10 YEAR

- ◆ POST OFFICE : 7.60 %

PPF

PUBLIC PROVIDENT FUND

- ◆ POST OFFICE : 7.10 %

SERVICE CHARGES

	POST OFFICE	NATIONALIZED BANK - 1	NATIONALIZED BANK - 2	NATIONALIZED BANK - 3
ATM	FREE	₹50/-	₹50/-	₹50/-

Secure Your Hard Earned Money

SECURE YOUR LIFE FOR YOUR BELOVED ONE'S WITH POSTAL LIFE INSURANCE



PM CARES
Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund

PAN : AAETP3993P



Scan QR To Verify Receipt

Receipt No : PMCARES/SBIC/BARBS20234497157

Date : 21-08-20

Dear ALL INDIA CENTRAL GOVT PENSIONERS ASSOCIATION HQ. PUNE

Thank you very much for contributing to PM CARES Fund.

Prime Minister Shri Narendra Modi expresses his gratitude for the thoughtful and compassionate gesture on your part. The valuable contribution will greatly help India in fighting distress situations like COVID-19.

Under Secretary
PM CARES Fund

Received with thanks from: ALL INDIA CENTRAL GOVT PENSIONERS ASSOCIATION HQ. PUNE

Donation made to the PMCARES Fund through NEFT mode of bank (IFSC BARBSADASH).

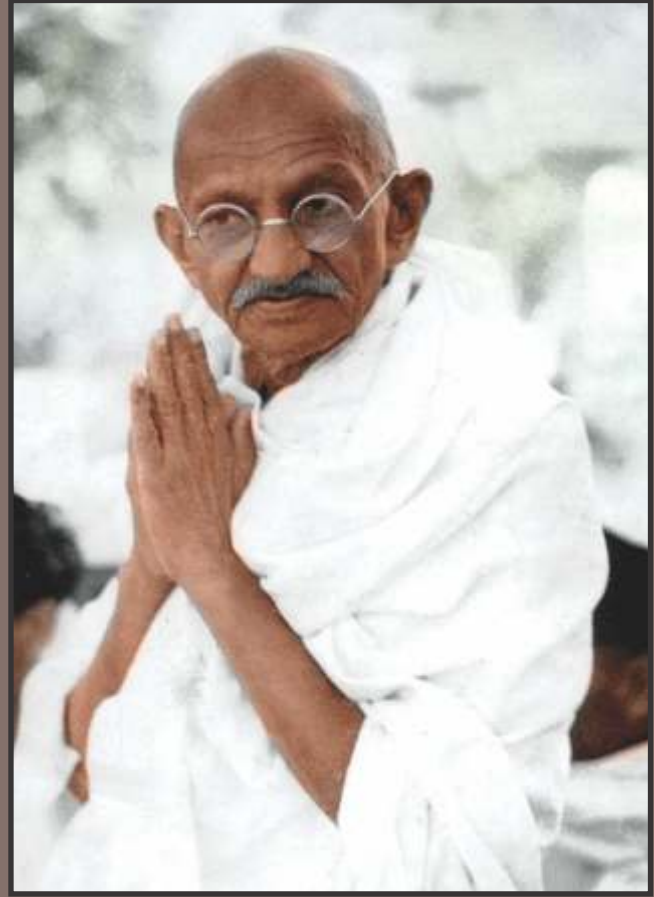
The sum of INR 1,83,011.00 (Rupees One Lakh Eighty Three Thousands Eleven Only)

(Contributions to PM CARES Fund have been notified for 100% deduction from Taxable Income under Section 80G of Income Tax Act, 1961)

Prime Minister's Office, New Delhi

“व्यक्ति की पहचान उसके कपड़ों से नहीं उसके चरित्र से होती है”

- महात्मा गांधी



महात्मा गांधी जयंती
२ अक्टोबर



Book - Post
(Printed Matter)

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