

PENSIONERS' CO-ORDINATOR

'For the Elders,



By the Elders'

*Organ of the Co-ordination Committee
of*

CENTRAL GOVERNMENT PENSIONERS ASSOCIATIONS, CHANDIGARH

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KELEIDOSCOPE

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

Budget 2011

The Budget 2011, spelled cheers for the senior citizens in many ways. (1) The lowering of the age for senior citizens to 60 years, meets a long pending demand of the elders, which will benefit not only the Tax Payers, but also lakhs of less fortunate senior citizens living below the poverty line, who will now be entitled to monthly pension under the Indira Gandhi Old Age Pension Yojna. (2) Creation of separate criteria for very senior citizens above the age of 80 years is a welcome step (3) With the revision of Income Tax slabs, howsoever inadequate, the Tax Payers can now save Income Tax ranging up to, ₹2060/- for persons below 60 years ₹ 9270/- for males (60-65 years), ₹ 6180/- for females (60-65 years), ₹1030/- for senior citizens (65-80 years) and ₹ 26,780/- for person above 80 years of age.

National Anomaly Committee (NAC) meeting held on 15-2-2011

No decision could be arrived at on any items in the meeting of the National Anomaly Committee (NAC) held on 15-2-2011. Meeting mainly concentrated to understand the points of view of both sides on various items. Outcome of discussion on each item shall be indicated on circulation of Minutes of the Meeting.

AMINUTES OF THE GENERAL BODY MEETING OF CCCGPA
Held on 13th March, 2011 at Community Centre, Sector 18, Chandigarh

1. Shri Rajpal Sharma presided over the meeting. 57 Members attended the meeting.
2. Shri Rajpal in his opening speech made the following points:
 - i) He complimented the Members for successful observance of Pensioners Day and successful launching of the new Website of the Coordination Committee (www.cccgpa.in) which is bound to be very useful for the Pensioners fraternity.
 - ii) He regretted that no decision had been made by the National Anomalies Committee on the issues of concern to the Pensioners. As such, there were only two options before the Pensioners – either go to the Court of law or to resort to agitation – including a March to Parliament or Observance of Hunger Strike.
 - iii) He was happy that problem of revision of Pension of BSNL had been resolved including payment of arrears to the retirees. He appreciated the efforts made by Sh Joginder Singh in this regard.
 - iv) He informed the Members that it had been agreed to in principle by CGHS authorities to start a CGHS Dispensary at Panchkula – in view of serious difficulties and preliminary steps have been taken in that direction but a follow-up is required.
 - v) Working of CGHS has improved and is constantly watched by the CGHS Advisory Committee. There are still some difficulties and room for improvement. These are constantly brought to the notice of the authorities concerned for suitable remedial action.
 - vi) Efforts are continuing for recognition of more Specialised Hospitals and Diagnostic Centers in and around Chandigarh.
3. Shri Harchandan Singh, Secretary General, in his report mentioned the following points:
 - a) Representations have been made by CCCGPA on following issues to the Government:
 - i) Complete parity to pre-2006 Pensioners with post-2006 Pensioners
 - ii) Equitable Fitment Benefit to Pensioners & Serving employees
 - iii) Revision of FMA to at least Rs 1200/- p.m.
 - iv) Early issue of Revised PPOs to Pre-2006 Pensioners & Family Pensioners
 - b) Two Medical Seminars were organized by the Coordination Committee – one in September, 2010 and another on Pensioners Day Function on 19-12-2010. The Seminars were largely attended and highly commended by the participants.
 - c) 4 Meetings of Managing Committee were held since the General Body Meeting in July, 2010 – and important decisions were taken to strengthen CCCGPA including the following:
 - i) Publication of a Directory of CCCGPA – with details of General Body & Affiliated Associations.
 - ii) Holding of Medical Seminars & Medical Camps
 - iii) To bring into fold of CCCGPA the left out organisations of Pensioners
 - iv) Nomination of Patrons and Editorial Board & Advisory Committee of Pension Coordinator
 - v) Formation of a Standing Committee to consider and recommend Amendments required in the Constitution of CCCGPA; and approval thereof.

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GOI, Ministry of H & FW, CGHS Wellness Centre No. 1, Sector 45, Chandigarh, Memo No. CMO/CGHSWC-1/
Advisory Committee-II/Nomination/52 dated 20 Jan 2011

Subject : Setting up of Advisory Committee.

With reference to the DGHS-CGHS Desk-II letter No : 4-27/2005/CGHS/C&P dated : 08.09.05 and subsequent amendment vide Director's letter dated 27.02.10, the new advisory Committee has been constituted as per the proposed guideliness.

The following members have been nominated in the new advisory committee :

1. Sh. Raghuvir Singh-IAAS (Rtd.), formerly Additional Secy., Ministry of Health & Family Welfare- H.No. 710, Sector 40A, Chandigarh. M. 9914449191
2. Sh. P.S. Bedi-DIG (Retd.) :BSF, Sr. Vice Chairman, CCCGPA-Chandigarh. H.No. 2186, Sector 35C, Chandigarh (Tel : 2615048, 2604002)
3. Sh. G.S. Bhogal-Gen. Secy. Senior Citizens Forum Zirakpur, - F-23, Panchsheel Enclave, Zirakpur, (M : 9872639304)
4. Sh. M.C. Arya-Gen. Secy. Defence Accounts Pensioners Welfare Association-260, Swastik Vihar, Zirakpur (M: 9417495648)
5. Sh. D. D. Sharma-Survey Assistant, Survey of India. (M : 9417198412)
6. Sh. Anil Duggal - Goyal Medicoe, Local authorized Chemist.

(Dr. Ashwani Kumar Seniaray) Chairperson, Advisory Committee

Minutes of the Meeting of Advisory Committee, CGHS held on 20-01-11 in the CGHS Wellness Centre No. 1, Sector 45, Chandigarh**Welcome Address :**

Dr. Ashwani Kumar Seniaray, CMO in-charge welcomed the newly nominated members of the Advisory Committee and gave a brief description about himself and his working in CGHS in various capacity. All other members also gave a small introduction about themselves. The CMO I/C gave a brief description on the functioning of CGHS, Chandigarh and apprised the members about the important CGHS rules and orders. A copy of important relevant orders was also given to the members. The CMO I/C briefed the committee members on the revised guidelines as contained in OM F No: 4-27/2005-CGHS/C & P/ dated 27-02-2010 from the o/o the Director CGHS regarding nomination and tenure of the members of the advisory committee. It was decided that meeting in future will be held as prescribed under the revised guidelines referred to herein. Addresses and phone numbers of the members of the revised committee members were taken for display in the notice board.

The proceeding of the meeting commenced in right earnestness with following subjects discussed

MRC status/Pendency of claims :

CMO I/C informed the members that there are no pending claims of the employees in the Wellness Centre, as the bills of the employees are cleared on day to day basis. The CMO I/C brought to the notice of the members the OM No : 4-18/2005-C&P dated 20 Feb. 2009. regarding relaxation of procedures for MRC, also for serving employees, in which case the parent department has to clear the MRC bills as per the given guidelines, in the order. It was intimated to the members that as per information provided by AD office, the MRC bills of pensioners have been cleared up to Nov' 10. The members suggested that the AD office may be requested to provide the status of pendency of MRC claims before the meeting of the advisory committee on regular basis.

Performance of Local Chemist :

CMO I/C informed that performance of local chemist is satisfactory and drugs are supplied in time and no substitute medicines are supplied by the local chemist.

Availability of Drugs in the WC :

The members were informed that there are 40 Generic items and 115 Proprietary items available in the WC store. They were also informed that a letter dated 30.12.10 has been written to the Additional Director regarding early supply of remaining 40% annual indented medicines from GSMD Karnal so as to reduce the local purchase of medicines.

Amenities for the beneficiaries :

The members were of the opinion that there is shortage of space in the wellness centre due to increase in the number of beneficiaries and there is also insufficient sitting space available for the beneficiaries. The members felt there is an urgent need for opening of another Wellness Centre in Chandigarh to accommodate the increasing number of beneficiaries. Sh. G. S. Bhogal highlighted the problems faced by the beneficiaries residing in Zirakpur, Panchkula etc for getting the blood investigations from Silver Oaks Hospital, Mohali. He proposed that the Hospital may be asked to open a collection centre in Chandigarh near the wellness centre.

Staff Punctuality & Behavior : There is no complaint against the staff behavior by any beneficiary. CMO I/C informed that all the staff is punctual and courteous in dealing with the beneficiaries. The CMO I/C informed the members that as per the new guidelines, Sh. Rajinder Kumar, LDC was selected as the Best Worker of the wellness centre for quarter ending Dec '10 and he was awarded a certificate of appreciation by the previous advisory committee and similarly on the recommendations of the committee members Best Worker award will be given to the staff on quarterly basis in future too.

Cleanliness & Maintenance of Wellness Centre : The members found cleanliness in the Wellness Centre well maintained.

Grievance Redressal : Difficulties faced by some of the beneficiaries in receiving emergency treatment in one of the referral hospitals were brought to the notice of the committee by one of the members. The members suggested that AD CGHS Chandigarh may be requested to write to all the private referral hospital on their obligation arising out of the agreement with CGHS. Complaint box was opened by Sh. M.C. Arya and no letter was found.

(Dr. Ashwani Kumar Seniaray), CMO (NFSG) CGHS

Minutes of the Meeting of Advisory Committee CGHS Held on 26-02-11 in the CGHS Wellness Centre No-1, Sector 45, Chandigarh**Welcome Address :**

Dr. Ashwani Kumar Seniaray, CMO in charge welcomed the members of the Advisory Committee

MRC status/Pendency of Claims :

CMO I/C informed the members that there are no pending claims for the employees in the Wellness Centre, as the bills of the employees are cleared on day today basis. The CMO I/C again brought to the notice of the members the OM No. : 4-18/2005-C&P dated 20 Feb 2009 regarding relaxation of procedures for MRC, also for serving employees in which case the parent department has to clear the MRC bills as per the given guidelines in the order. It was intimated that as per information provided by AD office, the MRC bills of pensioners have been cleared up to Dec'10. The members again reiterated that the AD office may be requested to provide the status of pendency of MRC claims before the meeting of the advisory committee on regular basis.

Performance of Local Chemist :

The performance of local chemist is satisfactory and drugs are supplied in time and no substitute medicines are supplied by the local chemist. The local chemist was directed to intimate the CGHS authorities about imported drugs whenever indented, for which Indian brands are available, as per the

M/O Health & Family welfare order No : 28-2/09-10/CGHS/MSD dated 25-06-10.

Availability of Drugs in the WC :

There are 34 Generic items and 101 Proprietary items available in the WC store.

Amenities for the beneficiaries :

The members felt that there is an urgent need for opening of another Wellness Centre in Chandigarh to accommodate the increasing number of beneficiaries. Regarding Sh. G.S. Bhogal's point in the last meetings it was intimated that one Laboratory from Chandigarh is under final stage of approval, as per the information received from the AD office and very soon beneficiaries will have a CGHS recognized lab in Chandigarh.

Staff Punctuality & Behavior :

There is no complaint against the staff behavior by any beneficiary CMO I/C informed that all the staff is punctual and courteous in dealing with the beneficiaries.

Cleanliness & maintenance of Wellness Centre :

The members found in the Wellness Centre well maintained and clean.

Grievance Redressal :

Sh P.S. Bedi raised the issue of giving medicines for two months at a time to the beneficiaries coming from outside the Tricity. CMO I/C intimated that the beneficiaries are already being issued medicine for 2 to 3 months at a time on the basis of valid prescription of the govt specialist as per the M/O Health & Family Welfare orders.

The Complaint box was opened by Sh. M.C. Arya and no letter was found.

**Minutes of The Meeting of Advisory Committee Held on 30-12-10 in the Office of CMO I/C,
CGHS Wellness Centre No-1 Sector 45, Chandigarh (Extracts)**

The meeting was attended by the following members :

1. Sh. K.K. Joshi Secretary General, Defence Service Civilian Pensioners Welfare Association
2. Sh. Y.P. Doshi, General Secretary, Association of Retd. Officer of Indian Audit and Accounts Department (Regd.) Chandigarh.
3. Sh. Raj Pal Sharma, Chairman, Central Govt. Pensioners Coordination Committee
4. Dr. Ashwani kumar Seniarary, Chief Medical Officer (NFSG), I/C, CGHS Wellness Centre No-1, Sector 45, Chandigarh.
5. Sh. V.K. Attri, Director, REO, Planning Commission, Sector 9, Chandigarh.
6. Sh. R.A. Nirvikar, Director Survey of Indian - Chandigarh
7. Sh. Ravi Kumar, representative of Goyal Medicose, local chemist.

Disposal of Pending Claims :

CMO I/C informed the members that there are no pending claims of the employees in the Centre, as the bills of the employees are cleared on day to day basis. It was intimated to the members that as per information provided by AD office, the MRC bills of pensioners have been cleared up to Oct' 10.

Amenities for the Beneficiaries :

The members were of the opinion that there is shortage of space in the wellness centre due to increase in the number of beneficiaries and there is also insufficient sitting space available for the beneficiaries. They suggested that AD may be requested to take suitable necessary actions on the earlier suggestions/proposals of the advisory committee and the action taken report may be given on that.

Staff Punctuality & Behavior :

There is no complaint against the staff behavior by any beneficiary. All the staff is punctual and courteous in dealing with the beneficiaries. Sh. Rajinder Kumar LDC was unanimously selected by the members as the 'Best Worker' of the Wellness Centre for quarter ending Dec'10 and he was awarded a certificate of appreciation by the committee in the presence of all the Doctors and staff of the Wellness Centre.

The meeting ended with the vote of thanks by the CMO I/C to all the outgoing members of the advisory committee and appreciated the constructive support and healthy cooperation extended by the committee members, the CMO I/C also informed the members that new advisory committee will be appointed soon as per the Directorate's guidelines.

Ministry of H & FW O.M. No. S 11011/23/2009-CGHS. D II/Hospital Cell (Part IX), dated 19-01-2011

Continuous empanelment of private hospitals and diagnostic Centres under CGHS

With a view to ensuring comprehensive healthcare to CGHS beneficiaries, CGHS has been, apart from the Government Hospitals, empanelling private hospitals and diagnostic centres by floating tenders periodically. The latest tender process in this context commenced in the second half of 2009. Even the already empanelled hospitals/diagnostic centres under CGHS were required to submit the bids under this tender process. Through this process, package rates for different treatment procedures and investigations have been notified in 2010. As a part of this process, certain hospitals and diagnostic centres which have accepted these rates and also signed MOAs with CGHS have also been notified in some of the CGHS cities.

2. However, it has been noticed that the number of hospitals and diagnostics centres notified in satellite cities of NCR, Viz Faridabad, Ghaziabad, Gurgaon and Noida through the current tender process is not adequate to provide a satisfactory level of healthcare to CGHS beneficiaries in all areas of these cities with the result, a situation has arisen where CGHS is not in a position to provide to its beneficiaries the requisite healthcare due to lack of adequate number of hospitals and diagnostic centres in different cities.

3. Accordingly, it has become necessary to introduce "Continuous Empanelment Scheme." under which more hospitals and diagnostic centre could be empanelled to take care of inadequacy in the current tender process. In this background, it has been decided to invite hospitals and diagnostic centres to come forward and apply for empanelment under CGHS, if they are willing to fulfill the same terms and conditions and accept the rates notified by CGHS in the latest tender process.

4. The continuous empanelment scheme is presently in operation in the following cities vide OM of even number, dated 08-12-2010

- | | | | | |
|--------------|---------------|-------------|--------------|------------------------|
| 1. Mumbai | 2. Kolkata | 3. Chennai | 4. Bengalaru | 5. Hyderabad |
| 6. Ahmedabad | 7. Chandigarh | 8. Dehradun | 9. Gurwahati | 10. Lucknow |
| 11. Jabalpur | 12. Pune | 13. Ranchi | 14. Shillong | 15. Thriuvananthapuram |

Now, the continuous empanelment scheme is extended to the satellite towns of Faridabad, Ghaziabad, Gurgaon and Noida

6. The continuous empanelment scheme would be in force initially up to 31st May, 2011.

7. The application form for the continuous empanelment scheme can be downloaded from the website of CGHS www.mohfw.nic.in/cghsnew/index.asp.

Govt of India Ministry of Health & Family Welfare (Dept of H & F W) O M No. S. 11011/23/2009-CGHS
D.II/Hospital Cell (Part I) dated 16 November, 2010.

Subject : Fresh Empanelment of Private Hospitals & Revision of Room Rent Applicable Under CGHS.

The undersigned is directed to state that CGHS had initiated action for fresh empanelment of private hospitals under CGHS and also for the revision of package rates (which were fixed in 2006-07, to be paid to hospitals. by floating tender for the same, On the basis of the responses package rates for various procedures/treatments have been arrived at and have been uploaded in the website of CGHS : www.mohfw.nic.in/cghsnew/index.asp and can be downloaded.

2. **"Package Rate"** shall mean and include lump sum cost of inpatient treatment/day care/diagnostic procedure for which a CGHS beneficiary has been permitted by the competent authority or for treatment under emergency from the time of admission to the time of discharge including (but not limited to)-

- (a) (i) Registration charges, (ii) Admission Charges, (iii) Accommodation Charges including patients diet, (iv) Operation charges (v) Injection Charges, (vi) Dressing Charges, (vii) Doctor/consultant visit

charges, (viii) ICU/ICCU charges (xiii) Procedural charges/surgeon's fee (xiv) Cost of surgical disposables and all sundries used during hospitalization (xv) Cost of medicines (xvi) Related routine and essential investigations. (xvii) Physiotherapy charges etc. (xviii) Nursing care and charges for its services.

- (b) Cost of Implants/stents/grafts is reimbursable in addition to package rates as per CGHS Ceiling rates for Implants/stents/grafts or as per actual, in case there is no CGHS prescribed ceiling rates.
 (c) Treatment charges for new born baby are separately reimbursable in addition to delivery charges for mother.
 (d) The hospitals empanelled under CGHS shall not charge more than the package rates/rates.

2.2 Package rates envisage up to a maximum duration of indoor treatment as follows :

12 days for Specialized (Super Specialties) treatment :

7 days for other Major Surgeries :

3 days for Laparoscopic Surgeries/normal deliveries : and

1 day for day Care/Minor (OPD) surgeries.

2.3 However, there are certain procedures where there is no prescribed package rate under CGHS. Similarly, there are medical emergencies where the treatment is mainly conservative, the admissible amount in such cases is calculated item wise. room rent, procedures, investigation, etc, Therefore, it has now been decided to revise the rates applicable for room rent (Accommodation Charges) for different categories of wards as given below :

General ward - Rs. 1000/-per day

Semi-private ward - Rs. 2000/-per day

Private ward - Rs. 3000/-per day

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

S.No.	Basic Pay (without the inclusion of grade pay)	Entitlement
1.	Upto Rs. 13,950/-	General Ward
2.	Between Rs. 13,951/- and Rs. 19,530/-	Semi-Private Ward
3.	Rs. 19,540/- and above	Private Ward

4.2 This issues with the concurrence of Internal Finance Division in the Ministry of Health & Family Welfare, vide Dy. No : AS & FA/3932/2010 dated the 8th November, 2010.

The revised rates will come into effect from the date of issue of this Office Memorandum.

A copy of this office Memorandum along with rate list and a copy of MOA are placed on the internet at <http://mohfw.nic.in/cghsnew/index.asp>.
 (R Ravi), Director

Ministry of Health & Family Welfare O.M. No. S. 14025/2/2011-MS dated 11-1-2011

Delegation of Powers of Head of Department to Head of Office for Settling Permission cases and post factor approval to reimbursement in relaxation of rules in emergent cases under CGHS/CS (MA) Rules, 1944

The undersigned is directed to invite reference to Para. (ii) of this Ministry's Office Memorandum No. S. 14012/9/75-MC (MS), dated 18-06-1982, as mentioned at point 4 under Appendix-VIII of CS (MA) Rules, 1944 relating to reimbursement in relaxation of rules in emergent cases, which stipulates that powers for settling permission lower than Heads of Departments.

March-2011

2. The Ministry of Health and Family Welfare has examined the question of further delegation of powers to Head of Offices/Officers at Under Secretary level, in such offices, which are not headed by officers equivalent to a Deputy Secretary, in the matter and it has been decided with the approval of the Competent Authority to delegate such powers in the following manner :-

"In case of medical reimbursement, delegation of power can be given to Under Secretaries in the Departments of Central Government declared as Heads of Offices subject to the condition that up to Rs. two thousand for taking treatment in OPD and up to Rs. Five thousand for taking treatment in IPD under CGHS/CS (MA) Rules, 1944. This delegation of powers can be exercised as per the prescribed rate list of nearest CGHS covered city or actual, whichever is lower for CS (MA) beneficiaries and as per package rate for CGHS beneficiaries in CGHS cities."

3. This order is applicable to both CGHS and CS (MA) beneficiaries.

4. This office Memorandum issues with the approval of Ministry of Finance vide ID No. 14 (1)/E.II-A/2010, dated 6-7-2010.

Ministry of Health O.M. No. S. 4924/2010/CGHS (R&H)/CGHS (P), dated 17-1-2011

Clarification regarding reimbursement of ambulance charges to CGHS beneficiaries

The undersigned is directed to refer to the subject mentioned above and to state that this Ministry has been receiving several representations seeking clarifications regarding Ambulance charges to CGHS beneficiaries.

2. It is accordingly clarified that expenditure incurred on engagement of Ambulance by CGHS beneficiaries, comprising both serving Government employees and pensioners, is reimbursable provided that :

- (1) The doctor treating the patient certifies in writing that conveyance of patient by any other mode would definitely endanger the Patient's life or would grossly aggravate his/her condition and
- (2) That the journey is undertaken within the same city.

3. This issues with the concurrence of IFD vide Dy. No 4888, dated 11-1-2011 of the officer of the AS & FA, Min. of Health and Family welfare.

Ministry of Health & Family Welfare O.M. No. Misc. 6024/2007/CGHS (HQ)/CGHS (P), dated 27-12-2010

Issue of Individual Plastic Cards to each CGHS Beneficiary - guidelines to pensioner beneficiaries

The undersigned is directed to draw attention to the office memorandum of even number, dated the 30th December, 2009 and to clarify that in response to representations from pensioner CGHS beneficiaries, it has now been decided to partially modify Para. E (2) of the said memorandum.

Para. E (2) of the Office Memorandum of even number, dated the 30th December, 2009, which read as:-

The plastic cards (which are identity cards) are issued for a maximum period of Five years or till entitled for CGHS benefits, whichever may be earlier. The actual validity of CGHS Card for availing services shall be as per records available in CGHS Database. In case of CGHS pensioners who have paid for 'Rest of Life' facilities, no new plastic cards shall be issued after 'Five Years' without any additional contribution. However, the beneficiaries would not be denied CGHS facilities, if there is any inadvertent delay in procurement of new plastic cards after five years, provided the beneficiary is entitled for CGHS benefits.

-is replaced by the modified paragraph which reads as follows:-

Para E (2) - The Plastic Cards (which are identity cards), would hereinafter, be issued with validity till the pensioner beneficiary is entitled for CGHS benefits. In respect of pensioner CGHS beneficiaries, who have paid CGHS contribution for 'Rest of Life' CGHS facilities, the Plastic cards would, hereinafter, be issued for 'Rest of Life'

The Plastic cards already issued with a printed Validity of five year to pensioner beneficiaries, who had paid CGHS contribution for 'Rest of Life' CGHS, would be taken as valid for use for 'Rest of Life'. However, such CGHS pensioner beneficiaries have the option to obtain new plastic cards after five years, if they choose to do so.

The other contents of the Office Memorandum of even number, dated the 30th December. 2009, remain unchanged.

Ministry of Health & Family Welfare O.M. No. S. 14025/8/2010-MS, dated 18-1-2011

Ceiling for reimbursement of special Nursing and Ayah/Attendant charges to the employees covered under CS (MA) Rules, 1944

The undersigned is directed to invite reference to this Ministry's O.M. No. S. 14025/74/86-MS, dated 30-10-1991 wherein an arrangement for reimbursement for special nursing has been made which stipulates that the amount of such reimbursement is limited to the amount which is in excess of 25% of the pay of the Government Servant. Keeping in view the increase in pay and allowances and wages of nurses and ayah/attendants and in order to simplify the existing procedure, it has been decided to fix ceiling rates of special nurse and ayah/attendant for reimbursement to CS (MA) beneficiaries.

2. The ceiling rates for such reimbursement to CS (MA) beneficiary would be as follows :

Special Nurse	Rs. 150 per shift of 12 hours.
Ayah / Attendant	Rs. 75 per Shift of 12 hours.

3. The reimbursement of special charges for nurse and ayah/attendant at above rates is subject to the condition that for such purpose a certificate from the medical officer incharge of the case in the hospital and counter-signed by the Medical Superintendent of the hospital should be produced in the prescribed form as enclosed at annexure.

4. This order will be effective from the date of issue.

5. This issues with the concurrence of IFD vide Dy. No. C-2200, dated 5-1-2011.

**ANNEXURE
CERTIFICATE**

I Certify that.....employed in the.....has been under treatment for.....disease at the.....Hospital and that the services of the special ayah/attendant, for which an expenditure of Rs.....was incurred, vide bills and receipts attached, and were essential for the recovery/prevention of serious deterioration in the condition of the patient.

Countersigned
Medical Superintendent
.....Hospital

Signature of Medical Officer
in charge of the case at the Hospital
Dated.....

Ministry of P.P.G & P OM No. 4-49/2007-P&PW(D) dtd. 20-7-2010 addressed to NCCPA

Sub : Grant to fixed Medical Allowance.

Please refer to your letter No. FV-3(P)/10 dtd. 29-6-2010 on the above subject .

2. Attention has been drawn to the clarification given at point vi of this Deptt. OM No. 45-57/97-P&PW(C) dated 30-12-98 and state that as per point raised (vi) even though the subject matter of the OM stipulates grant of Medical Allowance to Central Govt. Pensioners residing in areas not covered by CGHS, the provision of para 3 and 4 of the said OM entitle a pensioner for the fixed Medical Allowance even if he is residing in an area covered under CGHS or other similar scheme but he will not be entitled for outdoor facilities provided by CGHS. The CGHS Card in such cases need be endorsed suitably in order to restrict availing facilities of outdoor and indoor as the case may be, suitable entries in this regard should be made by the Pension Disbursing Authorities in PPO/PC. It has been mentioned in the above referred letter the provision for endorsing the Cards has been prescribed to prevent misuse of the CGHS Card through the clarification. It is further stated that from the clarification given it is clear that when an official surrenders his medical card to CGHS on retirement or not having a CGHS card, he should be given a medical allowance of Rs. 100/- after making an entry in PPO of not having a CGHS card, even when he resides in an area covered in CGHS area, official who having CGHS card does not want to take outdoor treatment at CGHS but to have medical allowance. The National Coordination Committee of Pensioner Association (NCCPA) has thus requested this Deptt. to reiterate the above instructions so that pensioners eligible for Fixed Medical Allowance are granted this Allowance. The association has further stated that in many cases of retirees who retired from DOT, Mumbai and are settled at Pune have not been granted Fixed Medical Allowance on the plea that they should produce a certificate from CGHS or authorities that the area where the pensioners is residing is not covered by the dispensary under CGHS or corresponding Health Scheme and opined that even in the case of those pensioners who have CGHS card, Fixed Medical Allowance is admissible if they forego the outdoor treatment facilities after making necessary note in the CGHS Card and it is not necessary that a Pensioner residing in CGHS dispensary area should get himself enrolled as beneficiary. It is also requested that clarification issued may kindly be advised to NCCPA.

3. In this regard attention is drawn to the instructions contained in OM dated 19-12-1997 which stipulates the primary conditions for grant of Fixed Medical Allowance as under :

".....sanction of the President is hereby accorded to the grant of fixed medical allowance @ Rs.100/- pm to Central Government pensioners/family pensioners residing in areas not covered by Central Govt. Health Scheme administered by the Ministry of Health & Family Welfare and corresponding Health Schemes administered by other Ministries and Departments for their retired employees for meeting expenditure on day-to-day medical expenses that do not require hospitalization. These orders shall apply to Central Government pensioners/family pensions, who at the time of retirement/death were governed by CCS (Pension) Rules, 1972 or other corresponding rules in operation prior to commencement of these rules and are eligible for medical facilities after retirement."

4. Further Deptt. of Pension & Pensioners Welfare vide O.M. dated 24-08-1998, clarified as under:-

"As CGHS facility is not made compulsory to all the Central Government pensioners, there are several pensioners who have not opted for such facility at the time of their retirement. In such cases, the fixed Medical Allowance is not payable if they are residing in areas where CGHS facility exists. The fixed Medical Allowance of Rs. 100/- pm in lieu of OPD facilities has to be paid to the pensioners on the basis of declaration submitted by them that they are residing in the area where CGHS facility is not available.

In view of the position mentioned above it is further clarified that medical Allowance of Rs. 100/- pm is only for pensioners/family pensioners residing in non-CGHS areas. Wherever CGHS facilities are

available, the Medical Allowance is not payable to them. This OM also contained the list of cities where CGHS facilities were available thereby making it clear the Fixed Medical Allowance is not admissible to the pensioners residing in these cities.

1) The issue was further examined on the representations of pensioners residing in the cities served by CGHS etc. and instructions were issued vide OM dated 17-4-2000 as under :

".....Pensioners, who are living in CGHS covered cities, but whose places of residence are not served by any CGHS dispensary, have been representing for grant of medical allowance of Rs. 100/- p.m. The matter has been decided that medical allowance @ Rs. 100/- shall be granted to such Central Civilian Govt. pensioners, if their places of residence are not served by CGHS or any corresponding Health Schemes administered by other Ministries/Departments, as the case may be, even though the places of residence may fall within the limits of a CGHS covered city, subject to their furnishing the following documents :

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

2) A certificate from the medical authorities of CGHS or from authorities are required, to obtain the above certificates from such pensioners in CGHS covered cities before payment of medical allowance is made. An entry to this effect should be made in both halves of their PPOs."

5. In view of above the view point of the NCCPA as expressed in the letter appears to be not in consonance with government policy. (Sd)Amitabh Dwivedi, US to Gol.

Ministry of H&FW (Dept of Health) OM No. S-11015-2/2008-CGHS Desk II dt 29-7-2010

Sub : Preventive Health Check-up of CGHS beneficiaries above the age of 40 years

The undersigned is directed to state that CGHS has been providing medical care facilities to all its beneficiaries through dispensaries in 25 cities. Government hospitals, polyclinics and through private hospitals and diagnostic centres dispensaries centres empanelled under CGHS can play proactive role in providing medical facilities to its beneficiaries by providing medical facilities to its beneficiaries by providing for preventive health checkup of its beneficiaries above specified age. The suggestion has been examined in the Ministry of Health & Family Welfare and it was decided to implement a preventive check up scheme of all CGHS beneficiaries above the age of 40 years, with effect from 24-2-2010. Presently, the check up has been introduced in two dispensaries in Ramakrishna Puram (in Sector XII and Sector IV). The scheme is voluntary to CGHS beneficiaries. To avail this facility, beneficiaries of these dispensaries can register themselves in their respective dispensaries. The following tests would be carried out :

Male : Hbi, Blood Sugar (Fasting & PP) LFT : KFT : T3 T4 TSH : Lipid Profile and ECG.

Female : Hb, Blood Sugar (Fasting & PP); LET : KFT : T3T4, TSH : Lipid Profile : ECG and PAP Smear.

2. After investigations, the beneficiaries will undergo history taking, general examination, eye examination and gynaecological examination, the beneficiaries would be advised on the follow up and further examination/treatment by specialist.

3. Beneficiaries intending to get the health check up need not get prior permission from their respective Ministries / Departments. The cost of getting the health check up is Rs. 800/- (Rupees Eight hundred only) in respect of male beneficiary and Rs. 900/- (Rupees Nine hundred only) in respect of female beneficiaries. The expenditure incurred by serving employees and their eligible members may be reimbursed by the Ministry/Department in which they are working.

4. This issues with the concurrence of IFD, Ministry of Health & Family Welfare Dy. No. 4656/ AS & FA/20.01.2009 dtd. 3-12-2009.

R. Ravi. Director

AICCPA Letter No. 3 (7)-8(19)/55-CCPA dtd. 18-11-2010 addressed to Hon. Prime Minister New Delhi.

Sub : Introduction of Health Insurance for CG employees and ex-employees - Proposal under consideration in the Govt. Regarding.

Ref. : 1. Recommendations of CPC V-an alternate but simple and feasible healthcare as also affordable format in non CGHS areas for CG fraternity.

2. The health care scenario in the USA as evidence in the World of work Magazine No. 67 Dec. 2009 issue of ILO.

3. USA Census report, American Journal of Medicine report and Institute of Medicine of the National Academy of Sciences USA Published views.

It is not disputed that in any health care delivery system the OPD is the initial point of contact. It is only here the doctor examines the patient and decides the course of treatment. In emergent cases it is the OPD reception centre of the emergency section of any health delivery system that the patient is examined.

2. It is here the doctor decides to prescribe the needed medicines, administers some of them to give immediate relief to the patient. In some cases the doctor feels the need for more observations or have particular tests performed to decide the course of treatment. Hence in such cases may suggest admission as an inpatient for further treatment.

3. These cannot be disputed. These are facts and procedures outlined by the Health Delivery System agencies all over the World. It is also the same in our country.

4. The CGHS was designed on similar lines and has stood the test of time. The bulk of the CG employees have seen and experienced the user friendly OPD attention since 1954-55. Earlier this OPD function was performed by Authorised Medical Attendants under CS (MA) 1944 Rules all over the country. Here the AMA is paid as per the consultation fee fixed and the medicines in the prescription were obtained from the open market chemists and druggists. Where inpatient attention was necessary the CG patient attends the approved hospital for further attention. The AMA consultation fees, medicines purchased are reimbursed by the Dept. where the CG employee patient serves. So also the hospital stoppages are reimbursed to the employee. In respect of hospital stoppages if the hospital provides and estimate in advance, the Dept. provides some advance payment to the Hospital. In the CGHS, the CGHS card guarantees the cashless indoor attention and ultimate payment. The Hospital stoppages are directly obtained from the Dept./ CGHS Additional Director for pensioner beneficiaries.

5. The CPC V gave a suggestion, that CPC V clearly indicated that in places where a CGHS wellness centre cannot be opened due to low number of beneficiaries being far below the norms, to redesignate the AMA in that locality as the CGHS doctor and Chemist. The approved panel hospitals / diagnostic centres for CS (MA) and CGHS beneficiaries can be utilised for treatment on the recommendations of these designated AMA doctor (s). As and when the beneficiaries increase a CGHS wellness centre can be budgeted and opened after approval by competent authority.

6. This involves no additional infrastructure expenses and is affordable.

7. The Govt. seems to favour a market oriented health Insurance provider to take over the healthcare needs of the CG employees and ex-employees in non CGHS areas. For one thing current private agencies providing health insurance mode are averse to taking OPD treatment and expenses as part of health insurance scheme. Of late, a few have, to grab the contract, inclined to agree for OPD with or

without a cap. But World over the OPD is outside the preview of the Health Insurance Providers Schemes. Further the experience world over is that the insurance mode is a costlier mode and not affordable to the bulk of the low paid CG employees. The bulk of the CG employees in this bracket is about 98% including the supervising cadres. In terms of percentage of total to Group A and promotees from below form hardly 2%. Hence for the bulk beneficiaries the insurance mode as it is available in the Indian market, is not affordable. Let us not forget CS (MA) Rules 44 is a reimbursable scheme that is free treatment for the employees and their dependants. CGHS is a replacement with a token payment on the lines of ESIC provisions. Hence this cannot be compared to scheme where the contribution is based on estimated expenditure for treatment.

8. The scenario in the USA is also far from satisfactory. We are extracting the ILO published clip for your honour's ready reference. We quote.

"USA - Health coverage status.

With the exception of medicare medical aid, the Children's Health Insurance Programme and the Veterans Health Administration, health insurance in the USA is provided on a for profit basis by private insurance companies and is generally linked to a person's employment (60% of total number insured). Necessarily, many people are excluded. A recent USA Census Bureau report stated that 45.7 million Americans are uninsured. While an even greater number lack sufficient insurance cover the medical costs they might incur. According to the American Journal of Medicine, Medical debt is the principal cause of personal bankruptcy in the USA, Meanwhile the Institute of Medicine of the National Academy of Sciences have stated that the USA is the only wealthy industrialised nation that does not ensure that all citizens have health care coverage, and estimates that 18,000 deaths per year can be attributed to the lack of insurance. A study published in the American Journal of Public Health put the number of deaths per year at 44800. The ongoing congressional debate on health care reform issue of access, fairness-especially with regard to existing insurance practices and affordability." unquote - (Extracted from ILO World of Work No. 67, Dec. 2009 issue page 19)

9. Thus we find the richest industrialised country, a trend setter for other nations, is still to cover all citizens with an affordable health delivery system. In fact this "high Cost" by the private insurance health providers is beyond the capacity of the common US citizen and the country has been witnessing avoidable deaths.

10. We presume the experience in less wealthy industrialised European Union countries is no different. We have no access to their statistics.

11. Health Insurance mode is not the only universal healthcare format and hence has necessarily to be adopted. Each country has to examine, analyse the existing format even though pluralistic or fragmented to the user groups. In our country our courts have interpreted Art 21 right to life of our constitution as inclusive of healthcare provision.

12. It is a fact that the CGHS as sectoral health delivery scheme for the CG fraternity has stood the test of time. It is affordable. It is user friendly. The per card expenditure is in the range of Rs. 5000/- p.a. and hence affordable. It has become a role model for the other sectors like Railways (RELHS 97) and Defence Forces retirees (ECHS 2000), Port Trusts (autonomous bodies under the Dept. of Shipping). RBI and Banking Industry etc. Even in the Health Delivery systems managed by private agencies have advertised in the media their readiness to treat on CGHS tariffs even without reference from CGHS. Many health delivery agencies proudly proclaim that their hospitals are on the approved panel of CGHS. The judiciary have ordered payment on CGHS tariff while adjudicating disputes in medical reimbursement issues.

13. In the circumstances kindly review the proposal to introduce health insurance utilising the existing private health insurance providers keeping in view that their main aim is profit and re-examine indepth the feasibility of utilising the AMAs of CSMA Rules 44 as CGHS OPD consultants to begin with for pensioners - now without any health care - after collecting CGHS subscriptions. After gaining experience non CGHS areas employees can be covered in the same way in the 2nd phase. Thus in course of time CGHS will be the main healthcare provider the country. The states will follow suit as usual.

Ministry of P.P.G&P OM No. 38-79/08 P&PW (G) dtd. 27-10-2010

Sub. : Payment of Commutation Value of additional amount of pension in respect of employees who retired on/after 1-1-2006 but before 2-9-2008 and expired before exercising option for commutation of additional amount of pension - Regarding.

As per the provisions contained in para 9.3 of this Department's OM No. 38-37/08-P&PW (A) dtd. 2-9-2008, the revised table of commutation value for pension will be used for all commutations of pension which become absolute after the date of issue of this OM. In the case of those pensioners, in whose case commutation of pension become absolute on or after 1-1-2006 but before the issue of this OM, the pre-revised table of Commutation value for pension will be used for payment of commutation of pension based on pre revised pay/pension. Such pensioners shall have an option to commute the amount of pension that has become additionally commutable on account of retrospective revision of pay/pension on implementation of the recommendations of the Sixth CPC. On exercising such an option by the pensioners, the revised Table of Commutation Value for pension will be used for the commutation of the additional amount of pension that has become commutable on account of retrospective revision of pay/pension. In all cases where the date of retirement/commutation of pension is on or after 2-9-2008, the revised Table of Commutation Value for pension will be used for commutation of entire pension.

2. References have been received from various Departments seeking clarification from this Department whether the commutation value of additional pension in respect of such employees who had retired during the period between 1-1-2006 and 2-9-2008 and died before exercising option is payable to the eligible member of family or not. The issue had been examined in consultation with Ministry of Finance, Department of Expenditure who has observed that the Pay Commission intention was that the pensioner should exercise a conscious choice in view of the fact that the commutation table has changed wef 1-1-2006. As such, in these cases, the Rule 10 of CCS (Commuted of Pension) Rules 1981 may be followed and difference in commuted value be paid without fresh applications. The intention was not to deny the higher capitalized value on account of revision of pension.

3. This issue with the concurrence of Ministry of Finance, Department of Expenditure vide their UO No. 456/EV/2010 dtd. 18-10-2010. Sd/-VK Wadhwa, US to Gol.

CPAO (Pensions) Trikoot - II, Bhikaji Cama Place, New Delhi OM No. CPAO/Tech/Nodal Officer/Vol II/2010/552 dt 13-7-2010 addressed to all Pension Disbursing Officers in the country

Sub. : Issue of revised PPOs for pre 2006 pensioners

A meeting with representatives of banks under the Chairmanship of secretary (Pension AR & PG) was held on 15-6-2010 at 3rd floor, Department of Pension & Pensioners Welfare LoK Nayak Bhawan, regarding, issuance of revised PPOs for pre 2006 pensioners.

Unanimously it was decided that :

Every bank would appoint Nodal Officer for monitoring the work of issuance of revision authority for pre 2006 retirees who in turn would collect the information from all branches and manually send Annexure III to the concerned PAOs with a copy to CPAO. it would be the responsibility of the banks to ensure that the

data sent to PAOs are complete and correct. Further the time frame for completion of this work was fixed as 31-7-2010 to which also all the representatives of all the banks agreed.

Kindly ensure that necessary action is undertaken by your bank in respect of above requirements/action at the earliest. P Sarada, Senior Accounts officer (Tech)

Railway Board's letter No. E (W) 2010/CP1/3 dtd. 13-10-2010.

Sub. : Payment of Ex-Gratia lumpsum compensation to the families of railway employees who die in harness in performance of bona fide official duties - Taxability reg.

Ref. : Board's letter No. E (W) 2008/CP -1/7 dtd. 30-08-2008.

A clarification has been sought whether lumpsum payment made on account of ex-gratia compensation of widow/legal heir of Railway employee who dies in harness in performance of bona fide official duties is taxable or not. The matter has been examined in consultation with Finance Directorate and it is advised that all matters regarding recovery of Income Tax are governed by the provisions of Income Tax Act, 1961 and various instructions issued by Ministry of Finance.

Accordingly, in this regard, a copy of circular No. 573 dated. 21-8-1990 issued by Ministry of Finance (Central Board of Direct Taxes) is enclosed for information. The relevant extract of the circular reads as under:

"[3] Taxability of lumpsum payment made gratuitously or by way of compensation or otherwise to the widow or other legal heir of an employee who dies while still in active service, is not taxable as income under the Income - Tax Act. 1961.

This issue has been examined by the Board and it is clarified that any such lumpsum payment will not be taxable as income under the aforesaid Act."

Extracted from Indian Rail Worker 11/2K10 issue.

Railway Board letter No. E(W)2009/PS-5-8/1 dtd. 23-9-2010.

Sub. : Provision of companion in lieu of attendant to First Class/1st 'A' Post Retirement Complimentary Pass/Widow Pass holder in Jan Shatabdi Express Trains.

As per instructions contained in Board's letter No. E(W) 96 PS5-82 dtd. 17-2-2004 and 15-6-2007, facility of companion in lieu of attendant is available to retired Railway employees/widows, who are of 65 years of age and above, and holding 1st Class/I-A Post Retirement Complimentary Pass/Widow Pass, in higher class on payment of full difference of fare between SL/II class and the class in which retired Railway employee/widow travels, besides the existing travel facility alongwith a companion in SL/II class. This provision is however not applicable for journey by Jan Shatabdi Express trains which is regulated by instructions contained in this office letter No E (W) 2000 PS5-1/17 dated 17-12-2004.

On a reference from AIRF, the matter has been considered and it has been decided that the provisions regarding companion as laid-down in Board's letter dated 17-02-2004 and 15-06-2007 ibid will henceforth also apply in the case of retired Railway employee/widow pass holders of 65 years and above but below 70 years of age and holding 1st Class/Ist A Post Retirement Complimentary Pass/Widow pass, in respect of journey by Jan Shatabdi Express Trains subject to the existing quota prescribed for reservation against Pass/PTOs. Separate instructions exist in the case of such persons of 70 years and above under Board's letter No. E (W) 96 PS5-8/2 dtd. 9-9-2009.

These instructions may be brought to the notice of all concerned.

(Extracted from Indian Rail Worker 11/2K10 issue.)

Ministry of P.P.G & P (Dept of Pers & Trg) OM 3-19/2009 Estt. (Pay II) dtd. 5-4-2010

Sub. : Applicability of CCS (RP) Rules, 2008 to persons re-employed in Government Service after retirement and whose pay is debitable to Civil Estimates.

The undersigned is directed to refer to this Department's OM No. 3-13/2008-Est. (Pay II) dtd. 11-11-2008 on the above mentioned subject. Certain references have been received seeking clarification regarding the manner of fixation of pay of retired Defence Forces personnel/officers re-employed in Central Government Civilian posts, after the implementation of CCS (RP) Rules, 2008. This has been considered in consultation with Department of Expenditure. The pay fixation of re-employed pensioners on re-employment in Central Government, including that of Defence Forces personnel/officers, is being done in accordance with CCS (fixation of pay of re-employed pensioners) Orders, 1986, issued vide this Department's OM No. 3-1/85-Estt. (Pay II) dtd. 31-7-1986 (as revised from time to time.)

2. After the introduction of the system of running pay bands and grade pays, it has been decided to amend the relevant provisions of CCS (fixation of pay of re-employed pensioners) Orders, 1986 in the manner indicated below :

Existing provision :

Para 4 (a) : Re-employed pensioners shall be allowed to draw pay only in the prescribed pay scale/pay structure of the post in which they are re-employed. No protection of the scales of pay/pay structure of the post held by them prior to retirement shall be given.

Proposed revised Provision :

Para 4 (a) - Re-employed pensioners shall be allowed to draw pay only in the prescribed pay scale/pay structure of the post in which they are re-employed. No protection of the scales of pay/pay structure of the post held by them prior to retirement shall be given.

Note : Under the provisions of CCS (RP) Rules 2008, revised pay structure comprises the grade pay attached to the post and the applicable pay band.

Existing provision :

Para (4) (b) (i) : In all cases where the pension is fully ignored, the initial pay on re-employment shall be fixed at the minimum of the scale of pay of the re-employed post.

Proposed revised Provision :

Para 4 (b) (i) : In all cases where the pension is fully ignored, the initial pay on re-employment shall be fixed as per entry pay in the revised pay structure of the re-employed post applicable in the case of direct recruits appointed on or after 1-1-2006 as notified vide Section II, part A of First Schedule to CCS (RP) Rules 2008.

Existing provision :

Para 4(b) (ii) : In cases where the entire pension and pensionary benefits are not ignored for pay fixation the initial pay on re-employment shall be fixed at the same stage as the last pay drawn before retirement. If there is no such stage in the re-employed post, the pay shall be fixed at the stage next above that pay. If the maximum of the pay scale in which a pensioner is re-employed is less than the last pay drawn by him before retirement, his initial pay shall be fixed at the maximum of the scale of pay of the re-employed post. Similarly, if the minimum of the scale of pay in which a pensioner is re-employed is more than the last pay drawn by him before retirement, his initial pay shall be fixed at the minimum of the scale of pay of the re-employed post. However, in all these cases, the non-ignorable part of the pension shall be reduced from the pay so fixed.

Proposed revised Provision :

Para 4(b) (ii) : In cases where the entire pension and pensionary benefits are not ignored for pay fixation, the initial basic pay on re-employment shall be fixed at the same stage as the last basic pay drawn before

retirement. However, he shall be granted the grade pay of the re-employed post. The maximum basic pay cannot exceed the grade pay of the re-employed post plus pay in the pay band and of Rs. 67000/- i.e. the maximum of the pay band PB-4. In all these cases, the non-ignorable part of the pension shall be reduced from the pay so fixed.

Illustration :

A colonel who retired with basic pay of Rs. 61700 (Grade pay Rs. 8700 : pay in the pay band Rs. 53000/-) is re-employed as a Deputy Secretary in an organization with grade pay of Rs. 7600/- In this case, on re-employment, his basic pay will continue to be Rs. 61700/-, However, his grade pay on re-employment will be reduced from the pay so fixed.

Note : In the revised pay structure, basic pay is pay in the band plus the grade pay attached to the post.

Existing Proposal :

Para 4 (c) : The re-employed pensioner will, in addition to pay as fixed under Para (b) above shall be permitted to draw separately any pension sanctioned to him and to retain any other form of retirement benefits.

Proposed revised Provision :

Para 4 (c) : No change.

Existing Proposal :

Para 4 (d) : In the case of persons retiring before attaining the age of 55 years and who are re-employed, pension (including) PEG and other forms of retirement benefits) shall be ignored for initial pay fixation in the following extent :

(i) In the case of ex-servicemen who had posts below Commissioned Officer rank in the Defence Forces and in the case of civilians who held posts below Group 'A' posts at the time of their retirement, the entire pension and pension equivalent of retirement benefits shall be ignored.

(ii) In the case of service officers belonging to the Defence Forces and Civilian pensioners who held Group A posts at the time of their retirement, the first Rs. 500/-* of the pension and pension equivalent retirement benefits shall be ignored. [Already revised to Rs. 4000/- vide OM No. 3-13/2008-Estt. (Pay II) dtd. 11-11-2008]

Proposed revised Provision :

Para 4 (d) : In the case of persons retiring before attaining the age of 55 years and who are re-employed, pension (including PEG and other norms of retirement benefits) shall be ignored for initial pay fixation in the following extent :

(i) No change.

(ii) In the case of Commissioned Service officers belonging to the Defence Forces and Civilian pensioners who held Group 'A' posts at the time of their retirement, the first Rs. 4000/- of the pension and pension equivalent retirement benefits shall be ignored.

3. Apart from the above, it is also clarified as under :

(i) **Drawal of increments :** Once the initial pay of the re-employed pensioner has been fixed in the manner indicated above, he will be allowed to draw normal increments as per the provisions of Rule 9 and 10 of CCS ((RP) Rules, 2008.

(ii) **Allowances :** The drawal of various allowances and other benefits in the revised pay structure shall be regulated to the grade pay of the re-employed post or the basic pay, as the case may be.

(iii) **Treatment of Military Service Pay (MSP) :** MSP is granted to Defence Forces Officers/Personnel while they are serving in the Defence Forces. Accordingly, on their re-employment in civilian organizations under the Cabinet Secretariat umbrella, the question of grant of MSP to such officer/personnel does not arise. However, the benefit of MSP given to all retired Defence Force Officers

personnel by reckoning it at the time of calculation of their pension (notionally in the case of pre 1-1-2006 pensioners) should not be withdrawn. Accordingly, while the pension of such re-employed pensioners will include the element of MSP they will not be granted MSP while working in civilian organizations.

(iv) **Fixation of pay of personnel/officers re-employed prior to 1-1-2006 and who were in employment as on 1-1-2006.** In the case of personnel/officers who were re-employed before 1-1-2006 and who were working in the Central Government organizations on re-employment basis as on 1-1-2006, their pay will be fixed in accordance with the provisions of DOPT OM No. 3-13/2008-Estt (Pay II) dtd. 11-11-2008. This OM stipulates that re-employed persons, who become eligible to elect revised pay structure shall exercise, option in the manner laid down in Rule 6 of CCS (RP) Rules 2008. In this context, it is clarified that in accordance with the provisions of Rule 7 of CCS (RP) Rules, 2008, Department of Expenditure issued fitment tables corresponding to each pre-revised pay scale vide OM No. I-I/2008-IC dtd. 30-5-2008. In the case of those personnel/officers as well, who were re-employed before 1-1-2006 and who were working in the civilian organizations on re-employment basis as on 1-1-2006, their pay will be fixed with reference to the fitment table of the pre revised civilian pay scale in which they were re-employed and corresponding to the stage in the pre revised pay scale as on 1-1-2006.

(v) **Fixation of pay of personnel/officers who retired prior to 1-1-2006 and who have been re-employed after 1-1-2006.** In the case of personnel/officers who had retired prior to 1-1-2006 and who have been re-employed after 1-1-2006, their pay on re-employment will be fixed by nationally arriving at their revised basic pay at the time of retirement as if they had retired under the revised pay structure. This will be done with reference to the fitment table of the Defence Service Rank/Civilian Service post (as the case may be) from which they had retired and the stage of basic pay at the time of their retirement. Their basic pay on re-employment will be fixed at the same stage as the notional last basic pay before retirement so arrived at. However, they shall be granted the grade pay of the re-employed post. The maximum basic pay cannot exceed the grade pay of the re-employed post plus pay in the pay band of Rs. 67000/- i.e. the maximum of the pay band PB-4. In all these cases, the non-ignorable part of the pension shall be reduced from the pay so fixed.

4. The existing instructions on the subject shall be treated as amended to this extent.

5. In so far as the persons serving in the Indian Audit & Accounts Department are concerned, these orders are being issued after consultation with the Comptroller & Auditor General of India.

(Extracted from Kolkata Pension Suraksha Sept. 2K10 issue)

Min of P.P.G. & P (Dept. of per. & Trg.) O.M. No. 12011/08/2010-Estt. (AL), dated 30-12-2010

Children Education Allowance Scheme-Clarification

Subsequent to issue of this Department O.M. No. 12011/3/2008-Estt. (Allowance), dated 2-9-2008 and clarificatory OMs, dated 11-11-2008, 23-11-2009 and O.M. No. 12011/the Children Education Allowance (CEA) Scheme, this Department has been receiving references from various Departments, seeking further clarifications.

The doubts raised are clarified as under :-

S. No.	Point of doubt	Clarification
1.	Whether CEA is admissible to a Government servant who ceases to be in service due to retirement, discharge, dismissal or removal from service in the course of an academic year?	CEA/ hostel subsidy shall be admissible till the end of the academic year in which the Government servant cease to be in service due to retirement, discharge, dismissal or removal from service in the course of an academic year. The payment shall be made by the office in which the Government servant worked prior to these events and will be regulated by the other conditions laid down under CEA Scheme.

S. No.	Point of doubt	Clarification
2.	Whether children of a Government servant who dies while in service, are still eligible for reimbursement under the new CEA Scheme?	If a Government servant dies while in service, the Children Education Allowance or hostel subsidy shall be admissible in respect of his/her children subject to observance of other conditions for its grant, provided the wife/husband of the deceased is not employed in service of the central Government, State Government, Autonomous Body, PSU, Semi Government Organization such as Municipality, Port Trust Authority or any other organization partly or fully funded by the Central Government/State Governments. In such cases, the CEA/Hostel Subsidy shall be payable to the children till such time the employee would have actually received the same, subject to the condition that other terms and condition that are fulfilled. The payment shall be made by the office in which the Government servant was working prior to his death and will be regulated by the other conditions, laid down under CEA Scheme.
3.	Whether any upper age-limit of the children has been prescribed for claiming CEA? Whether CEA can be allowed in case of children studying through "Correspondence or Distance Learning"? If so, the age-limit prescribed for the same.	The upper age-limit for disabled children has been set at the age of 22 years. In the case of other children, the age-limit will now be 20 years or till the time of passing 12th class whichever is earlier. Cases where reimbursement have been already made, in respect of children above this age may not be reopened. It has also been decided that CEA may henceforth be allowed in case of children studying through "Correspondence or Distance Learning" subject to other condition prescribed.
4.	What is the definition of the terms 'two sets of uniform' which occur in Para. 1 (e) of our O.M. dated 2-9-2008. What is the definition of "one set of shoes"?	It is clarified that 'one set of shoes' would mean one pair of shoes and 'two sets of uniform' would mean two sets of uniform prescribed by the school in which the child is studying. A set of uniform will include all items of clothing prescribed for a day, as uniform by the school. Reimbursement may be allowed for two sets of such uniform irrespective of the colours / winter/summer/PT uniform.
5.	What is the definition of 'station' for the purpose of hostel subsidy?	It is clarified that for the purpose of hostel subsidy, station would be demarcated by the first three digits of the PIN Code of the area where the Government servant is posted and/or residing. The first three digits of the PIN Code indicate a Revenue District.
6.	Whether fee paid to organizations /institutions other than the school or fee paid to private tutors for purposes mentioned in Para. 1 (e) of the OM dated 2-9-2008 is reimbursable?	No, It is clarified that the term 'fee' contained in the Para. 1 (e) of the OM, dated 2-9-2008 would mean the fee charged by the school directly from the student.

AICCPA Letter No. 472-9/2k4-CCPA dtd. 18-11-2010 addressed to Minister of Defence, G.O.I.

Sub. : Judgement and orders of Hon. Armed Forces Tribunal Chandigarh Bench in Lt. Gen. Vijay Oberoi Retd. Vice Chief of Army Staff versus Union of India (MoD).

We reliably understand that the Hon. AFT Chandigarh Bench consisting of Justice NP Gupta and Retd. Lt. Gen. AS Bahia held that the MoD order on broad-banding disability percentage - a CPC V accepted recommendation - denying them to superannuation/normal completion period of service in the forces as discrimination.

2. In fact the CPC V discussed disability and the need for broad banding instead of case by case percentage declaring the extent of disability. This was accepted by Govt. but the MoD orders contained a rider that these orders will not apply to those who are released on completion of terms or on superannuation.

3. The Hon. Bench reacting to this conclusion that this rider is discriminative, the Hon. Bench were aware of the existing judgement of the Hon. SC in Lt. Col. Kapur versus Uol. The Hon. Bench rightly felt the MoD failed to bring to the notice of Hon. SC the background and concept of broadbanding and the statutory rules namely to curtail medical subjectivity and mottled declaration of disability percentage for similar disability by different medical boards. Again the MoD failed to bring to the notice of Hon. SC that according to current rules superannuating disabled personnel are also deemed as 'invalided' for the purpose of granting disability pension. Also the Hon. AFT felt that the MoD "misled" the Hon. SC that the "broadbanding was introduced to grant benefit to personnel whose career was cut short due to invalidation. While records of the Govt. clearly bring out the fact that this concept was introduced to avoid subjectivity and variance in calculating disability percentage. Again as per Hon. SC earlier ruling a judgement rendered without full disclosure of facts was sub silentio and not binding on other courts.

4. Hence the Hon. AFT Chandigarh Bench directions have to be regarded as a land mark decision. It is for the Govt. & MoD., to decide in consultation with law and admin, experts whether to implement or go on appeal against these directions to higher levels of judiciary.

Min. of Defence (Deptt. of Ex-servicemen Welfare), No. 16 (5)/2008/D (Pen / Policy) dt. 29-09-2009

Sub. : Implementation of Govt. decision on the recommendations of Sixth CPC-Revision of provisions regulating Pensionary Awards relating to disability pension/war injury pension etc. for the Armed Forces Officers and Personnel Below Officer Rank (PBOR) on voluntary retirement/discharge on own request on or after 1-1-2006.

Sir, The undersigned is directed to refer to Note below Para X and Para 11 of this Ministry's letter No. [(2)/97/D(Pen)-C] dtd. 11-1-2001, wherein it has been provided that Armed Forces personnel who retire voluntarily or seek discharge on request, shall not be eligible for any award on account of disability.

2. In pursuance of Govt. decision on the recommendations of the Sixth CPC, vide para 5.1.69 of their Report, President is pleased to decide that Armed Forces personnel who are retained in service despite disability, which is accepted as attributable to or aggravated by Military Service and have foregone lump-sum compensation in lieu of that disability may be given disability element/war injury element at the time of their retirement/discharge whether voluntary or otherwise in addition to retiring/Service Pension or Retiring/Service Gratuity.

3. The provisions of this letter shall apply to the Armed Forces personnel who are retired/discharged from service on or after 1-1-2006.

4. Pension Regulations for the three Services will be amended in due course.

5. This issues with the concurrence of Ministry of Defence (Fin) vide their UO No. 3545 (Fin/Pen) dtd. 29-9-2009.

Circular No. 433 Letter No. Gts/Tech/05/LXII dtd. 25-3-2010 from controller of Defence Accounts (Pensions), Allahabad

Sub. : Implementation of Govt's decision on the recommendations of the Sixth CPC - Revision of provisions regulating Pensionary awards relating to Disability/War Injury Pension etc. for the Armed Forces officers and PBOR on voluntary retirement/discharge on own request on or after 1-1-2006.

Ref. : Gol, MoD letter No. 16(5)/2008/D(Pen/Policy) dtd. 29-9-2009.

Consequent on the issue of the above said Govt. Letter (Copy enclosed for ready reference) Armed

Forces Personnel who are retained in service despite disability, which is accepted as attributable to or aggravated by Military service and have forgone lump-sum compensation in lieu of that disability may be given disability element/war injury element at the time of their retirement/discharge whether voluntary or otherwise in addition to retiring/service pensioner retiring/service gratuity.

2. Of late, it is observed that all the affected cases which are being forwarded to this office is only supported by the certificate issued by Record Officer which is not enough for audit purpose in this office. The claims are to be checked with reference to the service document ie Sheet Roll, medical document and Part-II order issued in respect of that disability, where Part II order has not been issued for disability an authentic enforcement in service document is required for audit. This is to establish that the military service and the individual has been retained in service despite of that disability and have forgone lump sum compensation in lieu of disability duly countersigned by PAO (ORs) concerned.

3. In view of the above you are requested to submit all affected cases of voluntary retirement cases which have occurred on or after 1-1-2006 to the officer in Charge Grants 3 Section of this office along with the supporting documents viz Sheet Roll, Medical documents. Part II Order issued for Disability etc. and where no Part II order has been issued for the disability an endorsement in the Service document is required for audit.

(Sd) Saroj RK, Dy. CDA (P).

(Extracted from Kolkata Pension Suraksha Sept. Oct. 2010 issue)

Resolutions Adopted By 2nd National Convention of Railway Pensioners Held on 13th February, 2011 at Secunderabad

Resolution No. 1 Follow up action on issues raised by BPS in its Memorandum dated 21-1-2011

Second National Convention of Railway Pensioners Associations urged upon the Railway Board to expedite action on issue raised by Bharat Pensioners Samaj in its Memorandum submitted vide No. : BPS/SG/Rly/1 dated 21.01.2011

The Convention also requested the Railway Board to advise the BPS about the status of Issues raised in the National Convention of Rly. Pensioners held at New Delhi on 05-07-2010.

Resolution No. 2 : Equal fitment benefit to pensioners at par with employees by adding 50% of Grade Pay Sixth CPC vide Para 5.1.47 of its report had made a fair recommendation for granting equal fitment benefit to the serving employees and the pensioners. As such, there was no reason for the VI CPC to give a different fitment benefit to the pre-2006 retirees other than what was given to serving employee. Adding 86% DR to their basic pension did not amount to giving the same fitment benefit to the pensioners. While grade pay benefit given to employees ensured equal benefit to all those coming under each grade pay, the same was not the case with the pensioners since pensioners retired at various stages in pre-revised pay scales. This glaring anomaly in the matter of fitment benefit recommended to pre-2006 pensioners was not properly dealt with by the VI CPC while making the recommendation. The Government also has not come forward to do justice to pensioners considering that different fitment benefits given to pensioners and serving employees resulted in further widening of disparities in pensions/family pensions of pre and post 2006 pensioners/family pensioners Further the benefit is not uniform at all levels in as much the increase in basic pension was 2.26 times upto certain levels (PB III), it was much more at higher levels (upto 3.4) leaving a trail of deep sense of frustration and injustice at the lower levels.

This convention therefore appeals to the Government to do justice to all the pre-2006 pensioners and family pensioners by giving them same fitment benefit as given to serving employees w.e.f. 1-1-2006 i.e. Basic Pension + 86% DR+50% of Grade Pay as allotted w.e.f. 1-1-2006 and a uniform multiplication factor of 3.4 i.e. Existing Pension x 3.4 to arrive at the minimum guaranteed pension.

Resolution No. 3 Complete parity to pre 2006 Pensioners with post 2006 Pensioners :

The Fifth Central Pay Commission had in Para 137.21 of their report enunciated a principle for future revision of pensions. According to this, "Complete parity should normally be conceded up to the date of last pay revision and modified parity (with pension equated at least to the minimum of the revised pay. scale) be accepted at the time of each pay revision. The enunciation of this principle would imply that at the time of the next pay revision, say, in the year 2006, complete parity should be given to past pensioners as between pre-1996 and post 1996 and modified parity be given between the pre-

2006 and post-2006 pensioners. The VI CPC did not recommend carrying forward this already accepted principle for implementation of 'parity' between pre-1-1-96 and post-1-1-96 pensioners. While making his observation, the VI CPC ignored the fact that 'parity' as recommended by V CPC was not linked to cent percent neutralization of price rise, Cent percent neutralization of price rise was there upto certain levels even prior to 1-1-96 and the 'parity' principle is meant to progressively bridge the gap in pensions of those retiring under different Pay Commission scales of pay. By not carrying forward this salutary principle, the VI CPC did grave injustice to pre 1-1-96 pensioners. The commission also utterly failed to make any recommendation to eliminate wide disparities and bring about parity in pensions of past and present and future pensioners and to provide a uniform multiplication factor for revision of pension with respect to the existing pension. Thus, the Commission dealt severe blow to the principle of parity in pensions. The Government of India which had earlier accepted this principle and implemented it to pre 1986 pensioners and family pensioners completely abdicated its moral responsibility to its past employees and their families. This only speaks of the anti-pensioner attitude of the Government of India.

Similarly with regard to implementation of modified parity, the recommendation of the VI CPC was deliberately misinterpreted to deny the benefit of 'Stepping up' to a large number of pre 2006 pensioners and family pensioners. The V CPC enunciated modified parity to ensure that the past retiree in a post would get not less than 50% of the minimum of the revised pay scale at the time of revision and 30% in the case of family pension. Introduction of pay bands and grade pays have been taken advantage of to deny the above benefit to pre-2006 pensioners and family pensioners.

The benefit of modified parity would accrue to all pre-2006 pensioners and family pensioners only if the pay in the pay band corresponding to the minimum pay of the pre-revised pay scale in which the pensioners retired with grade pay thereon is taken for this purpose. In implementation of the Government's orders in this regard, a large number of those who retired in various pre-revised pay scales have been deprived of this benefit and denied equal treatment. The manner in which the modified parity was implemented under VI CPC recommendation amounted to gross discrimination and violation of Article 14 of the Constitution of India. In spite of this glaring irregularity being pointed out by individual affected pensioners as well as C.G. Pensioners Organizations across the country, the Government of India has turned a deaf ear to all their pleas. This distorted interpretation of the recommendation and its implementation in the manner explained above has the effect of widening the gap between the pensions of pre and post 2006 pensioners and family pensioners and this gap continues to widen with sanction of very additional installment of DR and also when additional quantum of pension/family pension relating to age is granted. Unfortunately, the authorities have been ignoring these glaring irregularities and the recurring monetary loss to many pre-2006 pensioners and family pensioners. While the Government could do justice to pre-2006 pensioners and family pensioners in the above regard by issuing suitable modified instructions, it is unfortunate, that the aggrieved pensioners and family pensioners are being made to go from pillar to post in the evenings of their lives at great expense and physical and mental strain to them hardly becoming of an enlightened and model employer which the Central Government is expected to be.

This 2nd National Convention of Railway Pensioners therefore urges on the government of India to concede full parity up to 1-1-96 and implement modified parity as on 1-1-2006 in a manner that would do equal justice to all those who retired in pre-revised scales of pay and also to provide irrespective of pre retirement official status, a uniform multiplication factor for revision of existing Pension.

Resolution 4 Medical attendance, treatment & preventive health care:

Medical attendance & treatment as well as preventive health care, is a fundamental right of a retired employee which the employer is obliged to provide in compliance with Hon'ble Supreme Court the judgment in the case of Consumer Education & Research Centre & Others vs UOI & Others in writ petition (C) No.206 of 1986 {AIR 95 Vol. 82 Page 922:

4 (a) Declare RELHS as an open ended scheme:

To declare RELHS as an open ended scheme without any restriction of qualifying service & lock in period and also to make it available to all categories of retirees & Family pensioners without any distinction & discrimination

(b) To issue 'Smart Card' (on CGHS Plastic card pattern) to all 'RELHS beneficiarie throughout

the country, with all India 5 years' validity, for Medical attendance & treatment, in any Private empanelled Hospital in case of a medical emergencies, without prior referral by the authorized medical attendant.

(c) Revise Fixed Medical Allowance to Rs 1200 PM & Removal of Distance criteria.

Further, imposition of distance restrictions for grant of Fixed Medical Allowance is irrational in as much as non members of any health scheme, and members of RELHS suffering from specified chronic diseases are also eligible for this allowance in addition to OPD treatment for the said chronic diseases from Railway Hospitals/Health Units since FMA is only meant to cater for day today minor ailments which affects all pensioners without consideration of distances.

Resolution 5 - Wage & Pension revision every five years:

In view of the phenomenal progress that the country has been making in economic and other spheres with a high growth rate as well as the constant high inflationary pressures on the country's economy ever pushing up prices of essential commodities, the wages and pensions become irrelevant over short periods and hence their frequent revisions are necessary to update them in consonance with the changing trends. Fifth Central Pay Commission have recommended pay and pension revision on annual basis. The revisions take place at more frequent intervals under State Governments and in PSUs and Banks, but they take place once in 10 years under Central Government. Wage & Pension revisions have also to take place under Central Government at least once in 5 years. It is to be noted that various steps being taken by the Government have not made any dent on the inflationary situation and it is predicted that in the next Five Year Plan, the situation is going to be still difficult with heavy investments planned on infrastructure and in other factors.

Next revision should, therefore, take place w.e.f. 1-1-2011.

Resolution No.6 No Merger of 50% Dearness relief with Pension:

The V CPC recommended merger of DA/DR with basic pay/pension when they reach 50% and further grant of DA/DR on such consolidated basic pay/ pension. This was recommended to serve as a mid-revision. The VI CPC recommended against this without suggesting a suitable alternative. This conference therefore urges on the Government to come forward with necessary measures in the above regard.

Resolution 7 - Ex-gratia optees

VI CPC has not considered & revised ex-gratia rates of pre 1986 CPF/SRPF (C) retirees. Ex-gratia rates of pre-1986 SRPF(C) retirees were revised marginally w.e.f. 1-11-2006 by the Ministry of Railways but this revision did not cover even the families of deceased SRPF beneficiaries who continue to get ex-gratia at old rates. Further, minimum pension and family pension have been raised to Rs. 3500/- P.M. w.e.f 1-1-2006 by the VI CPC. This convention therefore, urges on the Government of India to initiate immediate steps to revise ex-gratia rates of all pre 1986 CPF/SRPF (C) beneficiaries and their families. The families of these beneficiaries have been getting 8% less DR w.e.f. 1-11-97 which is discriminatory and the same should end forthwith to do them equal justice. Ex-gratia benefit needs to be extended to voluntary retirement and retirement on medical invalidation cases also to do them Justice and to end their suffering. The CPF/SRPF (C) beneficiaries and their families getting ex-gratia should be extended the benefit of FMA as denial of the same to them is unjust and discriminatory. The benefit of ex-gratia should be extended to their dependent unmarried widowed and divorced daughters above 25 years of age.

Resolution 8- Implementation of "Equal pay for equal work" as enunciated by the Hon. Supreme Court:

Once an employee from Departmental Channel is inducted into Group 'A' cadre, he/she is interpolated into Group 'A' seniority & become member of homogenous Group 'A' services for further benefits and if the duties responsibilities do not differ he/she should not be discriminated against in the matter of pay fixation -{Supreme court decision reported as 1987 (1) SCC 582 Telecommunication Research Centre Scientific (Class-I) Association & Ors. vs. UOI & Ors & the decision reported as 1987 (1) SCC 582 Telecommunication Research Centre Scientific Officers (Class-I) Association & Ors. vs. UOI & Ors

In all departments of the Central Government including Railways, a Non Functional Selection Grade (NFSG Rs. 14300-18000 'Vth CPC scale) is provided in the JUNIOR ADMINISTRATIVE GRADE (JAG) to prevent stagnation. It constitutes 30% of the total Functional Junior Administrative Grade. (5th CPC Scales S.21 to 23). The designation, duties, Schedule of Powers, (Disciplinary and Financial) and responsibilities are the same for JAG as well as NFSG. In any case NFSG is not a promotional grade. Railway Board's letter RBE 135/2000 of 14-07-2000 which clearly spells out that "NFSG is segment of JAG" and that "it will not be treated as a Promotion". But while implementing 6th CPC recommendations the said existing Scale 24 has been placed in PAY BAND 4 leaving behind JAG in PAY BAND 3. This has resulted higher pay packet to the erstwhile S 24 than JAG (S21-23) though the duties & responsibilities remain identically the same. This is an anomaly which need to be suitably addressed and the only remedy at this stage in this regard, is to **fix the revised Pension should not be less than 50% of the sum of the minimum of pay in the pay Band and the Grade Pay thereon corresponding to the pre-revised pay scale, as per accepted recommendations of 6th CPC Report.** The Convention urged upon the Government to modify the DOPs order of 3rd October, 2008 accordingly.

Resolution No. 9 - Improved grades and higher grade pay:

Certain categories of staff on account of higher responsibility were allotted higher scales of pay w.e.f. 1-1-1996, but while revising pension/family pensions, these improved grades are not being taken into consideration for the purpose of stepping of pension & family pension to 50% & 30% respectively of the minimum pay of the improved grades. Similarly, higher grade pay have been allotted for certain posts w.e.f. 1-1-2006 and these grade pay are not being taken into account for the purpose of 'stepping up' in respect of pre-2006 pensioners who retired in corresponding posts. Apart from being discriminatory, this has resulted in further widening the gap between pre and post 1-1-2006 pensioners & Family pensioners and this injustice to them will continue forever without any chance of ever being rectified. This action of the Government violated the letter and spirit of V CPC recommendation regarding modified parity wherein they had clearly laid down that revised Pension should not be less than 50% of the minimum of the revised scale applicable to the post from which one retired. Similarly, the revised family pension should not be less than 30% of the minimum of the revised scale applicable to the post from which one retired.

This convention urge that the disparity be rectified and the said recommendations for modified parity be implemented in true spirit thereof.

Resolution No 10 - Disturbance of existing relativities due to Bunching of Scales:

While introducing pay bands in place of pre-revised pay scales and bunching a number of Pay Scales in each of the four Pay Bands, the VI CPC overlooked previously established relativities of several cadres, thereby giving better dispensation to some and denying equal justice to some others. Apart from causing monetary loss, this has led to serious humiliation in the ranks of aggrieved, especially those who retired from service prior to 1-1-2006 with big disparity in the increased benefit in basic pension after implementation of 6th CPC accepted/ modified recommendations. The Government is urged to look into the above and initiate early remedial measures to set right the above discrepancy to ensure equal justice to one and all & to give full satisfaction to pre-2006 pensioners who retired in various pre revised scales of pay

The Convention is of the considered opinion that the minimum remedy in this regard is the revised Pension should not be less than 50% of the sum of the minimum of pay in the Pay Band and the Grade Pay thereon corresponding to the pre-revised pay scale, as per accepted recommendations of 6th CPC Report. The Convention urged upon the Government to modify the DOPs order of 3rd October, 2008 accordingly.

Resolution No. 11 - Grant of HRA and Transport allowances to pensioners.

The housing problem is acute in the entire country. Even in rural areas, the cost of vacant land is going up abnormally. The house rents have been ever increasing. Realising this fact, the VI CPC made recommendations in respect of HRA to serving employees. Similarly, they recognized the fact that the cost of transport has also been abnormally going up due to constant increase in petrol and diesel prices and other factors and made recommendations in respect of Transport Allowance. Unfortunately, however, they ignored the case of pensioners for House Rent and Transport Allowances even though the pensioners are also equally exposed to the high cost of housing and transport. This convention

therefore appeals to the Government to take a break from the past and grant HRA and Transport allowances to the pensioners.

Resolution No. 12 - Post retirement Complimentary passes

(i) Entitlement of Class of Passes: Post-retirement Complimentary Passes are issued to Railway servants subject to the same conditions as applicable to Railway servants in service. Thus it would not only be logical but also fully justified to extend the same revised entitlement of Passes as per Rly Board's recent orders vide their No E (W)2008/PS 5-1/38 RBE No 03/2011 dt 06-01-2011 to all retired Railway personnel w/o any cut off date.

(ii) School Passes

a) Post retirement spouse is recognized for sanctioning of Family Pension as well as for widow Pass, but post retirement School going dependent children are not entitled to School Passes which is a discrimination against children & need to be rectified.

b) Similarly many retired employees/deceased employees have school and college going children. Recognizing right to education of these children, eligible school and college going children of retired/deceased employees may be granted the facility of School passes & the benefits of Children Education Allowance and Hostel Subsidy on par with those of serving employees.

(iii) Pre 2006 retired group D staff

After implementation of the recommendations of 6th CPC Group 'D' has been eliminated. Retired Group 'D' staff, therefore, be treated at par with Group 'C' employees, in respect of post retirement complimentary passes and class of eligibility.

(iv) Physically handicapped retired employees

Physically handicapped retired employees may please be considered for being provided with companion facility in the higher eligible class without surrendering one set of pass as a gesture of goodwill from the Railway Administration to the retired Physically Handicapped employees.

(v) Qualifying length of service for post retirement Complimentary Passes (PRCP)

At present to become eligible for PRCP (Post retirement Complimentary Passes), the minimum qualifying length of service for Group A, B & C Railway staff is 20 years while for Group 'D' staff it is 25 years. But after implementation of 6th CPC minimum length of qualifying service for full Pension is 10 years for all categories of staff. So in conformity with eligibility for full Pension, the minimum qualifying length of service for PRC passes, be revised to 10 years for everybody instead of 25 years for Group 'D' staff and 20 years for all others.

(vi) Widow Pass:

(a) In widow passes the dependent relatives are not entitled to be included except for the dependant widow mother of the deceased Railway employee. This is too harsh a rule for a widow who is emotionally, financially & socially shattered and left alone with the liability of caring not only for her own dependent children but also the parents of her late husband. Widowed mother-in-law is included as her family member, but not her own dependent Children. This indiscreet attitude towards widows needs to be set right without delay. They may be allowed to include dependent relatives in their passes as per the entitlement of their late husbands.

(b) In case of death in harness the widow should be allowed to get a minimum of 1 Set of Pass every year as per entitlement.

(c) In case of widow of a pensioner, the minimum widow pass be sanctioned, irrespective of category, as 1 Set per year. [For Group 'A' & 'B' - 2 Sets P.A.]

(vii) P.R. Passes to Family pensioners other than the spouse i.e. Complimentary passes for the Unmarried/ Widowed/ Divorced Daughters and Handicapped Children:

At present the above category of children are entitled to get family pension on the event of death of both the parents, but they are not eligible for Railway passes individually though they used to avail the pass facility along with their parents when alive. So, the above category of children be granted with ONE Set of Pass per year.

(viii) Companion in II nd class Post retirement Passes-

Pensioners are a homogenous group, variation in 'Age' related privilege within the same organization, is indiscriminatory and needs to be rectified. Ministry of Railways is therefore requested to allow the facility of Companion in the Second Class Post retirement passes also.

Resolution No. 13 Constant Attendance Allowance:

Constant Attendant Allowance is granted only to those who are sanctioned pension for total disability while in service. This allowance needs to be extended to the retired employees who suffer total disability for any reason after retirement.

NEWS FROM AFFILIATED ASSOCIATIONS

1. Paramilitary Forces Retired officers Association

Paramilitary Forces Retired Officers Association held its periodic meeting on 6th Feb, 2011 at the ITBP Officers Mess, Airport Road, Chandigarh. Sh P S Bedi, DIG (Retd) Chairman, apprised the member officers regarding latest developments concerning retired personnel, including increase in DA / DR rates effective 01 Jan, 2011 to 51 % (An increase of 6% over the existing rate of 45%). A healthy discussion on Health facilities and CGHS coverage available in Chandigarh also took place. Members felt that CGHS facilities should be streamlined especially for those coming from Panchkula and other far off places, Sh S C Sharma I G P (Retd), President, spelled out details of PMFs Website and advised the members to visit our website: www.pmfretiredofficers.com regularly. He also gave the action taken regarding non extension of CGHS facility to some officers granted provisional pension .. Sh Harbhajan Singh, DIG (Retd), General Secretary read out the minutes of last meeting,. To meet the expenditure on various items, including maintenance of Website, it was unanimously decided to increase the Annual Subscription from Rs 200/- to Rs 300/- w e f 01 April, 2011.

2. Defence Accounts Pensioners Welfare Association

The monthly meeting was held on 6th Feb, 2011 at Sood Bhawan, Sector 44, Chandigarh, under the Chairmanship of Sh D C Gupta, President. He apprised the members that that he had taken up a case with Chief Minister, Punjab, to extend concession in bus fares in Punjab Roadways/ PRTC buses to Senior Citizens as is being done by Haryana and U T Chandigarh. Sh M C Arya, Gen Secy of the Association, who has been nominated to the CGHS Advisory Committee, Chandigarh was felicitated.

Dr Harsimran Singh, a renowned Orthopedic Specialist from Fortis Hospital delivered a talk on Joint Pains & Related ailments. Some pensioners and their spouses were examined by Dr Harsimran for Joint pain and related problems.

The monthly meeting on 6 March, 2011 was held at AC National Public School, Zirakpur, presided over by Sh D C Gupta. Dr Surinder Singh, ex Patron was also present .. The move of Central Govt to exempt the very senior citizens, above 80 years from Income Tax was appreciated .. Members demanded merger of 50% DA/ DR with pension. Problems faced by CGHS beneficiaries were discussed.

3. Central Govt Pensioners Welfare Society, Chandigarh

Meeting of CGPWS, Chandigarh was held on 03 March, 2011 at Shalimar Mall, Sector 5, Panchkula. More than 45 members and their spouses attended the meeting, which was very well organized by Sh S K Sharma (Defence Accounts), an active member of the Society. Sh M S Toor, (Comdt, CRPF Retd), President, while welcoming the members and their spouses appreciated the efforts by the Panchkula Chapter of the Association in organizing this meeting .. He expressed concern about the proposed move to enroll Associate members to the Coordination Committee, which would defeat the very structure of the Coordination Committee. He also voiced the dismay of the members in not extending active participation to Departmental Associations in the Pensioners Day Celebrations held in Dee, 2010.

Sh M M S Walia, Gen Secy, enlightened the members on the Budget 2011, where-in elders have gained in many aspects, such as lowering the age for Senior citizens to 60 years and giving relief to very senior citizens(80 years & above) up to Rs 5.00 Lakh However there are some areas where adequate concern of senior citizens have been ignored. He gave the details in a well documented pamphlet which was distributed to the members. A detailed discussion on CGHS facilities in and around Chandigarh took place. Members from Panchkula expressed concern at the lack of Medical and Health facilities at Panchkula.

Sh Rajpal Sharma, Chairman, CCCGPA, who was present, assured the members that points raised by them concerning the Coordination Committee would be sorted out in the forthcoming AGM scheduled for 13 March, 2011 .. He sought the participation of pensioners residing in Panch kula to motivate the Private reputed Hospitals and Diagnostic Centres to apply for empanelment with CGHS. Sh P S Bedi, Sr Vice Chairman CCCGPA apprised the members that Govt is considering the empanelment of private hospitals for CGHS up to 31 May, 2011. The details and criteria can be downloaded by interested hospitals/diagnostic centres from the Ministry of Health & Family Welfare, website www.mohfw.nic.in.

Defence Accounts Pensioners Welfare Association letter dated 22-10-2010 addressed to the Regional Manager, Central Bank of India, Ludhiana.

SUBJECT: SEEKING OF INFORMATION UNDER RIGHT TO INFORMATION ACT-2005.

Number of Defence Accounts Department Pensioners are drawing pension through Central Bank of India, Sector 35-C, Chandigarh for the past many years. The cheque in respect of the pension in respect of these pensioners is issued by Defence Pension Disbursing Officer, Chandigarh and Central Bank of India, Sector 35-C was crediting the amount in the pensioners account on the last day of the month. This practice was in-vogue since long. as per orders issued by Department of Pension and Pensioners Welfare, Ministry of Finance, New-Delhi. It has been reported by number of pensioners that the Central Bank of India, Sector 35-C had discontinued crediting the pension in their accounts on the last day of the month causing harassment to the pensioners.

It is pertinent to mention here that other banks located in Chandigarh and all over Country are crediting the pension of the defence pensioners on the last day of the month. In this connection following information may please be provided under RTI Act-2005:

1. Whether any revised instructions have been received from Department of Pension and Pensioners Welfare, Ministry of Finance, New-Delhi. If so, provide copy thereof.

2. Whether any revised instructions have been issued by your bank authorities not to credit pension on the last day of the month in the pensioners account. If so, provide copy thereof.

Note : As per RBI-Master Circular dated 01 July 2009, Item 34, (DGBA. GAD No. 7652/45-05-031/2008-09 dated 3.3.09) all Banks are required to spread disburse pension during the period of last four working days of the month, except for month of March, which will be credited on or after first working day of April.

(Gen. Manager, Central Bank of India has acknowledged this letter on 21-12-2010 and assured to rectify this deficiency in service)

Defence Accounts Pensioners Welfare Association letter dated 27-01-2011, addressed to Shri Parkash Singh Badal, Chief Minister, Punjab

SUBJECT: CONCESSION TO SENIOR CITIZENS FOR TRAVEL IN PUNJAB ROADWAYS AND PRTC BUSES.

Hon'ble Sir,

I am to bring to your kind notice that neighbouring state governments as shown below have extended concessions to its Senior Citizens for travel in their respective government buses:

Himachal Pardesh 50%, Haryana 50% and U.T. Chandigarh - 20%

2. It is unbelievable that Government of Punjab which is always leading in extending various facilities to its citizens and always look to their welfare is silent in this matter and have not extended any concession to its Senior Citizens while traveling in Punjab Roadways and PRTC buses. It will not be an exaggeration to say that the State of Punjab is a pioneer state in the country in all spheres and her able sons and daughters have always played a very vital and great role in all fields in the development and progress of the State of Punjab and the country. The Punjabis have always been in the fore front in the freedom struggle and in all wars many of them have sacrificed their lives for the country. A considerable number of Warriors, Veterans and Peasant of excellence of yesteryears are proud Senior Citizens of this sacred land of Punjab. The residents of Punjab who had excelled in various fields and who are in the evening of their lives expect some generosity from the Government of Punjab by way of extending a considerable concession to its Senior Citizens for travel in Punjab Roadways and PRTC Buses.

3. All members of the Defence Accounts Pensioners Welfare Association (Regd.) will ever be grateful to you for extending the travel concession to Senior Citizens while traveling in Punjab Roadways and PRTC buses.

(The Hon'ble Chief Minister, Punjab while acknowledging this letter vide No. 13/10/10 - 4TI/1575 dated 09-03-2011 has assured to look into it)

GOI, Ministry of Heavy Industries & Public Enterprises (Deptt. of Public Enterprises)

F. No. 2 (70)/2008-DPE (WC) GL-I / II dated 17-01-2011

Subject : Board level and below Board level posts including non-unionised supervisors in Central Public Sector Enterprises (CPSEs) - Revision of scales of pay w.e.f. 01-01-2007 - Payment of IDA at revised rates-regarding.

In modification of this Department's O.M. of even number dated 18-10-2010, the rate of DA payable to the executives and non-unionised supervisors of CPSE's may be as follows:

Effective Date	Average of AICPI	Revised DA Rates (%)
01-01-2011	180.66	43%

2. The above rates of DA would be applicable in the case of IDA employees who have been allowed revised pay scales (2007) as per DPE O.Ms. dated 26-11-2008, 09.02.2009 & 02.04.2009.

GOI, Ministry of Heavy Industries & Public Enterprises (Deptt. of Public Enterprises)

F. No. 2 (9)/2000-DPE (WC) GL- II/II dated 17-01-2011

Subject : Board level posts and below Board level posts including non-unionised supervisors in Central Public Sector Enterprises (CPSEs) - Revision of scales of pay w.e.f. 01.01.1997 - Payment of IDA at revised rates regarding.

In modification of this Department's O.M. of even No. dated 18-10-2010 and 05-08-2010 the rate of DA payable to the executives of CPSEs may be as follows:

Effective Date	Average of AICPI	Revised DA Rates (%)
01-01-2011	4125	141.5%

These rates may be made applicable in the case of IDA employees, whose pay have revised with effect from 01-01-1997 as per DPE O.M. dated 25-06-1999.

GOI, Min. of Comn & I.T. (Deptt. of Telecom) No. 36-04/2008-Pen (T) dated 24th Nov. 2010

Subject : Releasing Industrial Dearness Relief using orders available on DPE Website.

It has come to the notice of this office that orders of releasing Dearness Relief on IDA pension are not being regularly received in various offices of CCA, resulting in delay in payment of Dearness Relief to pensioners.

The matter has been considered in this office and it has been decided that CCAs may download these orders from DPE Website and act accordingly. These orders are available under the url <http://dpe.nic.in/newgl/glch4bindex1.htm>.

Sd/
(S.P. Singh)
Director (Estt).

QUOTABLE QUOTES

Learn from yesterday, live for today, hope for tomorrow. The important thing is not to stop questioning

Albert Einstein

Do what you can, with what you have, where you are

Theodore Roosevelt

Education is what remains after one has forgotten what one learned in school.

Albert Einstein

Cont. from title page 2

4. Shri Y. P. Doshi raised the following points:
 - i) Medical Seminars should not be held by the Coordination Committee.
 - ii) Pensioners problems and other centralized problems should only be taken up by CCCGPA.
 - iii) Issue of Parity to Pre-2006 Pensioners should be taken up strongly with the Govt.
 - iv) CCCGPA should go to the Court of Law on the issue of Parity to Pre-2006 Pensioners.
5. Amendments in the Constitution of CCCGPA: Shri Harchandan Singh moved the Amendments in the Constitution of CCCGPA, as approved by the Managing Committee. Shri S. S. Sahota seconded the proposal.
 - i) Shri Y P Doshi objected to the sharp rise of 100% in contribution proposed to be made in the Annual contribution by larger organisations. He insisted that the rise should not be more than 25% over the existing contribution by them. He also objected to sharp rise in the number of representatives proposed in the Amendments.
 - ii) Shri Daulat Ram supported the views of Shri Y P Doshi.
 - iii) Sh RC Hastir stressed that the Medical Seminars should not be held along with the Pensioners' Day Function.
 - iv) Shri R L Bhagat requested to adopt the Amendments approved by Managing Committee.
 - v) Shri Pyara Singh suggested that instead of calculating the revised contribution @ Rs.6 per member this may be kept at the flat rate of Rs.5 per member – on the actual Membership of the Departmental Association, instead of slab system at present. He further proposed that there should be one Member in the General Body of CCCGPA for every 20 Members of the respective Affiliate – including the General Secretary and the President thereof – instead of slab system at present.
 - vi) Sh P S. Bedi stressed the need for more funds for effective working of the organisation.
 - vii) Shri Y. P. Doshi accepted the proposal of Shri Pyara Singh.
 - viii) Shri M. S. Toor mentioned that the CG Pensioners of the tri-city of Panchkula should not be enrolled as Associate Members of CCCGPA but be advised to join the CGPWS.
 - ix) After discussion, the Secretary General, CCCGPA, Shri Harchandan Singh, put forward the proposals of Shri Pyara Singh and Shri M S Toor as also the opinion of Shri Y P Doshi and moved the modified Amendments in the Constitution of CCCGPA – which were unanimously approved by the House.
6. Shri Rajpal Sharma agreed to keep in mind the opinion expressed by some Members that the Medical Seminars should not be held on the Pensioners' Day Function and the AGM.
7. After detailed discussions following decisions were taken unanimously:
 - a) Publication of a Directory of CCCGPA – with details of Managing Committees of Affiliated Associations & General Body of CCCGPA.
 - b) Holding of 2 Medical Seminars & Medical Camps in a year.
 - c) Steps to be taken to bring in the left out organisations of Pensioners.
 - d) Confirmation of Nomination of the following – as proposed by the Managing Committee:
 - i) Sh. G. S Bhangoo & Shri C. L. Punj - as Patrons of CCCGPA.
 - ii) Sh. J. S. Paik, Sh Y. P. Doshi and Sh. A. L. Vohra - as the Members of the Advisory Committee of "Pensioners' Coordinator".
 - iii) Sh Rajpal Sharma Chairman CCCGPA – as Publisher & Member Editorial Board of "Pensioners Coordinator", Sh P. S. Bedi as Editor "Pensioners Coordinator", Sh Harchandan Singh Secretary General. CCCGPA as Executor Editor, Sh Ajit Singh Sandhu and Sh. Joginder Singh as Asstt Editors "Pensioners Coordinator".
 - iv) Sh. A. L. Vohra - as Legal Advisor & Special Invitee to the Managing Committee.

AMENDMENTS IN THE CONSTITUTION OF CCCGPA

(Adopted by General Body, CCCGPA in the GBM held on 13-3-2011)

After detailed discussions at the AGM held on 13 March, 2011, following amendments were unanimously adopted under Clause 16 of the Constitution of CCCGPA, Chandigarh, by the General Body of the Coordination Committee in the Constitution of CCCGPA so as to be effective from 1-4-2011:

1. Clause 4 MEMBERSHIP: Clause 4(b) was amended as under:
 4. (b) i) Each affiliated association shall nominate one representative for every 20 Members of the respective Association strength as Member of General Body of Coordination Committee - including the President and General Secretary of respective Association who shall be Ex-officio Member of the General Body of Coordination Committee.
 - ii) AFFILIATION FEE: Each affiliated association shall subscribe as Affiliation Fee to the Coordination Committee @ Rs.5 (Rupees Five Only) per year for every paid member of the association (as on 31st March and as certified by the President / General Secretary of the respective association)
2. Clause 4: Following sub-clause was added in clause 4:
 - (h) ASSOCIATE MEMBERSHIP:
 - i) Any retired Central Government official (residing outside Chandigarh, Panchkula & Mohali and / or close proximity of the Tricity) may become an Associate Member of the Coordination Committee.
 - ii) The subscription for the Associate Members of the Society shall be 100 per annum.
3. Clause 9 MANAGING COMMITTEE: Following may be added in Clause 9 (a):

President and General Secretary of each Affiliated Association shall be Ex-officio Member of the Managing Committee of Coordination Committee.
4. Clause 11. Functions of Office Bearers: Reg. Imprest & Authorization of Expenses:
 - i) Clause 11 (I): Chairman: Last line of the Clause 11 (i) i.e. "All bills above Rs. 500 and up to Rs 1000/- will be signed by him" was amended as under:

Chairman shall be authorised to sanction / approve expenditure up to 5000/- on an item to meet with the objectives of the Coordination Committee. He will also be authorized to keep an imprest amount of 1000/- to meet with any urgent expenses.
 - ii) Clause 11 (IV): Secretary General: Last line of the Clause 11 (iv) i.e. "He will sign bills up to Rs 500/-." was amended as under:

Secretary General shall be authorised to spend an amount up to 1000/- on an item to meet with the objectives of the Coordination Committee. He will also be authorized to keep an imprest amount of 1000/- to meet with any urgent expenses.
 - iii) Clause 11 (vii): Finance Secretary: The following was amended in Clause 11 (vii): Finance Secretary shall be authorized to keep a cash Imprest up to 1000/-:
 - a) To meet with day-to-day expenditure incurred by him or to recoup expenditure incurred by any of the other Office Bearers of the Managing Committee to meet with the objectives of the Coordination Committee - against the Vouchers duly verified by the Office bearer concerned;
 - b) To recoup the Imprest held by the Chairman & the Secretary General against expenditure vouchers duly verified by them.
 - c) To extend such advance as may be required to meet with the expenses on authorized items as per resolutions of the Managing Committee.
 - d) He will take the post-facto sanction / approval of the Chairman on the vouchers submitted by the Office Bearers of the Managing Committee of the Coordination Committee which are duly verified by the Office Bearers concerned.

PUBLISHING OF DIRECTORY OF MEMBERS- CCCGPA CHANDIGARH

Consequent to the proposal for publication of 'DIRECTORY OF MEMBERS' at the General Body Meeting (13 March, 2011) the Presidents and General Secretaries of Affiliated Associations, are requested to forward the names of the nominated representatives to CCCGPA, Chandigarh as per details as: (i) Name (ii) Residential Address with Postal PIN Code (iii) Tele/Mobile No (iv) e mail ID (v) Appointment in the Association

The above information may kindly be forwarded by **30 April, 2011** to Sh Harchandan Singh, Secretary General, CCCGPA, Chandigarh, H.No 32, Phase 6, MOHALI-160055, Tele. No. 2228306, Mob.9316131598, 9569631598, E Mail : cccgpa@yahoo.in

April-2011

FROM-IV

(Rule 8 of Registration of Newspaper (Central) Rules 1956)
Statement of Ownership and other particulars
PENSIONERS COORDINATOR

1. Place of Publication - CHANDIGARH
2. Periodicity Bimonthly
3. Printers Name Saranjit Singh
Nationality Indian
Address 588 Phase IV, Mohali
4. Publishers Name Rajpal Sharma
Nationality Indian
Address 1046, Sector 18C Chandigarh
5. Editors Name PS Bedi
Nationality Indian
Address 2186 Sector 35C, Chandigarh
6. Name & address of Owners of newspaper
Co-ordination Committee of Central
Govt. Pensioners Associations, Chandigarh
(Regd. No. 2234 of 1993 dated 20 December, 1993
I, Rajpal Sharma, do hereby declare that the
particulars given above are true to the best of my
knowledge and belief.

31 March, 2011

Sd/
(RAJPAL SHARMA)
Publisher

**INCOME TAX 2011-12
(Assessment Year 2012-13)**

Tax Rate	Existing Slabs	Revised Slabs (Fin Year 2011-12)
Males (Below 60 Years)		
Nil	1.6 Lac	1.8 Lac
10%	1.6Lac-5 Lac	1.8 Lac- 5 Lac
20%	5 Lac-8 Lac	5 Lac- 8 Lac
30%	Above 8 Lac	Above 8 Lac
Females (Below 60 Years)		
Nil	1.9 Lac	1.9 Lac
10%	1.9 Lac- 5 Lac	5 Lac-8 Lac
20%	5 Lac-8 Lac	5 Lac- 8 Lac
30%	Above 8 Lac	Above 8 Lac
Senior Citizens (60-80 Years)		
Nil	2.4 Lac	2.5 Lac
10%	2.4 Lac-5 Lac	2.5 Lac-8 Lac
20%	5 Lac-8 Lac	5 Lac- 8 Lac
30%	Above 8 Lac	Above 8 Lac
Very Senior Citizens (Above 80 years)		
Nil	2.4 Lac	5 Lac
10%	2.4 Lac- 5 Lac	-
20%	5 Lac-8 Lac	5 Lac- 8 Lac
30%	Above 8 Lac	Above 8 Lac
The Education Cess of 2% for Primary education and 1% higher education on total tax will continue.		
Savings under Section 80C, 80D and 80CCF will continue for Financial Year 2011-12 (Assessment Year 2012-13)		

TDS

With effect from 01 April,2010,there is an obligation on the part of an employer to deduct Income Tax at source (TDS) at 20% or higher rate even when the taxable income of an individual is less than the minimum amount chargeable to Income Tax (Section 206 AA of Finance Act 2009). If an employee (Pensioner) does not furnish his PAN to the employer (in the case of retirees the Pension Disbursing Bank), the employer (The Bank) will have to deduct Income Tax at source (TDS) at 20% or higher rate from the pension so disbursed. The Pensioners are advised to ensure that their PAN is registered with the Pension branch of the bank to avoid such consequences.

APPEAL TO MEMBER SUBSCRIBERS

It is enjoined upon member Subscribers to the magazine "PENSIONERS CO-ORDINATOR" to kindly remit their subscription in time. Subscribers can remit their subscription by cash/M.O. or by a local cheque (Chandigarh, Mohali, Panchkula) to the Editor P.S. Bedi 2186, Sector 35C, Chandigarh -160022 or they can also directly deposit the due amount in any branch of STATE BANK OF PATIALA, at their home location throughout India in favour of CCCGPA, Chandigarh-Savings. A/C No. 55118503844. The counterfoil duly stamped by bank authorities must be sent to the Editor to verify the credit in the account and issue formal receipt. Do not send outstation cheque to the Editor.

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	Aug. 10	Sep. 10	Oct.10	Nov.10	Dec. 10	Jan. 11	Feb. 11
All India Gen. Index	178	179	181	182	185	188	185
Total of 12 months	2049	2065	2081	2015	2111	2127	2142
Twelve Monthly Average	170.75	172.08	173.42	174.58	175.92	177.25	178.50
% increase over 115.76 for DA	47.50	48.65	49.81	50.82	51.97	53.12	54.20

Increase in DA/DR w.e.f. 01-01-2011 = 6% (51%)

Min. of Fin. No 1 (2)/2011-E-II (B) dt. 24 Mar., '11, Min. of P.P.G & P. No F-42/15/2011-P&PW (G), dt. 29 Mar., '11.
(Website : persmin.nic.in/pension)

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