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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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KALEIDOSCOPE

(P S BEDI, DIG (RETD) BSF)

Strengthening of CGHS set-up in Chandigarh

On 19 May,2012,the Association of Retired Officers of IA & AD , Chandigarh arranged a meeting with Shri Pawan Kumar Bansal, Hon'ble Minister of Parliamentary Affairs & Water Resources, Govt of India at his residence, in Sector 28 A, led by their President Sh R S Ramotra and General Secretary, Sh G S Pathania. Shri P S Bedi, DIG (Retd) BSF represented CCCGPA.

The delegation met the Hon'ble minister, who gave a very patient hearing to the problems faced by the CGHS beneficiaries. A written Memorandum, highlighting the problems faced by the CGHS pensioner beneficiaries was presented to the Hon'ble Minister, who indicated that he had earlier also raised the points about CGHS set-up in Chandigarh and , as a representative of Chandigarh, he will take up case for additional CGHS dispensaries in PANCHKULA and MOHALI more forcefully.

The CGHS Wellness Center, Chandigarh has more than 8000 cards, catering for more than 23,000 beneficiaries, thereby putting extra burden on the infrastructure. The average OPD attendance ranges between 350 and 400, which causes rush and overcrowding in the Wellness Center. Even the four Medical officers posted in the Wellness Center are overstretched whereby they hardly get 4-5 minutes to attend to a patient. Thus, there is a strong case for Wellness Centers in Panchkula and Mohali.. Other related problems were also highlighted, which were included in the Memorandum given to the Hon'ble Minister.

Details of the interview was carried by the local TV channel of FW and City News on 19 & 20 May,2012 , which was telecast in Chandigarh, Punjab and the adjoining areas.

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REPORT OF MANAGING COMMITTEE MEETING HELD ON 14 MAY,2011

Meeting was attended by 35 Members of the Managing Committee. Shri Rajpal Sharma, Chairman CCCGPA presided over the Meeting

1. In his opening remarks, Shri Rajpal Sharma, while welcoming the members, explained that some of the affiliates had asked for a review of the decisions taken in the last meeting of the Managing Committee (held on 26-2-2012) regarding going to the Court of law on the issue of Modified parity. As such this meeting has been called.

2. a) Shri Harchandan Singh, Secretary General, explained position of the case after the judgment of CAT for Modified Parity in November, 2011. The hearing on the Appeal of the Government had started on 4th May where-in the Govt Advocate place his arguments. Hearing continued on 7th May in which the Advocate of the Respondents (Pensioners) placed his arguments. As the arguments could not be completed the hearing was adjourned till 21st May, 2012.

b) Secretary General further explained that the issue of "Full Parity" of Pension – (*which is the ultimate demand on the Pensioners*) - shall be lost forever unless the Modified Parity at the minimum level was got restored – through the Court Case – which was already underway. However, since the case had been enlisted for hearing in the Delhi High Court on 4th May, the Impleader could not be filed on legal grounds; and it was decided in consultation with the Advocate that we shall have to wait till the judgment of the Delhi High Court – before intervening in the case at an appropriate level depending on the decision of the High Court He also informed that some individuals and organizations of Pensioners were ready to affiliate with CCCGPA and to contribute to the Legal Fund after seeing the activities of the CCCGPA on the internet.

c) Secretary General further informed the Members that in spite of the detailed Representation for revision of FMA (fixed Medical Allowance) – based on the information based on the RTI Replies, the Govt had not agreed to revise the FMA from Rs 300 to Rs 1200 as paid to Pensioners of EPFO.

3. a) There was a detailed discussion on the issue and it was decided that action in the matter be pending till after the judgment of the High Court, after which the Managing Committee would meet and decide the further course of action.

b) Some Members expressed reservations for going to the Court – as the same was very expensive and time consuming. A few members suggested agitational line of action to achieve the demands of the Pensioners. It was decided to discuss the issue further in the next meeting of Managing Committee.

4. CGHS: Members expressed their concern over the delay in opening of additional CGHS Wellness Centers at Panchkula and Mohali and empanelment of Diagnostic Centers. Chairman & Sr Vice Chairman briefly explained the position and assured that the issues shall be strongly followed up.

5. Elections: Election Commissioner Shri K. C. Bhagat informed that the Electoral Role and Election Notice shall be issued shortly in consultation with the Chairman and the Secretary General. The election of the Managing Committee shall be held in July, 2012 if required – keeping in view the Nominations received

The AGM of CCCGPA, Chandigarh will be held on 22 July,2012 (Sunday) at the Community Hall, Sector 18 D, Chandigarh from 10.00 a.m .to 1.00 p,m, Elections to the Managing Committee of the CCCGPA for the Period 2012-2014 will also be held at this AGM

CGHS & HEALTHCARE**MINUTES OF THE MEETING OF ADVISORY COMMITTEE HELD ON 31-03-2012 IN THE
CGHS WELLNESS CENTRE NO-1, SECTOR 45, CHANDIGARH**

The meeting was attended by the following members:-

- (1) Sh Raghubir Singh, IAAS (Retd) formerly Add. Secretary, Min of H & F W.
- (2) Sh.P.S.Bedi-DIG(Retd)-Sr.Vice Chairman, Central Govt. Pensioners Coordination Committee, Chandigarh.
- (3) Sh S R Bhardwaj, Defence Accounts Pensioners Welfare Society
- (4) Sh.G.S.Bhogal, Gen.Sec, Senior Citizens Forum, Zirakpur.
- (5) Sh D D Sharma, Survey of India, Representative Serving Employees.
- (6) Sh Ravi Kumar, Representative, Goyal Medicos II, Industrial Area Phase 2, Chandigarh (Local Chemist)
- (7) Dr. Ashwani Kumar Seniaray, Chairperson, Advisory Committee, C M O I/C, CGHS WC-1, Sector 45, Chandigarh.

Welcome Address:

Dr. Ashwani Kumar Seniaray, CMO (NFSG) In charge CGHS Wellness Center No 1, welcomed the members of the Advisory Committee. He intimated that the problem of disruption in network connectivity faced by the Wellness Center has been resolved.

MRC status/Pendency of claims:

As per the information from Addl Director office, the Medical Reimbursement Bills of the CGHS pensioner beneficiaries have been cleared up to February, 2012. The reimbursement claims received up to Jan, 2012 have been cleared and passed for payment and the cheques are being issued.

Performance of Local Chemist:

The local chemist was asked to ensure that the L P medicines must be supplied in time as per the directions. Any delay in this respect will be taken seriously and may invite action. The representative of the Local chemist assured that there would be no delay in supply of L P medicines.

Availability of Drugs in the WC:

As per records, there are 29 Generic items and 134 Proprietary items available in the WC.

Amenities for the beneficiaries:

There has been no progress in getting the required diagnostic centres approved for conducting important tests like ECG, Echo, TMT and Holter etc. Add Dir CGHS is again requested to expedite early empanelment of diagnostic Centres for all the essential tests. It was suggested that the Diagnostic Centre, which had the earlier approval to conduct these tests, may be given adhoc approval for the same as is being done in case of L P medicines supply contract. Also, the reimbursement bills submitted by the pensioners in respect of such diagnostic tests may be passed on priority / fast tract. Another suggestion was put forward by the members that the diagnostic centres, approved by ECHS, for Armed Forces, may be considered for extending the facility to CGHS beneficiaries also, on similar lines as the ECHS / State Approved hospitals in Non-CGHS areas have been approved for extending the facility to CGHS beneficiaries. Add director may take up this point strongly with the CGHS HQs in Delhi. No progress has also been seen for empanelment of suitable diagnostic centre for Mohali and Panchkula. It was again stressed that case for empanelment of hospitals in Panchkula be actively considered.

Sh S R Bhardwaj, from DAPWA, pointed out that some private empanelled hospitals are charging extra money from the CGHS beneficiaries without giving receipt. It was pointed out that this point had been sorted out threadbare last year. The CGHS beneficiaries are entitled to cashless treatment in all empanelled hospitals. Any specific case, where an empanelled hospital has violated this provision, must be brought to the notice of CGHS authorities without delay to enable the latter to take immediate and timely remedial action.

The case for opening of additional CGHS dispensaries in Panchkula and Mohali to reduce the overcrowding in the Sector 45 Wellness Center was again stressed. Add Director is again requested to take up this case strongly with higher authorities.

All the members of the committee again pointed out that the bi-monthly meeting at the level of AD CGHS, Chandigarh is overdue. Last meeting was held on 4th Nov, 2011. The members of the grievances committee once again reiterated that points of interest raised in monthly meetings at CMO level and which remain unresolved, are discussed in the bi-monthly meetings being organized at the level of A D CGHS. It was again stressed that besides the representatives of pensioners associations, the members of the Grievances & Advisory Committee be called for this meeting as they are in constant knowhow of the day to day problems of CGHS beneficiaries and can put forward the points more effectively.

Staff Punctuality & Behavior:

The conduct and behavior of the staff of the Wellness Center has been very good. They are courteous and helpful to the senior/aged CGHS beneficiaries. Sh Raj Pal, of the CGHS staff, was nominated as the best and dedicated worker for the quarter ending 31 March, 2012.

Cleanliness & Maintenance of Wellness Centre:

The Wellness Centre was found to be clean and well maintained. The rush of large number of OPD patients at the Wellness Center continues to be a matter of concern, which requires immediate attention of higher CGHS authorities calling for opening of additional CGHS dispensaries in Panchkula, Mohali and one more dispensary for Chandigarh. Members felt that Chandigarh is being discriminated in this respect. The number of beneficiaries registered for Chandigarh has touched a figure of more than 29,000 with approximately 100 new beneficiaries being added almost every month.

Grievance Redressal :

The complaint box was opened and one letter from Sh Bachan Singh (CGHS Token P-4191) was found. He appreciated the dedicated work by the doctors and staff of the CGHS Wellness Center.

Sd/- (Dr. Ashwani Kumar Seniary) CMO (NFSG) CGHS WC, Chandigarh

MINUTES OF THE MEETING OF ADVISORY COMMITTEE HELD ON 28-04-2012 IN THE CGHS WELLNESS CENTRE NO-1, SECTOR 45, CHANDIGARH

The meeting was attended by the following members:-

- (1) Sh Raghubir Singh, IAAS (Retd) formerly Add. Secretary, Min of H & F W.
- (2) Sh.P.S.Bedi-DIG(Retd)-Sr.Vice Chairman, Central Govt. Pensioners Coordination Committee, Chandigarh.
- (3) Sh S R Bhardwaj, Defence Accounts Pensioners Welfare Society
- (4) Sh.G.S.Bhogal, Gen.Sec, Senior Citizens Forum, Zirakpur.
- (5) Sh D D Sharma, Survey of India, Representative Serving Employees.
- (6) Sh Ani Duggal, Goyal Medicos II, Industrial Area Phase 2, Chandigarh (Local Chemist)
- (7) Dr. Ashwani Kumar Seniary, Chairperson, Advisory Committee, C M O I/C, CGHS WC-1, Sector 45, Chandigarh.

Welcome Address:

Dr. Ashwani Kumar Seniary, CMO (NFSG) Incharge CGHS Wellness Center No 1, welcomed the members of the Advisory Committee.

The CMO apprised the members about latest instructions of CGHS, whereby under certain circumstances the treatment in casualty OPD in Private empanelled hospitals would be considered as treatment under emergency and credit facility shall be extended to CGHS beneficiaries. Copy of Ministry of H & FW (Dept of H & FW- Dte Gen of CGHS) O M No S. 11011/23/2009-CGHS D.II/ Hospital Cell (Part I) dated 8th Feb,2012 was given to the members for dissemination to members of Pensioners Associations. Copy of another OM from Min of H & F W issued vide No RA/Cons/Hyd/09-10/CGHS IV dated 11 June 2010 regarding guidelines for referral to CGHS empanelled hospitals etc was also distributed for their further dissemination and guidance of pensioner beneficiaries.

MRC status/Pendency of claims:

As per the information from Addl Director office, the Medical Reimbursement Bills of the CGHS pensioner beneficiaries have been cleared up to March, 2012. The reimbursement claims received up to Feb, 2012 have been cleared and passed for payment and the cheques are being issued.

Performance of Local Chemist:

Sh Anil Duggal, Local Chemist was asked to ensure that LP medicines are supplied in time as per terms of agreement / contract. He assured to do so and take all steps to ensure timely supply of the medicines / drugs the next day. He also confirmed that his bills are being cleared in time.

Availability of Drugs in the WC:

As per records, there are 48 Generic items and 186 Proprietary items available in the WC.

Amenities for the beneficiaries:

The point for empanelment of diagnostic centres for conducting such important tests as ECG, Echo, TMT and Holter etc is being raised by all the members of the grievances committee month after month, but there has been no progress in this matter. It was again stressed that the case be taken up strongly and at personal level by the CMO and the Add Director, CGHS to mitigate the sufferings of the elderly pensioners, who in their advanced age are prone to various age related ailments, where these tests are essentially required. Because of non availability of these tests, they have to face not only the physical stress and strain, but also have to incur huge monetary expense, and the reimbursement takes considerable time, with the possibility of some deductions from their claims. Add Dir CGHS is again

requested to expedite early empanelment of diagnostic Centres for all the essential tests. It was again suggested that the Diagnostic Centre, which had the earlier approval to conduct these tests, may be given adhoc approval for the same as is being done in case of L P medicines supply contract. Also, the reimbursement bills submitted by the pensioners in respect of such diagnostic tests may be passed on priority / fast tract. Another suggestion was put forward by the members that the diagnostic centres, approved by ECHS, for Armed Forces, may be considered for extending the facility to CGHS beneficiaries also, on similar lines as the ECHS / State Approved hospitals in Non-CGHS areas. Add director may take up this point strongly with the CGHS HQs in Delhi at personal level. No progress has also been seen for empanelment of suitable diagnostic centre for Mohali and Panchkula. It was again stressed that case for empanelment of hospitals in Panchkula be actively considered.

On a point raised by Sh D D Sharma, rep of serving CGHS beneficiaries, regarding delay in supply of L P medicines and drugs, the CMO intimated that L P medicines are received the next day from the date of indent and these are disbursed to the beneficiaries after verification by the CGHS Pharmacist and the MOs. Normally no complaint of this nature has been received, however, the local chemist was again directed to supply the medicines as per terms of the contract, which he assured to do. Regarding the problem faced by the employees in getting proper consultations with doctors and medicines in emergency, the CMO clarified that beneficiaries, can consult the specialists of Govt Hospitals or the empanelled multi-specialty hospitals in the OPD when CGHS Wellness Center is closed and on their prescription, they can purchase medicines for a maximum period of three days in emergency, which can be reimbursed by the dept in the case of serving personnel. Beyond this period, they must visit the CGHS Wellness Center for getting the required medicines. He also informed the members that essential medicine are being issued on the same day for limited period against the authority slip issued by CMO I/C, from the local chemist.

The case for opening of additional CGHS dispensaries in Panchkula and Mohali to reduce the overcrowding in the Sector 45 Wellness Center was again stressed. Add Director is again requested to take up this case strongly with higher authorities.

All the members of the committee again pointed out that the bi-monthly meeting at the level of A D CGHS, Chandigarh is overdue. Last meeting was held on 4th Nov, 2011. The CMO may take up case with the Add Director to call meeting in early May, 2012, as large no of points pertaining to the office of A D CGHS office Chandigarh are pending.. It was again stressed that besides the representatives of pensioners associations, the members of the Grievances & Advisory Committee be called for this meeting.

Staff Punctuality & Behavior:

The conduct and behavior of the staff of the Wellness Center has been very good. They are courteous and helpful to the senior/aged CGHS beneficiaries.

Sh Raj Pal, of the CGHS staff, who had been nominated as the best and dedicated worker for the quarter ending 31 March, 2012 was awarded the Certificate of Merit in the presence of all CGHS MOs and the CGHS staff, besides the Advisory Committee members.

Cleanliness & Maintenance of Wellness Centre:

The Wellness Centre was found to be clean and well maintained. The rush of large number of OPD patients at the Wellness Center continues to be a matter of concern, which requires immediate attention of higher CGHS authorities calling for opening of additional CGHS dispensaries in Panchkula, Mohali and one more dispensary for Chandigarh. Members felt that Chandigarh is being discriminated in this respect. The number of beneficiaries registered for Chandigarh has touched a figure of 30,000 with approximately 100 new beneficiaries being added almost every month.

Grievance Redressal:

The complaint box was opened and a letter from Chairman, Paramilitary Forces Retd Officers Association was found pointing out various problems faced by the elderly retirees especially the reimbursement claims and huge cuts made in their claims. The cases of Sh Rishi Ram Sharma (CGHS Token P-2181) of Defence Civil Pensioners Association and Sh Sukhjindar Singh, IGP (CRPF) – (CGHS Token No P-3051) were discussed. As the points raised pertain to A D CGHS, Chandigarh, these are being referred to him for suitable action and to apprise the factual details to the affected persons.

Min of H &FW (Dte General of CGHS) OM No S.11011/23/2009-CGHS D.II/ Hospital Cell (Part I dated 8 Feb,2012 (Circulate to all Hospitals empanelled under CGHS and other CGHS offices)

Sub: Clarification regarding treatment in casualty OPD of Private Hospitals empanelled under CGHS

The undersigned is directed to invite reference to paragraph (3) of this ministry's office memorandum of even No dated 11-4-2011 and to once again reiterate that treatment in casualty OPD shall be treated as treatment under emergency and credit facility shall be extended to the CGHS beneficiaries. The para (3) of OM dated 11-4-2011 is reproduced below;

“Treatment in casualty OPD shall be treated as treatment under emergency and credit facility shall be extended to the CGHS beneficiaries. However, routine OPD consultation shall not be covered as medical emergency”

2 All hospitals empanelled under CGHS are hereby directed to comply with the directions as contained in para (3) of the OM of even No dated 11 – 04-2011 and provide credit facilities for treatment undertaken in emergency and in case of failure to comply with these guidelines, suitable action including depanelment shall be initiated and also the fact of non compliance will be kept while considering empanelment of the hospital next time around.

Sd/- (V P Singh), Dy Secy to Govt of India

Revised ceiling for Reimbursement of Expenses on Purchase / Replacement of Hearing Aids

Revised Ceiling for Reimbursement of Expenses on Purchase/Replacement of Hearing Aid

The undersigned is directed to say that a Committee was appointed to consider the issue of revision of rates of Hearing Aids fixed by this Ministry vide O.M. No. S-14025/36/93-MS dated 26/9/1994 and also to determine a time period for replacement of the hearing Aids. On the recommendations of the Committee of experts, it has been decided to fix the maximum ceiling rate up to Rs. 10,000 for body worn/pocket/behind the ear type/in the canal type (conventional), as per requirement of the patient for one-sided Hearing Aid. Any patient requiring a bilateral Hearing Aid on the basis of his/her hearing loss and its attendant disability/speech training requirement/rehabilitation, specially in child/job requirement in adult may be permitted up to a maximum ceiling of Rs. 20,000/-. However, the hearing Aid should be recommended by ENT surgeon after considering the hearing loss of a patient and its attendant disability supported by audiometric evidence.

2. In special circumstances, digital Hearing Aid may also be reimbursed up to a limit of Rs. 60,000/- on the recommendation of three ENT experts.

3. Keeping in view the average life of Hearing Aid as five years, a replacement may be permitted on the basis of a condemnation certificate from a technical expert and on approval of ENT Specialist.

4. These orders will be applicable to both types of beneficiaries viz., CGHS beneficiaries and the beneficiaries covered under CS (MA) Rules.

5. The orders will come into effect from the date of issue.

6. This issues with the concurrence of Finance Division vide their Dy. No. 3653/99 JS & FA (H) dated 23/7/1999.

(The latest instructions on 'Revision of rates and guidelines for reimbursement of expenses on the purchase of Hearing Aides under CS(MA) Rules and CGHS issued vide Min of F & FW O M No S.14025/10/2002/MS dated 21 March,2012 published in our issue of March-April,2012 Volume 12/2 on page 7

Cashless consultation/ treatment for Naturopathy & Yoga

Min of H & FW (Dept of H & FW) OM no 15/11-21/2009/CGHS(SZ)/CGHS (P) dated 27 Oct,2009

Sub : Empanelment of AYUSH hospitals/ centers under CGHS and CS(MA) for Ayurveda, Unani and Yoga & Naturopathy treatment / procedures

The undersigned is directed to invite reference to O M No Z-28015/01/2006-HD cell/CGHS(P) dated 01-01-2008 issued by the Min of H & FW vide which order AYUSH hospitals were empanelled. The present procedure as per para 3 and para 4 of the above order the treatment at the empanelled AYUSH hospitals / centers may be taken only with the prior authorization / permission in accordance with the CGHS rules in force at the time of taking the treatment and, the permission is granted by CMO I/C Additional Director / Jt Director etc. (as the case may be). Such permission shall be issued on the basis of recommendation from CMO/SMO I/C of the concerned AYUSH dispensary. Representations have been received in the Min of Health & Family Welfare complaining that AYUSH doctors (Ayurveda/ Homoeopathy/ unani, yoga) are refusing to endorse the advice of empanelled AYUSH hospitals dealing with Naturopathy & Yoga.

2 On examination, it has now been decided that CGHS / CS(MA) beneficiaries may directly obtain consultation / treatment from the empanelled hospitals for Naturopathy and Yoga and would be eligible for reimbursement subject to prior intimation to their respective Ministries / Depts in respect of serving CGHS / CS(MA) beneficiaries and to concerned ADs , JDs of the CGHS cities in respect of pensioner beneficiaries.

3 The other terms and conditions of the said OM dated 01-01-2008 will remain unchanged.

Incentives for Doctors in Government Hospitals

The Ministry of Health & Family Welfare has taken following steps to check the migration of reputed doctors from Government hospitals:-

- (i) The age of superannuation of Teaching Specialists has been enhanced from 62 to 65 years;
- (ii) The age of superannuation of non-teaching and Public Health Specialists of CHS has been enhanced from 60 to 62 years;
- (iii) The Dynamic Assured Career Progression Scheme (DACP) has been extended upto Senior Administrative Grade (SAG) posts. The CHS officer's promotion up to Senior Administrative grade (SAG) level is made on a time bound basis without any linkage to vacancies;
- (iv) The 6th Pay Commission has brought about an overall improvement in remuneration of doctors;
- (v) The period of study leave for CHS doctors has been enhanced from 2 to 3 years for post graduation.

These measures have been taken during the last 3-4 years and are beginning to yield result towards retaining the doctors/specialists in Government hospitals/institutions.

The above information was laid in the Rajya Sabha by the Union Minister for Health & Family Welfare Shri Ghulam Nabi Azad

ECHS Central Organization letter No B/49784/AG/ECHS dated 08 July, 2011**Sub: Refund of Excess Contribution**

The matter of double recovery of ECHS contribution from some of the ESM retired on or after 16-01-2009 was taken up with the office of CGDA. The CGDA vide their letter No AT/IV/4807/ECHS/ VIII dated 25-06-2011, have instructed all PCsDA / CsDA to refund the contribution in cases where double recovery has been effected viz through MRO and corrigendum PPO by CsDA. The refund will be made by the regional CDA in whose favour MRO was made. The eligible ESM are advised to prefer their claim in contingent bill along with copy of MRO and corrigendum PPO and same be forwarded to regional CDA through concerned Station HQ.

(Extract from AFA News- Sept,2011 issue)

Mobile Polyclinics for Ex-Servicemen

Providing Medicare to Ex-servicemen and their dependents is an ongoing process and the endeavor of the government is to continuously upgrade the quality of Medicare services being provided. The Government has approved opening of additional 199 polyclinics including 17 mobile polyclinics besides the existing 227 polyclinics to improve accessibility of Ex-servicemen to medical facilities. Out of 199 polyclinics, 43 polyclinics have already been operationalised. Opening of new polyclinics is based on the ESM population in a particular area. Mobile polyclinics are proposed for remote/hilly areas where the ESM population is less and scattered. Presently 342 districts have been covered with 426 ECHS polyclinics (270 operational & 156 proposed) including 17 mobile polyclinics. The newly sanctioned polyclinics will be operationalised across the country including Himachal Pradesh in a phased manner over a period of time.

(This information was given by Minister of State for Defence Shri MM Pallam Raju in a written reply to Shrimati Viplove Thakur in Rajya in March,2012)

ECHS Helpline

A 24X7 helpline to resolve entire gamut of issues which can concern an ECHS member on health care will be addressed through this helpline. Queries pertaining to membership, empanelled hospitals and facilities in empanelled hospitals can be made by dialing 080 – 4300 4300 and toll free 1800-103-8666 and SMS No. +919714794300.

CCCGPA, Chandigarh Memo No CCCGPA-Chd/2012/07 dated 23 May, 2012 addressed to Shri Ghulam Nabi Azad Hon'ble Minister of Health & Family Welfare, , Nirman Bhawan, New Delhi
Sub: Strengthening of CGHS set-up in Chandigarh

Sir,

The CGHS cover was extended to Chandigarh in 2002, after concerted efforts by the pensioners of central govt, settled in the tricity (Chandigarh-Mohali- Panchkula). The initial proposal of the govt was to set up two CGHS dispensaries in Chandigarh and one each in Mohali and Panchkula. However, only one CGHS dispensary (now called Wellness Center) was established in Chandigarh in the year 2002.

2 Non-the-less, over the years, the CGHS set-up in Chandigarh was strengthened and some reputed private hospitals and Diagnostic centres were empanelled to provide quality medical cover to the CGHS beneficiaries in tune with other CGHS cities in India. With the passage of time, the number of CGHS beneficiaries dependent on the only CGHS Wellness Center in Chandigarh increased manifold causing considerable problems for the beneficiaries, majority of who are senior and very senior citizens. Some of the grievances / problems faced by the beneficiaries are elaborated below.

(a) Overcrowding in the existing CGHS Wellness center

There is only one CGHS Wellness center in Chandigarh, catering for large number of CGHS beneficiaries, not only from the Tricity, but also from various cities and towns of Punjab, Himachal Pradesh and North Haryana. There are more than 8,000 Card holders (approx 23,000 beneficiaries). The daily OPD attendance ranges between 350 and 400 resulting in overcrowding, and long waiting time for the elderly beneficiaries, leading to considerable stress and strain. Besides, doctors and Medical officers, who themselves are over burdened, cannot devote enough time to the patients, causing frustration amongst the elderly beneficiaries.

The pensioners associations have been repeatedly espousing the demand for opening of new CGHS dispensaries in Panchkula and Mohali, where large numbers of central Govt pensioners have settled, besides existence of various Central Govt offices. There is, however, a set reply that due to financial and manpower constraints as also, govt consideration for an Insurance Cover for the pensioners, it cannot be done. The plan for Insurance Cover to the retired personnel is hanging fire for almost four years, and the pensioners and CGHS beneficiaries are continuing to suffer.

It may kindly be realized that the utmost consideration of any organization is the welfare of its citizens, and

action may kindly be taken to mitigate the suffering of the CGHS beneficiaries by opening new CGHS Wellness Centers in Panchkula and Mohali .

(b) Empanelment of Hospitals and Diagnostic Centres

Some Private hospitals and Diagnostic Centers have been empanelled for the CGHS beneficiaries in the Tricity, but these are not enough. Besides, the medical cover offered by these empanelled hospitals, and diagnostic facilities extended by empanelled Diagnostic centres have lately been withdrawn / cancelled, resulting in pensioners facing considerable problems. It is felt that Chandigarh is being given step-motherly treatment vis-à-vis other CGHS covered cities of India.

The cancellation of the empanelment of Grewal Eye Center (Sector 8, Chandigarh), a reputed Eye hospital in Chandigarh is a blow to the elderly CGHS beneficiaries. It offered quality treatment for various Eye ailments, and its re-empanelment may kindly be considered at the earliest.

In respect of diagnostic investigations, the elderly CGHS beneficiaries are continuing to suffer as there is no approved diagnostic centre for such important tests as ECG, Echo Cardiology, TMT and Holter. These tests are very often required by the elderly pensioners for various age related ailments, including heart problem. The Prime Diagnostic centre, which was offering the facilities for these tests, was not re-empanelled for these tests and the elderly CGHS beneficiaries suffering from various age related ailments continue to face acute problem to get the tests on payment. The point for restoring the approval for these tests month after month in the CGHS Grievances Committee meetings has not found any response from the CGHS authorities. The restoration of the approval for these important diagnostic tests needs urgent attention of the CGHS authorities.

3 There are some more problems faced by the CGHS beneficiaries, but those are of secondary nature, and once the above points are resolved, those problems would also be mitigated to a considerable extent. It is, therefore earnestly requested to consider our above points with due sympathy and early action to resolve these are taken.

Sd/- (P S Bedi) Sr Vice Chairman

CCGPA MEMO DATED 25 MAY,2012 UNDER RTI SEEKING INFORMATION FROM MINISTRY OF H & FW (i) Proposal under consideration of the Ministry of Health & Family Welfare / GOI, for opening of additional CGHS Dispensaries / Wellness Centers in the tricity of Chandigarh, Panchkula and Mohali and details thereof including copies of notings etc.

(ii) The Rules, Guidelines and criteria for opening of CGHS Dispensaries / Wellness Centers in a City or Town and / or for opening of additional CGHS Dispensaries / Wellness Centers .

(iii) Number of Patients / CGHS Card Holders who can be attended to by a doctor in one day in CGHS Dispensary / Wellness Center – as per standard norms prescribed by MOH or any other authority.

(iv) a) Number of Patients attended to by CGHS Dispensary / Wellness Center, Chandigarh, on an average per Day

b) No of doctors posted / working in the CGHS Dispensary / Wellness Center Chandigarh.

c) No of CGHS Card Holders Registered / based on the CGHS Dispensary / Wellness Center Chandigarh

No proposal to extend CGHS to new cities in India. While answering the question in Lok Sabha (25 May,2012) regarding the subject of CGHS covered cities, the Minister of Health and Family Welfare Shri .Ghulam Nabi Azad said that at present there is no proposal to expand CGHS to new locations due to severe resource constraints, especially the acute shortage of qualified medical and paramedical professionals, besides financial and logistic constraints. Now, the medical scheme of CGHS is functional in 18 states and 2 Union Territories of the country and 10 states are not covered under CGHS. Particularly Goa and Chhattisgarh are not covered under CGHS.

PENSIONARY AND ALLIED MATTERS

Min of Fin (Dept of Expenditure) O M No. 1(1)/2012-E-II (B) dated 03 April, 2012

Subject: Payment of Dearness Allowance to Central Government employees – Revised Rates effective from 1.1.2012.

The undersigned is directed to refer to this Ministry's Office Memorandum No. 1 (14)/2011-E-II(B) dated 3rd October, 2011 on the subject mentioned above and to say that the President is pleased to decide that the Dearness Allowance payable to Central Government employees shall be enhanced from the existing rate of **58% to 65% with effect from 1st January, 2012.**

2 The provisions contained in paras 3, 4 and 5 of this Ministry's O.M. No. 1 (3)/2008-E-II(S) dated 29th August, 2008 shall continue to be applicable while regulating Dearness Allowance under these orders.

3 The additional installment of Dearness Allowance payable under these orders shall be paid in cash to all Central Government employees.

4 These orders shall also apply to the civilian employees paid from the Defence Services Estimates and the expenditure will be chargeable to the relevant head of the Defence Services Estimates. In regard to Armed Forces personnel and Railway employees separate orders will be issued by the Ministry of Defence and Ministry of Railways, respectively.

5 In so far as the persons serving in the Indian Audit and Accounts Department are concerned, these orders issue in consultation with the comptroller and Auditor General of India.

(Anil Sharma) Under Secretary to the Government of India

Min of P, P G & P (Dept of P & P W) O M No F. No. 42/13/2012-P&PW(G) dated 04 April, 2012

Subject:- Grant of Dearness Relief to Central Government pensioners/family pensioners – Revised rate effective from 01.01.2012.

The undersigned is directed to refer to this Department's OM No. 42/15/2011-P&PW(G) dated 5th October, 2011 on the subject mentioned above and to state that the President is pleased to decide that the Dearness Relief (DR) payable to Central Government pensioners/family pensioners shall be enhanced from the existing rate of 58% to 65% w.e.f. 1st January, 2012.

2. These orders apply to (i) All Civilian Central Government Pensioners/Family Pensioners (ii) The Armed Forces Pensioners, Civilian Pensioners paid out of the Defence Service Estimates, (iii) All India Service Pensioners (iv) Railway Pensioners and (v) The Burma Civilian pensioners/family pensioners and pensioners/families of displaced Government pensioners from Pakistan, who are Indian Nationals but receiving pension on behalf of Government of Pakistan and are in receipt of ad-hoc ex-gratia allowance of Rs. 3500/- p.m. in terms of this Department's OM No. 23/1/97-P&PW(B) dated 23.2.1998 read with this Department's OM No. 23/3/2008-P&PW(B) dated 15.9.2008.

3. Central Government Employees who had drawn lumpsum amount on absorption in a PSU/Autonomous body and have become eligible to restoration of 1/3rd commuted portion of pension as well as revision of the restored amount in terms of this Department's OM No. 4/59/97-P&PW (D) dated 14.07.1998 will also be entitled to the payment of DR @ 65% w.e.f. 1.1.2012 on full pension i.e. the revised pension which the absorbed employee would have received on the date of restoration had he not drawn lumpsum payment on absorption and Dearness Pension subject to fulfillment of the conditions laid down in para 5 of the O.M. dated 14.07.98. In this connection, instructions contained in this Department's OM No.4/29/99-P&PW (D) dated. 12.7.2000 refer.

4. Payment of DR involving a fraction of a rupee shall be rounded off to the next higher rupee.

5. Other provisions governing grant of DR in respect of employed family pensioners and re-employed Central Government Pensioners will be regulated in accordance with the provisions contained in this Department's OM No. 45/73/97-P&PW (G) dated 2.7.1999 as amended vide this Department's OM No. F. No. 38/88/2008-P&PW(G) dated 9th July, 2009. The provisions relating to regulation of DR where a pensioner is in receipt of more than one pension, will remain unchanged.

6. In the case of retired Judges of the Supreme Court and High Courts, necessary orders will be issued by the Department of Justice separately.

7. It will be the responsibility of the pension disbursing authorities, including the nationalized

banks, etc. to calculate the quantum of DR payable in each individual case.

8. The offices of Accountant General and Authorised Public Sector Banks are requested to arrange payment of relief to pensioners etc. on the basis of these instructions without waiting for any further instructions from the Comptroller and Auditor General of India and the Reserve Bank of India in view of letter No. 528-TA, 11/34-80-II dated 23/04/1981 of the Comptroller and Auditor General of India addressed to all Accountant Generals and Reserve Bank of India Circular No. GANB No. 2958/GA-64 (ii) (CGL)/81 dated the 21st May, 1981 addressed to State Bank of India and its subsidiaries and all Nationalised Banks.

9. In their application to the pensioners/family pensioners belonging to Indian Audit and Accounts Department, these orders issue after consultation with the C&AG.

10. This issues with the concurrence of Ministry of Finance, Department of Expenditure conveyed vide their OM No. 1(4)/EV/2004 dated 4th April, 2012.

(S. P. Kakkar) Under Secretary to the Government of India

Ministry of Finance (Dept of Expenditure), OM No. 1(3)/2008-E.II (B) dated 20 April, 2012

Subject:- Rates of Dearness Allowance applicable w.e.f. 01.01.2012 to the employees of the Central Government and the Central Autonomous Bodies continuing to draw their pay in the pre revised scale as per 5th CPC

The undersigned is directed to refer to this Departments O.M. of even No. dated 17th October, 2011 revising the Dearness Allowance w.e.f. 1.7.2011 in respect of the employees of the Central Government and the Central Autonomous Bodies who continue to draw their pay and allowances in the pre-revised scales of pay as per 5th Central Pay Commission.

2. The rates of Dearness Allowance admissible to the above categories of employees of the Central Government and the Central Autonomous Bodies shall be enhanced from the existing rate of 127% to 139% w.e.f. 01.01.2012. All other conditions as laid down in the O.M. of even number dated 3rd October, 2008 will continue to apply.

3. The contents of this Office Memorandum may also be brought to the notice of the organizations under the administrative control of the Ministries/Departments which have adopted the Central Government scales of pay. (Subhash Chand) Dy Secretary to Govt. of India.

Min of P, P G & P (Dept of P & P'W) F. No. 42/13/2012-P&PW(G) dated 30 April, 2012

Subject : Grant of Dearness Relief to Central Government pensioners who are in receipt of provisional pension or pension in the pre-revised scale of 5th CPC w.e.f. 1.1.2012.

In continuation of this Department's O.M No. 42/15/2011-P&PW(G) dated 21st October, 2011 sanctioning the Dearness Relief to those Central Government pensioners who are in receipt of provisional pension or pension in the pre-revised scales of 5th CPC, the President is pleased to grant the Dearness Relief to these Central Government pensioners as under :

i) Those who are in receipt of provisional pension or pension in the pre revised scales of 5th CPC are entitled to Dearness Relief @ 139% w.e.f 1.1.2012.

(ii) The surviving CPF beneficiaries who have retired from service between the period 18.11.1960 to 31.12.1985 and are in receipt of ex-gratia a Rs. 600/p.m. w.e.f. 1.11.1997 under this Department's OM No. 45/52/97-P&PW(E) dated 16.12.1997 are entitled to Dearness Relief @ 139% w.e.f 1.1.2012.

2. The following categories of CPF beneficiaries who are in receipt of ex gratia payment an terms of this Department's OM No. 45/52/97-P&PW(E) dated 16.12.1997 are entitled to DR @ 131% w.e.f. 1.1.2012.

(i) The widows and dependent children of the deceased CPF beneficiary who had retired from service prior to 1.1.1986 or who had died while in service prior to 1,1.1986 and are in receipt of Ex gratia payment of Rs. 605/- p.m.

(ii) Central Government employees who had retired on CPF benefits before 18.11.1960 and are in receipt of Ex-gratia payment of Rs. 654/-, Rs. 659/-, Rs. 703/- and Rs. 965/-.

3. Payment of DR involving a fraction of a rupee shall be rounded off to the next higher rupee. In their application to the pensioners/family pensioners belonging to Indian Audit and Accounts Department, these orders issue in consultation with the C&AG.

4. This issues with the concurrence of Ministry of Finance, Department of Expenditure vide their OM No. 1(4)/EV/2004 dated 30th April, 2012. (S.P.Kakkar) Under Secretary to the Government of India

Min of P P G & P (Dept of P & T) O M No 21011/1/2005-Estt (A) (Part III) dated 02 April,2012

Sub: Providing copies of ACRs / APARs to retired officers of Central Civil Services / Posts

The undersigned is directed to say that as per instructions contained in this Depts O M No 51/5/72- Estt (A) dated 20-05-1972, the ACRs in respect of officers may be destroyed 5 years after his / her retirement. The new rules adopted from the reporting year 2008-09, provide that whole contents of the APARs including the overall grading shall be communicated to the officer concerned for information / making representation, if any, to the competent authority.

2 The question of handing over the ACR dossier to the officer concerned after his/ her retirement from service has been considered by this department. It has been decided that after a period of retention of the ACR / APAR dossier for two years, if a specific written request is received from the concerned retired officer to this effect, the C R dossier may be provided to him. Before any ACR dossier is weeded out on completion of normal retention period, it may be certified by the concerned section that no request for handing over the ACR dossier has been received from the retired officer. However, if any disciplinary proceedings are pending finalization in respect of the officer at the time of his retirement, the period of two years shall count from the date of final orders in the disciplinary proceedings. (Prem Chand) Under Secy, GOI

Letter dated April, 2012, from Shri M.V.Joga Rao, Director (Geophy), Retd, GSI. Addressed to Dr. Manmohan Singh, Hon'ble Prime Minister of India

Sub : Full Pension for less than 33 years to Pre-2006 Pensioners -Extension of VI CPC Benefit by Analogy of Additional Pension -request for

Respected Sir,

1. I retired as Director (Geophysics) from Geological Survey of India (GSI) on 31-05-1988 on superannuation (58 Years then) after putting in 31 ½ years of service. My pension was fixed as shown below:

On 1-6 -1988 my pro-rata pension =Rs 1989/- (IV CPC Scale 3700-125-5000)- (Full pension was 2084 which was reduced in the ratio 63/66 - a loss of 95 p.m. and DA thereon

On 1-1-1996 my pro-rata pension = Rs 5728/- (V CPC Scale S-21, 12000-375-16500)- (again 6000 reduced in the ratio 63/66 a loss of 272 p.m.+ DA thereon)

On 1-1-2006 my pro-rata pension = Rs 12947/- (PB-3 of VI CPC 15600 – 37000 + GP 7600) -(again reduced from 13560 in the ratio of 63/66 – a loss of 613 p.m. + DA thereof)

2. From 1-1-1996, my pro-rata pension was fixed at Rs 5728 (S-21 Scale 12000-16500 of V CPC), Calculating notional pay first and then fixing the pension, which was adopted for pre-1986 pensioners, was not extended to pre-1996 pensioners. This had resulted in their juniors who retired after 1-1-1996 getting more pension than they. (unless notional fixation of pay and then pension is adopted, pensioners suffer loss in pension at every CPC.)

Justification 1 for full Pension

3. The VI CPC had recommended that 33 years of qualifying service for full pension be discontinued and that full pension may be granted after 20 years of service and either the last 10 months average or the last pay drawn, whichever is more beneficial, is to be taken for calculating the pension. The Govt had accepted these recommendations and made effective prospectively from 1-1-2006 from which date the VI CPC recommendations came into force. The same is denied to pre 1-1-2006 pensioners.

4. Earlier, benefit of adding a maximum of 5 years to the actual service rendered used to be given to those who opted for voluntary retirement (VRS) before superannuation, thus effectively granting full pension to a VRS candidate with 28 years of service. The same is denied to persons retired on superannuation with less than 33 years. Govt has discontinued this after the 20 years scheme came into operation.

5. in this context, a relevant para from Nakara Case judgment which was also quoted by PCAT in their judgment dt. 1-11-2011. (OANo.655) is reproduced below.

“ 49. But we make it abundantly clear that arrears are not required to be made because to that extent the scheme is prospective. All pensioners wherever they retired would be covered by the liberalised pension scheme, because the scheme is a scheme for payment of pension to a pensioner governed by 1972 Rules. The date of retirement is irrelevant. But the revised scheme would be operative from the date mentioned in the scheme and would bring under its umbrella all existing pensioners and those who

retired subsequent to that date. In case of pensioners, who retired prior to the specified date, their pension would be computed afresh and would be payable in future commencing from the specified date. No arrears would be payable. And that would take care of the grievance of retrospectively. In our opinion, it would make a marginal difference in the case of past pensioners because the emoluments are not revised."

6. In the light of the above, it is reasonable to extend the benefit of full pension to all those pre 1-1-2006 pensioners also w.e.f 1-1-2006. Such pensioners may be few only and even the difference also will not be much. When I retired, superannuation was at the age of 58 years only, Had it been 60 years as is now, I also would have had the qualifying service of 33 years and become eligible for full pension. Hence, though not arrears, the benefit of full pension may be extended to pre 1-1-2006 pensioners also prospectively at least. The magnanimity shown in giving benefit of some years to VRS persons may be effectively given to pre 2006 pensioners also now in view of the full pension after 20 years retirement scheme.

Justification 2

7. VI CPC have granted 20%, 30% etc., additional pension respectively at the ages of 80, 85, etc. which was approved by the Govt effective from 1-1-2006.

A pensioner who had completed 80 Years say on 1-10-2004 will be eligible for 20% additional pension only from 1-1-2006 and not from 1-10-2004.

Similarly, a pensioner who had completed 85 years of age say on 1-6-2005 will probably be given 30% with effect from 1-1-2006.

They may not be given retrospectively from the dates of their completion of 80 Years etc., i.e., 20 % at 80 and 30% at 85 from the dates of attaining the respective ages. In other words, it is not that pensioners are denied Additional Pension simply because they had completed 80 or 85 years of age prior to 1-1-2006 and those completing 80 years after 1-1-2006 are only eligible.

By analogy, full pension may please be sanctioned from 1-1-2006 to all pre 1-1-2006 pensioners also who were drawing pro-rata pension earlier irrespective of their dates of retirement. Denial of this is highly unjustified

8. In the light of the above justifications, it is highly logical and reasonable to extend the benefit of full pension to the pre 1-1-2006 pensioners also who had less than 33 years of qualifying service prospectively w.e. f 1-1-2006 without any claim for the arrears for the period prior to 1-1-2006. As a Very Senior Pensioner aged 81 years, drawing pro-rata pension, I very earnestly request for sanction of full pension.

Two important Pensionary Anomalies resolved by the Ministry of Defence

Pension of post-1996 retiree Majors whose scales were upgraded to pay-scale of Lt Col on completion of 21 years of service:-

The Govt of India, as a one-time measure after the 5th CPC, had provided vide MoD letter No 1(5)/97/D (Pay/Services) dated 21 Nov 1997 and Para 5(a) (iv) of SAI 2/S/98 that officers who had become substantive Majors prior to 01 Jan 1996 and who were in service as on 01 Jan 1996, were to be granted the pay scale of a Lt Col (TS) on completion of 21 years of service, that is, pay scale of a Selection Grade Lt Col with the rank pay of a Major. Such Majors who could hence not be promoted as Lt Col (TS) due to medical or other criterion were granted the scale of the said rank purely as a one-time measure. Naturally, their pensions were also to be fixed in accordance with the scale of Lt Col since pension is directly linked to the pay drawn and is basically granted @ 50% of reckonable emoluments at the time of retirement. Even after the 6th CPC, as per Govt of India letter dated 11 Nov 2008, the pensions of such affected officers were to be fixed at a rate not lower than 50% of the revised replacement scale of a Lt Col which corresponds to the pre-revised scale (and not rank) from which they had retired. Pension as we know is based on the scale held on retirement and not rank. The pension of such Majors who were holding the pay scale of Lt Col (TS) at the time of retirement was to be fixed at Rs 25,700 for full service calculated on the basis of Pay Band-IV as applicable to Lt Cols.

However though the above proposition was amply clear from the orders issued after the 6th CPC, there was lack of co-ordination between the PCDA (O) which had to issue the Last Pay Certificates (LPCs) and the PCDA(P) which had to issue the revised PPOs. As a result, whereas some officers were suo-moto granted the benefit, some were refused.

Now the MoD has clarified to all concerned that such affected post-1996 retirees who had retired in the rank of Major in the pay-scale of a Lt Col, would be granted the benefit of Pay Band-4 with the Grade Pay

of Rs 8000 for the purposes of pension also.

This issue which had resulted in multiple rounds of litigation hence stands resolved.

Anomaly of lower ranks drawing more pension than higher ranks in cases of Other Ranks and Junior Commissioned Officers:-

After the implementation of the report of the Committee of Secretaries with effect from 01 July 2009, tables for revised pension were issued by the office of PCDA(P) vide a Circular in March 2010. There were however instances wherein lower ranks were being paid more pension than higher ranks with the same length of qualifying service.

This anomaly has been rectified and revised tables have been issued by the Govt of India where this anomaly had been observed and identified. (Many thanks to the staff at the Army HQ, especially the PS Directorate and the Army Pay Commission Cell for pushing the above through.)

Min of P, P G & P (Dept of P & T) O M No.49011/31/2008-Estt. (C) Dated: 23 Jan, 2012

SUBJECT: Recommendations of 6th Central Pay Commission – Applicability of revised Group 'D' pay scales to Casual Labourers with Temporary Status.

In supersession of this Department's O.M. of even number dated 12.9.2008 on the above subject it has been decided that the wages of Casual Labourers, who were granted the temporary status in terms of the provisions of the Casual Labourers (Grant of Temporary Status and Regularization) Scheme, 1993 issued by this Department and were in receipt of wages based on the pre revised S-I scale as on 1.1.2006, may be worked out and paid on the basis of the Pay Band I with Grade Pay of Rs. 1800/- w.e.f. 1.1.2006 provided they are matriculate. In case of similarly placed non-matriculate temporary Status casual labourers, the above benefit of wages w.e.f. 1.1.2006 may be extended only after imparting the requisite training by the respective administrative Ministries/Departments on the lines indicated in the MOF O.M. No. 1/1/2008-IC dated 24.12.2008.

2 This issues with the concurrence of Ministry of Finance (Department of Expenditure).

Min of Fin (Dept of Expenditure) Central Pension Accounting office, O M No CPAO/Tech/Grievances/Vol IV/2011-12/1505 dated 09 Mar, 2012 (addressed to all Gen Managers of Authorized Banks)

Attention is invited to para 18 of the scheme for payment of pension to Central Govt Civil pensioners wherein the procedure / guidelines have been laid down for the disbursement of pension / family pension to sick and physically handicapped pensioners / family pensioners etc.

It is brought to the notice of this office that in a number of instances, the sick and handicapped pensioners / family pensioners have been facing difficulties in withdrawing their pension / family pension. It is requested that all the paying branches under your control may be directed to follow the procedure / guidelines as stated in para 18 of the Scheme Booklet to avoid financial hardship to the above type of pensioners.

Paying branches may also be asked to display his office memorandum along with copy of para 18 of the Scheme Booklet (copy enclosed) on Notice board for the benefit of the pensioners.

Enclosure referred above

18. Opening the Bank Account and Facility for withdrawal of pension to the sick and physically handicapped pensioners"

1. Opening the Account: In case of a pensioner who has lost both his hands and therefore cannot sign, his signatures can be obtained by means of a mark. This mark can be placed by the persons in any manner. It could be a toe impression. It could be by means which anybody can put on pensioners behalf, the mark being put by an instrument which has had a physical contact with the person who has to sign.

2. Withdrawal of money from the account: The following method will be adopted in case of sick, incapacitated handicapped pensioner.

(a) Pensioner who is too ill to sign a cheque and cannot be physically present in the bank to withdraw the money from his account, but can put his thumb / toe impression on the cheque / withdrawal form. In this case, the thumb / toe impression should be identified by two independent witnesses known to the bank, one of whom should be responsible bank official.

(b) Pensioner who is not only unable to physically present in the bank, but is also not even able to put his thumb / toe impression on the cheque / withdrawal form due to certain physical defect / incapacity. In this case a mark can be obtained on the cheque / withdrawal form in the same manner as described in sub-para (1) above. That the mark should be identified by two independent witnesses one of whom should be a responsible bank officer.

(c) In both the cases mentioned above, the pensioner might also be asked to indicate to the bank as to who would withdraw pension amount from the bank on the bases of cheque / withdrawal form as obtained above and that person should be identified by two independent witnesses. The person who is actually drawing the money from the bank should be asked to furnish his signatures to the bank."

JUDICIAL / COURT MATTERS

(For latest position of Court / CAT cases, kindly visit our website : cccgpa.in)

Progress of the Appeal of the Govt against the Judgment dated 01 Nov,2011 of CAT, New Delhi (OA 655/2012)
Hearing of the case No WP 1535 / 2012 started on 4-5-2012 in Court No 3 of Delhi High Court in respect of the Appeal of Union of India against PB CAT Delhi Judgment of 01-11-2011, in OA 655 / 2010. The Govt Advocate, Mr Chandoke, completed his submissions. Further hearing commenced 7th May, 2012, when, Mr. Nidhesh Gupta, Senior Advocate for the Respondents (Pensioners) started his arguments on the issue of Modified Parity of Pension to the Pre-2006 Pension - as per accepted recommendations of Sixth CPC - as up-held by PB CAT New Delhi Judgment in OA 655 / 2010. As it remained inconclusive, further hearing was listed for 21 May, 2012. No hearing could be held in Delhi High Court on 21-5-2012 due to paucity of time (since the turn of the case came up at the fag end of the day). The case was adjourned till after vacations and fixed for 17th July, 2012

SALIENT FEATURES OF THE JUDGMENT OF CAT (CHANDIGARH BRANCH)-23 March, 2012

The Chandigarh Branch of C A T, delivered its judgment in the cases filed by Association of IA&AD / Posts. (1) OA No 509/CH/2011 (2) OA No 811/CH/2011 and (3) OA No 45/HR/2012. Shri Manohar Lal, Advocate, appeared on behalf of all the applicants in the above OAs.

The respondents

(1) Union of India, Min of P P G & P (Dept of P & PW) through its Secretary, (2) Secretary, govt of India, Min of Finance (Dept of expenditure), (3) Comptroller & Auditor General of India (4) Secretary, Govt of India, Min of Telecommunications & Information Technology, Dept of Posts, (5) Chief Post Master General, Punjab Circle, Chandigarh and (6) Chief Post Master General, Haryana circle, Ambala.

The coram ;

Hon'ble Mr justice S D Anand, member (J) and Hon'ble Mr Khushiram member (A).

The three OAs have been disposed by this common order as common questions of facts and law are involved in these OAs. The applicants are Central Govt Pensioners Association and individual pensioners, who have filed these OAs making out a case that those who retired prior to 1.1.2006, and those who retired after this date should not be differentiated as per law laid down by the Apex Court in the case of Union of India & Another versus SPS Vains (Retired) & Ors, (2009 (1) R S J Page 5) and the said discrimination amounts to violation of Article 14 of the Constitution. They further contended that it is desirable to grant complete parity in pension to all pensioners irrespective of the date of their retirement. that parity was maintained in the fixation of pension on acceptance of the pay of 4th Pay Report and 5th CPC on 1.1.1996. ... as per the instructions issued, the consolidated pension under 5th CPC shall not be less than 50% of the minimum pay in the post held by the pensioner at the time of retirement. It was also averred that that 6th CPC effective from 1.1.2006 did not recommend that of even pre-1996 pensioners be updated by notional fixation of their pay as on 1.1.1996 by adopting the same formula as for serving employees nor it recommended absolute parity between pre-2006 pensioners and post 2006 pensioners. On 1.9.2008, 6th CPC continued the system of modified parity (by equating the pension at least 50% of the minimum of the revised pay scale plus Grade Pay), but the 6th CPC revised the pay scale with effect from 1.1.2006 in such a way that no benefit would accrue to majority of pensioners. On 2.9.2008, the govt issued O M linking of full pension with years of qualifying service to be dispensed once an employee renders minimum qualifying service of 20 years, pension shall be paid at 50 % of the emoluments or average emoluments of last ten months, whichever is beneficial to him. This provision has been given effect from 1.1.2006 only and according to the applicants, this is contrary to the settled principle of law in the case of V Kasturi versus Managing Director SBI (1999 (L&S) page 78). The Association of pensioners' representations to the govt / Anomaly Committee to remove disparity between pre-2006 and post -2006 retirees..... and the govt has not considered the demand of parity between pre and post 2006 retirees. Therefore, they have filed this O A praying for the following reliefs ;

(i) Applicants may be allowed to file a single O A.

(ii) Action of respondents in not extending parity of pension between pre-2006 and post-2006 pensioners be quashed and set aside being illegal, arbitrary, unjust and discriminatory offending article

14 of the Constitution of India.

(iii) Respondents be directed to extend to the applicants (pre-2006 pensioners) absolute parity in pension with post-2006 pensioners of Govt of India with effect from 1.1.2006 with all consequential benefits.

The respondents contested the claim of the applicants by citing various reasons and points as also in exercise of power under Article 77 of the Constitution of India for taking the policy decision to revise the provisions for determination of pay of the govt servants with effect from 1.1.2006, which has resulted in higher pension of prospective pensioners.

(After considering the points and arguments put forward by the learned counsels on behalf of the applicants and the respondents, and examining the relevant documents, the Hon'ble Bench of the C A T concluded as per final paras below)

12 We have considered the rival submissions and have gone through the pleadings as well as original record produced before us at the time of final hearing.

13 The contention of the applicants for differentiation of pre-2006 and post 2006 retirees notwithstanding the right of the government to introduce new schemes or to withdraw the existing schemes are policy matters which cannot be gone into by the courts and the Tribunals. However, since the similar matter has been decided by the full bench of the Principal Bench, C A T , vide judgment dated 1-11-2011 in OA No 655 of 2010 and other connected OAs , we are bound by the decision of the full bench unless it has been upset by the higher judicial dispensation. The Full bench has directed the respondents to re-fix the pension of all pre-2006 retirees with effect from 1.1.2006 based on the resolution dated 29.8.2008 and in the light of observations made above, in the preceding part of the order. Therefore, we have no option but to allow these three OAs in terms of the same order and direct the respondents to re-fix the pension pf the applicants in these OAs without any discrimination between the two set of retirees.

14 All these OAs are disposed of in the above terms. The respondents are directed to re-fix the pension and pay the arrears to the applicants within a period of four months from the date of receipt of copy of this order. No costs.

Sd/- (KHUSHIRAM)
MEMBER (A)

(JUSTICE S DANAND)
(MEMBER (J))

“Court comes to rescue of two ex-govt staff- Excess amount paid to them need not be returned”
(Judgment delivered on 28.3.2011 in Shri K.Muthu case by the Hon. Justice Shri V.Dhanapalan- as reported in TOI, epaper edition dated 4-4-2012)

Chennai: The Madras High Court has come to the rescue of two government officials who applied for retirement benefits and extension of pay protection but were asked to pay back about Rs 1.5 lakh each. This was on the ground that it was an 'excess' amount paid to them because they were placed in pay scales higher than those they were entitled to.

According to writ petitions by K Muthu and J Radhakrishnan, who joined as 'time keeper' at the Police Transport Workshop-cum-Training School, Avadi, in 1976 and 1980 respectively, the post was a non-promotional one then. Through an order dated November 15, 1994, the post held by Muthu and Radhakrishnan was redesignated 'Fitter-Grade I' and the revised pay scale fixed at Rs 1100-Rs 1660. Since both had been serving for more than 25 years without any promotion, the concessions given by the Sixth Pay Commission to these posts were also applicable to the petitioners and others who were similarly placed. A letter of request to the finance secretary by the Works Manager in charge of the petitioners department on June 27, 2003 sought to clarify whether it was correct that Muthu and Radhakrishnan remain in the Higher Selection Grade Scale (i.e., scale indicated in Schedule II of the Pay Commission govt. granted to them or that their selection scale be restricted to I level promotion (i.e., Fitter special ordinary grade scale - Rs 4,300-100-6,000).

Muthu, due to retire on August 31, 2004, had applied to the Finance secretary to avail himself of a portion of his retirement benefits but was told in response that the special grade pay granted to him was not restricted to the I level promotion scale. He was told to pay the excess Rs 1, 42, 187 from his retirement benefits. Radhakrishnan, who sent a request for extension of pay protection on June 23, 2004, was asked

to pay Rs 1, 85,597 for the same reason. This could be recovered at the rate of Rs 4,500 a month in 42 installments, the government reply said.

Passing orders on the case, Justice V Dhanapalan referred to a judgment dated November 9, 2010 as the facts were similar in both cases. Pointing out that the petitioners hadn't made any misrepresentation or exercised fraud to get the amount and taking the factual situation into consideration, the court ordered that the recovery of the excess amount be quashed.

ACTIVITIES OF AFFILIATED ASSOCIATIONS

Paramilitary Forces Retired Officers Association (PMFROA)

A meeting of the PARAMILITARY FORCES RETIRED OFFICERS ASSOCIATION, CHANDIGARH (PMFROA) was held on 11 April, 2012 at the Station Officers Mess, CRPF Hallomajra, Chandigarh.

50 officers attended the meeting. 35 lady wives of the officers were also present. While the officers deliberated on various points affecting the retired officers, the ladies were engaged in playing Tombola and tete-a-tet among themselves in an adjoining room of the Mess.

On the expiry of the tenure of the present Governing Body after a term of two years, elections were conducted by 'Voice Vote'. Sh M S Toor, Comdt, CRPF (Retd) conducted the elections. Following officers were elected as office bearers of the Governing body for the term 2012-2014.

- | | | |
|--------|-------------------|--|
| (i) | Chairman | -Sh P S Bedi, DIG (Retd) BSF (M. No 004) |
| (ii) | President | - Sh S C Sharma, IGP (retd) CRPF (M.No 057) |
| (iii) | Vice President | - Sh J C Rana, IG (Retd) ITBP (M.No 071) |
| (iv) | General Secretary | - Sh Harbhajan Singh, DIGP (Retd) CRPF (M.No 053) |
| (v) | Asst Secretary | - Sh Hem Raj, DIGP (Retd) CRPF (M.No 075) |
| (vi) | Finance secretary | - Sh Sarabjit Singh Bhatti, AD (retd) I B (M.No 091) |
| (vii) | Auditor | - Sh R T P S Tulsi, Comdt (retd) Coast guards (M.No 096) |
| (viii) | Executive members | - (1) Sh B K Ahluwalia, DIG (Retd) - SSB (M.No 027)
- (2) Sh K L Sharma, Comdt (Retd) -AR (M.No 051)
- (3) Sh J S Dhillon, Comdt (Retd)- CRPF (M.No 001) |

Some officers raised points regarding problems relating to CGHS, especially regarding the cumbersome procedure for procurement of Hearing Aids and Medical Reimbursement. Cases are being taken up with CGHS authorities.

Central Govt Pensioners Welfare Association (CGPWS)

A meeting of CGPWS was held at Panchkula on 15 April, 2012, Sh M S Toor, President, presided over the meeting. Sh Manmohan Singh, General Secretary, gave the salient features of the new Income Tax details for the Financial Year 2012-13 and pointed out that the new rates did not give any benefits to the senior citizens. Most of the pensioners rued the apathy of the CGHS authorities in extending proper medical facilities to the aged pensioners and their refusal to open a CGHS dispensary/ Wellness center at Panchkula, which has large concentration of Central Govt pensioners. Sh Rajpal Sharma, Chairman, CCCGPA, assured the gathering that their case will be taken up strongly with CGHS authorities.

Defence Accounts Pensioners Welfare Association (DAPWA)

5th Annual General Body meeting of the Defence Accounts Pensioners' Welfare Association was held on 6th May, 2012 in Sood Bhawan, Chandigarh. Shri N.K.Sharma, Chief Parliamentary Secretary, Punjab was the chief guest. and Shri S.K. Kohli, IDAS, Principal Controller of Defence Accounts (W.C), Chandigarh was the guest of honour. Dr. Surinder Singh, IDAS (Retd.) Patron of the association and Shri Santokh Singh, IDAS (Retd.) Chairman of the the association attended the meeting. Shri Shyam Sunder, Secy. Gen. of Bharat Pensioner Samaj , New Delhi and Er. Harchandan Singh, Secy. Gen. CCCGPA were present as special guest invitees.

Welcoming the guests Sh. D. C. Gupta, President of the association thanked the guests and the members for attending the function. Highlighting the problems of pensioners, Sh. Gupta requested Sh. N.K. Sharma, the chief guest to use his good offices to get the case of Travel Concession to Senior

citizens for travelling in Punjab Roadways buses as done by the states of Haryana, Himachal and U.T Chandigarh expedited as the matter was already under consideration of Punjab Government. The Chief Guest was also requested to examine the feasibility of construction of a Pensioners' Bhawan in Zirakpur. The Chief Guest expressed his positive inclination towards the issues raised.

The Guest of Honour Sh. S.K. Kohli, IDAS was sympathetic towards the demands of pensioners regarding allowing monthly meetings of the DAPWA in the Community Hall of the PCDA (WC) complex, Sector 9 Chandigarh and promised to look into the case. He suggested that the pensioners being the vast pool of experienced ex-employees of Govt. Of India, their services could be utilized for outsourcing the training of raw new serving employees as also for other work e.g post audit of bills which constitutes a big chunk of budget expenditure of Defence Audit. A resolution highlighting the following demand of the pensioners was adopted and Sh. Shyam Sunder, Secy. Gen, Bharat Pensioners Samaj was requested to forcefully lend their support to the demands;-

1. Grant of full parity in fixation of pension to pre 1.1.1996 pensioners' w.e.f 1.1.2006 as recommended by Vth CPC and implementation of Principal CAT order dated 1.11.2011 regarding modified parity.
2. Remove discrimination in fitment benefit to pre 1.1.2006 pensioners and bring it at par with HAG plus level
3. Restore commuted portion of pension after 12 years as recommended by Vth CPC
4. Merge 50% dearness relief (DR) with basic pension wef 1.1.2011 as no other benefit has been recommended by VIth CPC
5. Addition of quantum of 5% of pension be granted on competition of 65, 70, & 75 years and 20 % every 5 years on completing of 80 years onwards in view of increased expenses in advancing years of age.
6. Payment of enhance Family Pension to families of pensioners even in case of death after retirement up to 10 years.
7. Fixed Medical Allowance be enhanced to Rs. 1200/-
8. Pension be exempted from income tax or exemption limit of Sr. Citizen above 60 be raised to Rs. 5 lakh.
9. Appoint 7th CPC without any loss of time in the context of high inflation.

Sh. Shyam Sunder special invitee while appraising the activities of Bharat Pensioner Samaj, New Delhi expressed the solidarity with the demands raised and ensured their support for the cause of pensioners would be taken up more forcefull.

Two Associations of Pensioners (from Orissa & Pondichury) have sought Affiliation with CCCGPA - appreciating the efforts of CCCGPA for the welfare of the Pensioners. They have been impressed the way, our organization is handling the problems of pensioners. They have also appreciated our website www.cccgpa.in for its educative and informative contents and sought affiliation with our organization. Chairman CCCGPA has given his consent for the Affiliation of both the Associations with CCCGPA , Formal action to induct these associations with CCCGPA will be taken after approval from the Managing Committee

MISCELLANEOUS AND GENERAL INFORMATION

DGBAGAD No H-4244/45.01.001/2011-12 dated 05 Jan, 2012

Sub : Separate entry for Tax Deducted at Source (TDS) in Bank Pass Book of Pensioners

As per provision of the Income Tax Act / Rules the pension paying branches of the banks are required to deduct Income Tax at source from the pension of central/ state government pensioners. It has been brought to our notice that the pension paying branches show only the net amount of pension instead of showing the amount of TDS as a separate entry in the pass books of the pensioners with the result that the pensioners have to approach the concerned bank branch to ascertain the amount of income tax deducted.

In order to avoid inconvenience to the pensioners you may instruct your pension paying branches to show the amount of TDS on the pension payments as a separate and distinct entry in the pass book of the pensioners.

Sd/- (Satyapal Unni, AGM)

REVISED INTEREST RATES FROM 01-04-2012 FOR SMALL SAVINGS SCHEMES

Scheme	Rate of Interest w e f 1-12-2011	Rate of interest w e f 1-4-2012	Scheme	Rate of Interest w e f 1-12-2011	Rate of interest w e f 1-4-2012
Savings deposit	4.0	4.0	5 year SCSS	9.0	9.3
1 year time deposit	7.7	8.2	5 year MIS	8.2	8.5
2 year time deposit	7.8	8.3	5 year NSC	8.4	8.6
3 year time deposit	8.0	8.4	10 year NSC	8.7	8.9
5 year time deposit	8.3	8.5	PPF	8.6	8.8
5 year recurring deposit	8.0	8.4			

(Min. of Finance, OM No. 6-1/2011-NS II (Pt) dated 26-03-2012)

E filing of Income Tax return is Must for Individuals and HUF,

Where Income for the Financial Year 2011-12 is more than 10 Lakh. The New rule has been added with effect from 01.04.2012 and this is applicable for assessment year 2012-13 previous year 2011-12.

E filing can be done with Digital signature or without digital signature (By sending ITR-V to CPC, Bangalore)

Means applicable to current filing of income tax return which has been started from 01.04.2012. This amendment will affect most to the salaried person .HUF/ Individuals who earn their Income through Business and covered under Audit (section 44AB) is already covered under compulsory e filing. Due Date to File Income Tax return for assessment year 2012-13 for non audit cases is 31.07.2012

Special Provision where person have interest in entity outside India

Further an individual or a Hindu undivided family, being a resident,

- having assets (including financial interest in any entity) located outside India or
- signing authority in any account located outside India

cannot file return through Income tax return form ITR-1(Sahaj) or Sugam(4S). So he has to use ITR-2, ITR-3 or ITR-4 . Further he has to file his return only through E filing Mode with or without digital signature irrespective of income.

Special columns has been introduced in ITR-2,3,4 for such persons. No Other changes in ITR form for Assessment year 2012-13

Complete Rule 12 is Given hereunder for your ready reference. (bold words has been amended through Income-tax (3rd Amendment) Rules, 2012.

12. (1) The return of income required to be furnished under sub-section (1) or sub- section (3) or subsection (4A) or sub-section (4B) or sub-section (4C) or sub-section (4D) of section 139 or clause (i) of sub-section (1) of section 142 or sub-section (1) of section 148 or section 153A 89a [***] relating to the assessment year commencing on the 1st day of April, 2011 shall,—

(a) in the case of a person being an individual where the total income includes income chargeable to income-tax, under the head,—

(i) "Salaries" or income in the nature of family pension as defined in the explanation to clause (iia) of section 57; or

(ii) "Income from house property", where assessee does not own more than one house property and does not have any brought forward loss under the head; or

(iii) "Income from other sources", except winnings from lottery or income from race horses, be in Form SAHAJ (ITR-1) and be verified in the manner indicated therein;

Provided that the provisions of this clause shall not apply to a person being an individual, who is a resident and has

(i) assets (including financial interest in any entity) located outside India; or

(ii) signing authority in any account located outside India."

(b) in the case of a person being an individual not being an individual to whom clause (a) applies or a Hindu undivided family where the total income does not include any income chargeable to income-tax under the head "Profits or gains of business or profession", be in Form No. ITR-2 and be verified in the manner indicated therein;

(c) in the case of a person being an individual or a Hindu undivided family who is a partner in a firm and where income chargeable to income-tax under the head "Profits or gains of business or profession" does not include any income except the income by way of any interest, salary, bonus, commission or remuneration, by whatever name called, due to, or received by him from such firm, be in Form No. ITR-3 and be verified in the manner indicated therein;

(ca) in the case of a person being an individual or a Hindu undivided family deriving business income and such income is computed in accordance with special provisions referred to in section 44AD and section 44AE of the Act for computation of business income, be in Form SUGAM (ITR-4S) and be verified in the manner indicated therein;

Provided that the provisions of this clause shall not apply to a person being an individual or Hindu undivided family, who is a resident and has

(i) assets (including financial interest in any entity) located outside India; or

(ii) signing authority in any account located outside India."

(d) in the case of a person being an individual or a Hindu undivided family other than the individual or Hindu undivided family referred to in clause (a) or clause (b) or clause (c) or clause (ca) and deriving income from a proprietary business or profession, be in Form No. ITR-4 and be verified in the manner indicated therein;

(e) in the case of a person not being an individual or a Hindu undivided family or a company or a person to which clause (g) applies, be in Form No. ITR-5 and be verified in the manner indicated therein;

(f) in the case of a company not being a company to which clause (g) applies, be in Form No. ITR-6 and be verified in the manner indicated therein;

(g) in the case of a person including a company whether or not registered under section 25 of the Companies Act, 1956 (1 of 1956), required to file a return under sub-section (4A) or sub-section (4B) or sub-section (4C) or sub-section (4D) of section 139, be in Form No. ITR-7 and be verified in the manner indicated therein;

(2) The return of income required to be furnished in Form SAHAJ (ITR-1) or Form No. ITR-2 or Form No. ITR-3 or Form SUGAM (ITR-4S) or Form No. ITR-4 or Form No. ITR-5 or Form No. ITR-6 shall not be accompanied by a statement showing the computation of the tax payable on the basis of the return, or proof of the tax, if any, claimed to have been deducted or collected at source or the advance tax or tax on self-assessment, if any, claimed to have been paid or any document or copy of any account or form or report of audit required to be attached with the return of income under any of the provisions of the Act.]

(3) The return of income referred to in sub-rule (1) may be furnished in any of the following manners, namely:—

(i) furnishing the return in a paper form;

(ii) furnishing the return electronically under digital signature;

(iii) transmitting the data in the return electronically and thereafter submitting the verification of the return in Form ITR-V;

(iv) furnishing a bar-coded return in a paper form:

Provided that—

(a) An individual or a Hindu undivided family, if his or its total income, or the total income in respect of which he is or it is assessable under the Act during the previous year, exceeds ten lakh rupees, shall furnish the return for the assessment year 2012-13 and subsequent assessment years in the manner specified in clause (ii) or clause (iii);

(aa) an individual or a Hindu undivided family, being a resident, having assets (including financial interest in any entity) located outside India or signing authority in any account located outside

India and required to furnish the return in Form ITR-2 or ITR-3 or ITR-4, as the case may be, shall furnish the return for assessment year 2012-13 and subsequent assessment years in the manner specified in clause (ii) or clause (iii);”

(aaa) a firm required to furnish the return in Form ITR-5 or an individual or Hindu Undivided Family (HUF) required to furnish the return in Form ITR-4 and to whom provisions of section 44AB are applicable, shall furnish the return for assessment year 2011-12 and subsequent assessment years in the manner specified in clause (ii)

(ab) a company required to furnish the return in Form ITR-6 shall furnish the return for assessment year 2010-11 and subsequent assessment years in the manner specified in clause (ii);

(b) a person required to furnish the return in Form ITR-7 shall furnish the return in the manner specified in clause (i).

(4) The Director-General of Income-tax (Systems) shall specify the procedures, formats and standards for ensuring secure capture and transmission of data and shall also be responsible for evolving and implementing appropriate security, archival and retrieval policies in relation to furnishing the returns in the manners specified in clauses (ii), (iii) and (iv) of sub-rule (3).

(5) Where a return of income relates to the assessment year commencing on the 1st day of April, 2010 or any earlier assessment year, it shall be furnished in the appropriate form as applicable in that assessment year. **(Download from www.simpletaxindia.net)**

7 Important Tax Documents You Should Be Aware Of

The task of filing Income Tax returns could be quite daunting for many, owing to the plethora of forms the process involves. But in reality it isn't as complex as it seems. Here is a quick guide to help you understand the typical documents and forms required for filing returns. A clear understanding helps you to file your returns correctly and accurately.

Documents for Evidence of Income

1) Form 16 Form 16 is the certificate of Tax Deduction at Source (TDS), given by employers. At the end of each financial year, your employer must mandatorily issue a Form 16 detailing the salary income earned in the year along with the tax deducted on behalf of you. It is however not compulsory to issue a Form 16, if there has been no TDS deduction in that year. In cases where you have worked in two different companies in a financial year, Form 16 would have to be obtained from both the places. **(In the case of pensioners, Form 16 is issued by the Pension disbursing branch, indicating the TDS)**

2) Form 12B This form is issued by the employer if your income is over and above Rs. 1,50,000. It details all particulars of perks and fringe benefits given by the employer in the financial year.

3) Form 16A Form 16A details incomes and TDS from sources other than salary. This would include interest on securities, rental income, winnings from lottery and horse race, insurance commissions, payments in respect of deposits under National Savings Scheme, fees for professional or technical services. You would have to obtain this statement from each of the source of income. **(In the case of pensioners, this is issued by the bank, which has deducted the TDS against the investments by the account holders)**

Forms for Filing Returns

The new system of filing income tax returns introduced by the government, prescribes various forms based on the nature of income earned during the year. **(The Income Tax dept issues the Income Tax Return Forms for the particular Assessment year, which can be downloaded from the website.)**

4) ITR-1 The ITR-1 is the most basic form used to file returns. This form is for all individuals with income from salary, pension, income from agricultural and deposit interest. The ITR-1 form is not applicable for those with income from house property (rental income or proceeds from sale of property), business, brought forward loss of earlier years, or those with capital gains. **(The ITR – 1 for the Assessment year 2012-13 is a coloured form, which can be downloaded from the website.)**

5) ITR-2 For individuals and Hindu Undivided Families (HUF), with income from activities other than business, or on account of being a partner in a partnership firm, ITR -2 is the form applicable. This form is for those, with capital gains arising out of sale of property, stocks, mutual funds, house property, interest from National Savings Certificates (NSCs), other interest bearing instruments and rental income from house. **(The ITR-2 for the Assessment Year 2012-13 can be downloaded from the website)**

6) ITR-3 Form ITR-3 is meant for those individuals and HUFs who are partners in firms. It also applicable if you are filing returns on behalf of an HUF that is a partner in a firm. The ITR-3 is not applicable for those carrying out any business under proprietorship. **(This Form for the Assessment Year 2012-13 is also available on the Internet)**

7) ITR-4 The ITR-4 form is meant for individuals and HUFs who are carrying out business transactions and activities under proprietorship. The form is not applicable for any other business activity that is not a proprietary business. **(This Form is also available on internet) Points to Keep In Mind When Filing Returns**

Before you start the process of filing your returns, keep your documents handy. It makes the whole process simpler and easier.

· **Keep your Permanent Account Number (PAN) ready with you when filing your returns. It is the most important document as stating the wrong PAN in your ITR form could attract a penalty.**

- **Documents relating to all the investments made in the financial year such as life insurance premium receipts, Public Provident Fund (PPF), equity-linked savings scheme (ELSS), post office savings, infrastructure bonds, donations to charitable trusts, and such must be kept safely to ensure you incorporate the information accurately when filling in the forms.**
- **Though the Income Tax department doesn't really ask you to furnish documents along with the returns, all receipts whether municipal tax receipts, rent receipts, bills, and contract notes for assets must be safely kept.**
- **In case of any Advance Tax paid during the year, details of such tax payments to be kept safely too.** **(Contributed by Ramya Ramachandran)**

The RBI, vide Circular DBOD AML BC No 47/14.01.001/2011-12 dated 04 Nov,2011 has reduced the validity period of Cheques / Drafts / Pay Orders / Bankers Cheques from SIX months to THREE months from 01 April,2012

Resettlement of Ex-Servicemen

Some allegations regarding running of resettlement schemes for Ex-servicemen by the officials of the Directorate General of Resettlement have been made by some individuals / agencies. The allegations are regarding availing of multiple benefits by some ESM in connivance with the officials of DGR.

These allegations were investigated by an In-house Enquiry Committee which submitted its report. The matter has been handed over to Serious Fraud Investigation Office (SFIO) under the Ministry of Corporate Affairs for a detailed investigation against the officials mentioned in the report of the In-house enquiry committee. However, to ensure more transparency in the functioning of the DGR's organization, necessary instructions have been issued.

This information was given by Minister of State for Defence Dr MM Pallam Raju in a written reply to Shri Hamdullah Sayeed in Lok Sabha on 22 May,2012

DEFINITION OF EX-SERVICEMEN

Those who were released between 01 Jul 66 and 30 Jun 68 (both days inclusive) - Any person who has served in any rank (whether as a combatant or not) in the Armed Forces of the Union, has been released there from otherwise than by way of dismissal or discharge on account of misconduct or inefficiency (Authority: Min of Home Affairs Notification No F.14/26/64-Estt(D) dated 11 Oct 1966)

Those who were released between 01 Jul 68 and 30 Jun 71 (both days inclusive) - Any person who has served in any rank (whether as a combatant or not) in the Armed Forces of the Union for a continuous period of not less than six months and released there from otherwise than by way of dismissal

or discharge on account of misconduct or inefficiency

(Authority: Min of Home Affairs Notification No 14/11/68-Estt(D)/Estt(C) dated 13 Feb 69)

Those who were released between 01 Jul 71 and 30 Jun 74(both days inclusive) - Any person who has served in any rank (whether as a combatant or not) in the Armed Forces of the Union and has been released therefrom otherwise than by way of dismissal or discharge on account of misconduct or inefficiency (Authority: Cabinet Secretariat, Department of Personnel Notification No 13/3/71-Ests(C) dated 14 Oct 71)

Those who were released between 01 Jul 74 and 30 Jun 79(both days inclusive) - ESM means a person who has served in any rank(whether as a combatant or non-combatant) in the Armed forces of the Union,for a continuous period of not less than six months after attestation and has been resleased therefrom otherwise than by way of dismissal or discharge on account of misconduct or inefficiency.

(Authority: Cabinet Secretariat, Deptt. of Personnel & Administrative Reforms Notification No 13/24/73-Estt(C) dated 26 Oct 74)

Those who were released between 01 Jul 79 and 30 Jun 87(both days inclusive) - Any person who has served in any rank(whether as combatant or not)in the armed forces of the Union for a continuous period of not less than six months after attestation if discharged for reasons other than at their own request or by way of dismissal or discharge on account of misconduct or inefficiency and not less than five years service if discharged at own request. (Authority: Deptt. of Personnel & Administrative Reforms Notification No 39016/10/79-Estt(C) dated 15 Dec 79)

Those who were released on or after 01 Jul 87 - Any person who has served in any rank (whether as combatant or not) in the armed forces of the Union and was released/retired with any kind of pension from Defence Budget or released on completion of specific terms of engagement with gratuity otherwise than at his own request or by way of dismissal or discharge on account of misconduct or inefficiency.

(Authority: DOP&T OM No 36034/5/85-Estt(SCT) dated 14 Apr 87)

Personnel of Territorial Army - Who are pension holders; for continuous embodied service, persons with disability attributable to military service and gallantry award winners retired on or after 15 Nov 86.

(Authority: DOP&T OM No 36034/5/85-Estt(SCT) dated 14 Apr 87)

Personnel of Army Postal Service - Personnel of Army Postal Service, who are a part of regular Army and retire from such service (that is directly from APS without reversion to P&T Department) with a pension or who have been released from such service on medical grounds attributable to military service or circumstances beyond their control and awarded medical or other disability pension shall come within the definition of ex-servicemen (Authority: Min of Defence OM No 9(52)/88/D)(Res) dated 19 Jul 89)

Note: As per Govt. of India, Min of Def/Deptt. of ESW OM No 1(9)/2010/D(Res-I) dated 20/21 Jul 2011, personnel who were on deputation in APS for more than six months prior to 14 Apr 87 would also be considered as ex-servicemen with all consequential benefits.

Recruits - Who are boarded oput/released on medical grounds and granted medical/disability pension. However, the operation of the OM has been kept in abeyance for issuance of notification by DOP&T. (Authority: Min of Def/Deptt of ESW OM No 12/1/2005/D(Res) dated 01 Feb 2006)

Cadets - Disabled Cadets have not been accorded the status of ex-servicemen (Authority: Min of Def ID No 12/1/2005/D(Res) dated 02/05 Sep 2011)

Note: The eligibility of the person to the status of ex-servicemen will be governed by the definition in vogue at the time of his discharge and will not be affected by the changes in the definition subsequent to the discharge.. (Downloaded from Ministry of Defence website)

MoD has turned down the request for extending CSD facilities to Defence Civilian Pensioners without assigning any reasons vide MoD ID No 95/01/2012-D (Estt MG) Dy No 235 dated 09 Feb,2012

Copy of representation submitted to Hon'ble P M of India regarding extension of CSD facilities to Defence Civil Personnel by Ch T Damodaran

Sub : EXTENDING CSD FACILITIES TO DEFENCE CIVILIAN PENSIONERS : REG

I am a Defence Civilian Pensioner and senior citizen from Chennai, Tamil Nadu. Some time back, I had submitted an appeal to PMO with regard to the matter related to the issue of grocery items to the Defence Civilian Pensioners in the country. I had also submitted ample justifications in my above said appeal and also enclosed copies of the relevant communications.

However, recently Ministry of Defence, New Delhi has turned down the matter vide MoD ID No 95/01/2012-D(Estt./NG) Dy No. 235 dated 09th Feb 2012 (signed by Shri K Dinakar, Section Officer) without assigning any justifiable reasons. It is a gross injustice meted out to the entire Defence Civilian Pensioners in INDIA. The untenable and unfavourable decision communicated by MoD on the subject matter, no doubt, is a great concern and disappointment among them, at the fag end of their life.

I would like to once again stress here that the Defence Civilian Pensioners are entitled to avail CSD facilities under Para 4 (b) of Army Order 2 / 2006. Even the subject matter was discussed in the SCOVA meeting held at New Delhi on 21-9-2011 as an Agenda Point, wherein the MoD representative agreed to consider the matter favourably.

Because of the above decision of Ministry of Defence, the entire Defence Civilian Pensioners in the country are now left with no other option than to approach the benevolent and kind hearted Prime Minister of India, who always give importance and priority in resolving the issues/grievances related to the Defence Pensioners, considering the fact that these Defence Civilian Pensioners while in service rendered their best to the Defence Preparedness of the country.

Sir, may I therefore once again request for your kind intervention in the matter and direct Ministry of Defence to have a justifiable, pragmatic and rational approach to the subject matter and rescind its note dated 09/02/2012 referred above, thereby allowing the Defence Civilian Pensioners in the country to enjoy a facility which they were availing while they were in service, as a matter goodwill gesture to them by the UPA Government at the fag end of their life.

Ministry of Finance (Dept of Expenditure) Controller General of Accounts O M F. No.1 (1)/2011/TA/292 dated 31 March, 2012

Sub:- Payment to Government servants other than salary etc. through e-Payment from 1st April 2012

The Central Government Account (Receipts and Payments) Rules, 1983 have been amended, inter alia, to provide for issue of Payment advices to the bank for direct credit by electronic transfer to the specified bank account of the payee. As per the amendments, the Government servants are, permitted to receive their salary by direct credit to their bank accounts through payment advices, at their option, Further, the amendment also provides that all payments to government servants other than salaries exceeding the limits as specified from time to time, shall be through payment advices.

2. In accordance to the above, with effect from 1st April 2012, all Ministries/Departments of the Government of India are directed to make all payments to government servants, other than salary, above Rs. 25,000. by issue of payment advices, including electronically signed payment advices.

3. Further in accordance to the amended rules, with effect from 1st April 2012, all Ministries/Departments of the Government of India are directed to make all payments towards settlement of retirement /terminal benefits such as gratuity, commuted value of pension, encashment of leave salary, CGEGIS, withdrawals from General Provident Fund, etc. by issue of payment advices, including electronically signed payment advices.

4. All Ministries Departments and Heads of Accounting Organisations are requested to ensure the compliance of above instructions by Pay & Accounts Offices/ Accounts offices and other payment units under their control.

5. Separate orders have been issued in respect of payments to private parties such as Suppliers, contractors, grantee, loanee institutions etc.,

sd/-(Soma Roy Burman) Joint Controller General of Accounts

Central Civil Services (Leave) (Third Amendment) Rules, 2012
TO BE PUBLISHED IN THE GAZETTE OF INDIA, EXTRAORDINARY, PART II, SECTION-3, SUB-SECTION (I)]
(Min of P, P G and P(Dept of P and T) NOTIFICATION dated 4th April, 2012)

G.S.R..... In exercise of the powers conferred by the proviso to article 309 read with clause(5) of article 148 of the Constitution and after consultation with the Comptroller and Auditor General of India in relation to persons serving in the Indian Auditor and Accounts Department, the President hereby makes the following rules further to amend the Central Civil Services (Leave) Rules, 1972, namely:-

1. (1) These rules may be called the Central Civil Services (Leave) (Third Amendment) Rules, 2012.(2) They shall come into force on the date of their publication in the Official Gazette.

2. In the Central Civil Services (Leave) Rules, 1972, (hereinafter referred to as the said rules), in rules 43-AA, the existing "Note" shall be numbered as "Note I" and after Note I as so renumbered, the following note shall be inserted, namely :-

Note 2:- "**Child**" for the purpose of this rule will include a child taken as ward by the Government servant, under the Guardians and Wards Act, 1890 or the personal law applicable to that Government servant, provided such a ward lives with the Government servant and is treated as a member of the family and provided such Government servant has, through a special will, conferred upon that ward the same status as that of a natural born child".

3. In the said rules, in rule 43-B, the following note shall be inserted, namely:

'Note :- "Child" for the purpose of this rule will include a child taken as ward by the Government servant, under the Guardians and Wards Act, 1890 or the personal Law applicable to that Government servant, provided such a ward lives with the Government servant and is treated as a member of the family and provided such Government servant has, through a special will, conferred upon that ward the same status as that of a natural bornchild". [F.No13026/5/2011-Estt.(L)] (MamtaKundra) Joint Secretary to the Government of India

Govt of India,CPAO (Dept of Expenditure) Ministry of Finance, Trikoot-2,Bhikaji Cama Place, New Delhi

NOTICE FOR PENSIONERS

CPAO has set-up a Toll Free Call center for registration and redressal of grievances of all Central Civil Pensioners (except Ministries of Railways , Post / telecom and Defence)

Toll Free Telephone No; 1800-11-77-88 (MTNL, BSNL & TATA TELE USERS ONLY)

Pensioners may call at the above No to register their grievances with CPAO and obtain the registration No. The toll Free Call Center will be operational from 9.00 a.m to 5.30 p.m. on all working days.

Grievances can also be registered on the website : www.cpaonnic.in or at e-mail: cccpaonnic.in

LEGAL FUND

CCCGPA acknowledges with gratitude and thanks the donations for the Legal funds from the following :

1. Defence Accounts Pensioners Welfare Association	Rs.5000
2. Association of Retired Officers of Indian Audit & Accounts Dept, Chandigarh	Rs 5000/-
3. P&T/BSNL Pensioners Welfare Association	Rs.5000
4. Association of Retired Officers of Labour Bureau	Rs.5000
5. Paramilitary Forces Retired Officers Association	Rs.2000
6. Mr. V.C.Sood, Sr. Audit Officer (Retd). A.G.H.P, Shimla, 447 Sector 7, Panchkula	Rs 500/-
7. Mr. Sailesh Kumar Ghosh, Director (Retd) Indian Bureau of Mines, 279 Mata Mandir Road, Khare Town, Dharampura, NAGPUR (Maharashtra)	Rs 1000/-

RESOLUTIONS ADOPTED BY THE THIRD NATIONAL CONVENTION OF RAILWAY PENSIONERS HELD AT NEW JALPAIGURI ON 29TH MARCH 2012

The 3rd National Convention of Railway Pensioners Associations witnessed the largest ever gathering of Railway Pensioners Representatives from all the zones of Indian Railway was held at New Jalpaiguri on 29-03-2012.

Convention unanimously adopted following resolution for transmission to the concerned Ministries of Government of India for sympathetic consideration.

1. Provide basic Income Tax exemption of rupees FIVE Lakh to Sr. Citizens:

2. Amend definition of complaint to include retired persons in bill No. 131 of 2011 (the right of citizens for time bound delivery of goods and services and redressal of their grievances bill, 2011) popularly known as citizens charter bill: chapter 1 section 2(f) definition of 'complaint' seeks to exclude over 15 million central/state gov./PSU Retired persons from its purview

3. Withdraw new pension scheme :

4 Pension should be net of income tax: Purchase value of pension gets reduced day by day due to unbearable inflation and high rise in food items and cost of medical facilities. Retired persons /Sr citizens do not enjoy fully, Public Goods and Services provided by Government for citizens, due to immobility and many other factors. Their ability to pay Tax gets reduced from year to year after retirement due to, ever increasing expenditure on food & medicines. To enable pensioners, at the fag end of their lives, to live honourably and to cater for ever rising cost of living, they be spared from paying Income Tax.

5. Early Setting up of Seventh Pay Commission:- The Govt. has conceded wage revision in PSUs after every 5 years – the same criteria should therefore, be applied in the case of Central Government' own past & present employees. Seventh Pay Commission should, therefore, be set up forthwith for revision of wages and Pensions wef 1st January, 2011.

6. Pension (fixation, revision & disbursement): This Convention wish to draw Governments' particular attention to H'ble Supreme Court's Constitution Bench historic judgment delivered in case of D. S. Nakra on 17.12.1982 and request that it implemented in letter & spirit. Pensioners should not be divided on the basis of their date of retirement or otherwise and a uniform formula be adopted for the revision of pension all the pensioners irrespective of Class, Category or status while in service, i.e., if a multiplication factor of 3 is given to one section of pensioners for revision of Pension of pre 2006 retirees, then by sheer logic, it should uniformly be adopted as common factor for all the pre 2006 pensioners. This Convention therefore, urge that either all pre 2006 Pensioners be given a multiplication factor of 3 at par with HAG + level or their pension be consolidated as per the following formula. Basic Pension on 31/12/2005+86% DR+50% Grade pay as per 6th CPC and the pre 1996 pensioners be given, full parity as on 01.01.2006 as per Vth CPC recommendations.

7. Merger of DR with pension whenever it goes above 50%:-

8. Restoration of commuted portion of pension in 12 years: -Taking into consideration: (i) Increase in % of recovery due to increased average survival age of 67 years & comparative reduction in interest rates.(ii) Pensioners repay the commuted amount in monthly instalments by way of not drawing the commuted portion of pension, thus the balance goes on reducing month by month.

9. Increase FMA (fixed medical allowance) to Rs 1200 pm:

10 Additional old age pension: Elderly persons beyond normal life expectancy of 67 years are subjected to severe natural vagaries of age, to cater to its direct indirect effects normal minimum living expenditure increases considerably. Therefore, additional quantum of pension need to start from 65 years of age onwards with 5% increase every five years up to 80 years & thereafter 10 % increase is granted

11. Restore reduction of pension of pre-1996 pensioners' w.e.f. 1.1.2006.

12. Extension of benefit of enhanced family pension for 10 years: This convention urges the Government of India to extend the benefit of enhanced family pension for a period of 10 years in cases of death of Pensioner after retirement.

13 a) Withdrawal of appeals against judgments on pensioners cases: This Convention urges the govt. that at least while dealing with retired Persons/Sr Citizens , it should change its attitude as litigant. Instead of appealing against each & every judgment favouring Pensioners/Sr Citizens . Govt. should sportingly implement Court's orders. Accordingly Government is requested to withdraw all pending appeals in such cases.

b) Withdrawal of appeal against judgments of principal cat New Delhi in OA 655-2010: This Convention especially appeals to the Government to withdraw its Appeal against the Full Bench judgment of Principal CAT New Delhi delivered on 01.11.2011

14. Grievance redressal: Pensioners/Family Pensioners are exploited, harassed & humiliated by their own counterparts in chair, who at the sight of an old person adopt a wooden face & indifferent attitude. Pensioners do not have representation even in Forums & Committees wherein pension policies & connected matters are discussed. Though, it has been striving over the years for redress of Pensioners' grievance through 'Sevottam' model of the Department of Administrative Reforms & Public grievances which in the absence of strict timeline with punitive clause is proving to be a failure. A strict time line with punitive clause be introduced in "Sevottam model" and Grievances are not allowed to be closed without resolving

15. Provide representation to pensioners' associations in all the forums & committees:

16. Pension adalat by banks : In spite of RBI's clear directive vide their No DGBA.GAD.H.3085/45.01.001/2008-09 dated Oct. 1 2008 Banks at Branch level have not yet implemented pensioners related accepted recommendations of Prabhakar Rao Committee on Customer service. Branch Managers are not bothered to have structured interaction with pensioner associations.

17. Pension Adalats on Railways. Master Circular 63 dt 12.10.95 (reiterated vide No. E(W)2011/PA-1/4 dated 20.12.2011) Para2.13 provides Pension Adalat at Divisional level every 3 month interval. But these instructions are not being followed. Numbers of Pensioners/Family Pensioners & their grievances have considerably increased over the past one and a half decade.

18. Family pension to dependents : delay in sanctioning (cases of Secondary eligible where the event arises post retirement): Such of the dependent relatives who are entitled to receive Family Pension on their turn are facing much hardship, and even harassment, at the hands of the dealing clerical staff

19. Harassment due to delay in issuing revised PPOs to pre 2006 retirees

20. Delay in transmission of PPO from railways to banks:

21. Ex-gratia for pre 1986 SRPF beneficiaries & their families

22. Medical attention & treatment:- Medical attention & Treatment is a matter of prime concern to Rly Pensioners. As is well-known, Medicare needs increase with age. Apart from Diagnostic & Pharmaceutical requirements, they also need Psychological & Emotional handling with much better Doctor - Patient relationship. A lot of jobs need to be taken care of by the Rly's Medical department, in this field. The Railway Board is therefore urged to take the following measures:

23. Issue 'smart card' with all India validation (on CGHS pattern) to all RELHS beneficiaries, with 5 years' validity, for Medical attendance & treatment, in all medical emergencies without prior referral by the A.M.A. In response to this demand raised through Ist & IInd National Conventions. Railway Board has stated it to be under consideration. This convention urges the Rly.Board to decide the issue favourably

24. It would be necessary to sensitize the Rly Doctors with a view to ensuring that they behave properly with elderly patients, give them patient hearing, carry out proper clinical examination followed by periodical Diagnostic investigation, hassle-free timely specialized consultation, referral facility whenever required and that only good quality medicines are dispensed to them.

25. In the existing Sr Citizen OPDs in Divisional & Zonal hospitals the facility should be strengthened and new OPDs opened where it does not exist at present..

26. At outstations where H.U.s & Lockup Dispensaries exist, specialized OPD consultations

be outsourced with the existing procedure of dispensing of medicines & referral through Rly's Health Units/Lockup Dispensaries may be continued.

27. In the CGHS, the cost of Smart Card is borne by the Ministry of Health & Family Welfare. Why then the Rly pensioners are made to pay the cost ? The Smart Card would gain immensely popular if the cost thereof is borne by the Rlys.

28. Constitute the multi-level Hospital Advisory & Grievance Redressal Committees with the participation of pensioners' representatives on CGHS pattern.

29. RELHS TO BE MADE OPEN ENDED FOR RETIREES WITHOUT LOCK-IN PERIOD & QUALIFYING SERVICE.

30. A larger number of Hospitals & Diagnostic Centres need to be recognized within a radius of 20 Kms from the Health Units/Lockup Dispensaries so that elderly patients, for whom an attendant & even small expenditure is a luxury, are not put to physical & economic strain because of reference to outstation Hospitals & Diagnostic Centres.

31. Provide Medical facilities to the children of widowed/Divorced dependent daughters as per with CPC recommendations. M/O Health & FW has already accepted this recommendation. Rly Board is requested to implement it in Railways also.

32. Provide RELHS facilities to parents as promised in M/O Rly's Budget speech 2011-12. Railway Board is requested to issue necessary orders early.

33. Stop discrimination against women: Provide medical facilities to all family Pensioners as is being done under CGHS & ECHS w/o discriminating against Unmarried/Widowed/Divorced daughters who get family Pension on their turn.

34. post retirement passes :

(a) **Post-retirement Complimentary Passes** are issued to Railway servants subject to the same conditions as applicable to Railway servants in service.

b) **Qualifying length of service** At present to become eligible for PRC 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 6thCPC minimum length of qualifying service for full Pension is 10 years for all categories of staff. Since Pass Rules are not independent of Pension rules 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.

c) **Number of PRC / complimentary passes:** At present Group 'A' & 'B' staff with 20-25 years of service get 2 sets of PRC passes and with 25 or more years of service get 3 sets. The eligibility for Group 'C' staff with service 20-25 years is one set and with service of 25 years or more - 2 sets, while a Group 'D' staff with a minimum service of 25 years are getting one set Per Annam. The above complicated slab and eligibility based on length of service should be dispensed with and be rationalized as below: -

i) For Group 'A' & 'B' staff with minimum service of 10 years – 3sets,

ii) For Group 'C' or staff with GP above Rs1800/- (non Gazetted) min service of 10 years - 2 Sets P.A.

iii) For Group 'D' or staff with G.P. 1800/- ; for minimum service of 10 years - 2 Set P.A.

d) **Widow Pass:**

(i) Provision of Widow pass has been in force in Railways for well over two decades. Istly the name "Widow pass itself is a discrimination against women as it carries a social stigma & need to be changed immediately to "Family Pensioner Pass". Whatever may be the reason, it is not only discriminatory but also against the Rules of 'Natural Justice' to include mother-in-law & to exclude a dependent Children, disabled/ unmarried/divorced/widowed daughter from the purview of Widow post retirement Pass. This discrimination against women must end forth with.

(ii) 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

(iii) In case of widow of a pensioner, the minimum one set per year of widow pass be sanctioned [For Group 'A' & 'B' - 2 Sets P.A.]

35. **P.R. Passes to Family pensioners other than the spouse** i.e. Complimentary passes for the Unmarried/ Widow/ Divorced Daughters and Handicapped Children:

At present the above category of children are entitled to get family pension on the event of death of their both the parents. But they are not eligible for Railway passes, 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.

36. Companion in 2nd class Post retirement Passes:-

Pensioners are a homogenous group, variation in 'Age' related privilege within the same organization, is discriminatory 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.

37. Age of companion: As per RB letter No. E(W)96PS5-8/2 of 9.5.2005 there is no age restriction for the companion. But in reservation on post retirement passes companion's age below 65years only is accepted. This needs to be corrected in compliance to Rly. Board's orders.

38. Issuing of post retirement passes - Denial of Same Day facility:-

In spite of instructions to do so, post retirement passes are not being issued the same day resulting in repeated visits to the concerned office causing physical and financial strain to elderly people. The Rly. Board is requested to see that the instructions / orders issued are strictly followed.

39 Welfare Measures:-

(i) Include Pensioners' representatives in various Committees:-

(ii) Correspondence & representations by Pensioners' Associations:- Pensioners' Associations are basically Welfare organizations working for the betterment of Pensioners, but in spite of clear instructions from Rly Board Vide their No E (W) 2001/PA/1 dated 30.09.2004, most of the Divisions & Zones are not replying to the representations made by by the pensioners associations.

(iii) Provision of office accommodation to Pensioners Associations

40. Recognition to Pensioners Associations: As recommendations by 5th CPC vide their Para 141.24:

41. Allowances: - Pension is a Deferred Wage, subject to future good conduct. Therefore, pensioner is not a written off category of staff and thus, he has legitimate entitlement to share the benefits such as House Rent Allowance, Transport Allowance, Children's Educational Allowance, Hostel Subsidy, Festival Advance etc, etc., 5th CPC also vide their Para 141.23 recommended that whatever facilities already exist for the serving employees, may also be allowed to be shared by the pensioners.

42. Annual get-together with pensioners: Rly Board, Zonal Railways & Divisions should organize a get-together with pensioners once a year to inculcate in them a feeling of security, unity & belonging.

**MEMORANDUM TO PRIME MINISTER & FINANCE MINISTER
3 TIMES RISE OF BASIC PENSION DEMANDED FOR ALL PRE-2006
CCCGPA brings out Grave injustice done to lower & middle level Pensioners**

Grave injustice was done to certain categories of the Pre-2006 Pensioners in respect of unjust and discriminatory Fixation of their Revised Pensions after Sixth Pay Commission, in total disregard of the laws of natural justice and in violation of the Article 14 & 16 of the Constitution of India. Government must give justice to the thousands of Pre-2006 Pensioners – especially in view of the following facts:

Pre-2006 Pensioners are a homogeneous class as a whole and as such, as per settled law, they required equal treatment for revision of their Pension. But the implementation of Sixth Pay Commission Report has created a class within a class resulting in wide disparity in respect of the percentage rise in the pension of those Pensioners who retired from lower Pay Scales up to scale S 23 *vis-a-vis* those who retired from scales S 24 & above (*as per details submitted below*)

There was glaring incoherence and partiality in fixation of Pensions of Pre-2006 Pensioners at lower & middle levels. Analysis revealed that the proportionate rise in pension for those who had retired from scales in pay band 4 and above was much higher than those who had retired from lower pay bands and there was a wide variation in resultant multiplication factor for fixation of pension of Pre-2006 Pensioners - as would be seen from the following facts.

Notification on pensionary benefits was issued after their acceptances by the Union Cabinet vide

DOP Resolution dated 29-8-2008. Orders on implementation of Government's decision on the recommendations of 6th Pay Commission regarding revision of pension of pre-2006 pensioners / family pensioners etc. were issued vide DOP OM dated 1-9-2008. But within a month thereof, DOP issued another OM (*vide DOP OM dated 3-10-2008*) and under the garb of "Clarification" - a modification was done to the detriment of pensioners, and the pension was delinked from the salary of the post from which one retired (*which was in contravention of the accepted recommendations vide Resolution dated 29-8-2008*).

A table appended as Annexure-I shows the ground reality in respect of the comparative percentage increase in pension as on 1-1-2006 and the emerging multiplication factor for the pension for all the scales from S 4 to S 34 at the minimum level of pension - based on Para 4.1 of OM dated 1-9-2008 for arriving at consolidated pension and the operative OM of 3-10-2008, The glaring inequalities are as under;

Percentage increase in pension as on 1-1-2006 was about 21.5% for scales S 4 to S 23 in Pay Bands (PB) 1 to 3. The rise in Pay Band (PB) 4 and above was over 50% (except for S 29) and was even beyond 70 % in 3 other scales - (as per details indicated in col. 7 of the Table Annexed herewith).

Multiplication factor (Ratio between revised pension and minimum Basic pension in pre-revised scale) given in col.8 indicates a wide and unjustified variation between scales S 4 to S 23 in Pay Bands 1 to 3 and scales in pay band 4 and above. The multiple factor was about 2.26 for PB 1 to 3 whereas for higher scales, it was 3 to 3.4 - except for S 29 where it was 2.6.

Discrimination is evident in respect of the multiplication factor and percentage rise in pension between the lower scales vis-a-vis scales in PB 4 and above. A uniform ratio of 3.3 with a marginal variation of about 10% was adopted by 5th CPC while revising the pay scales. It is also pertinent to point out that multiplication factor of scales S 30 to S 33 (earlier in PB 4) was improved to 3 and above by assigning separate scales to S 31 & 32 while accepting the Report and later for S 30 also.

All Pre-2006 Pensioners are a homogeneous class as a whole is an established fact accepted by all, and require equal treatment and consideration for revision of their pension. It is totally unjust that revision of pension should be as discriminatory as mentioned above to put the retirees from lower scales to substantial loss of pension with as low a multiplication factor as 2.26 when the higher scales have been safeguarded with a multiplication factor or a rise of 3 times or more.

It is, therefore, requested that a uniform rise of at least 3 times of Basic Pension (as on 1-1-2006) be given for fixation of Revised Pension of all Pre-2006 Pensioners who had retired from S -1 to S-23 – at par with the minimum rise of Basic Pension of Pre-2006 Pensioners who retired from PB 4 and above as they form the same homogeneous group of pensioners.

(Harchandan Singh, Secretary general, CCCGPA)

(Memo has been submitted to the Hon'ble P M and Finance Minister by CCCGPA on 29 May, 2012. For full text visit website cccgpa.in)

DISPROPORTIONATE RISE OF PRE -2006 PENSIONS							ANEXURE: I
1	2	3	4	5	6	7	8
Pay Scales as per 5th PC	Pay Band (6 th CPC)	Revised Pay Structure (6 th CPC)	Pension drawn on 1-1-06 (BP x 1.86)	Consolidated pension (Para 4.1 O.M. Dt 1-9-08)	Minimum Revd. Pen. (50% of PB & GP - OM 3-10-08)	%age increase in Pension as on 1-1-06 (better of cols. 5 & 6)	Multipli-cation Factor (col. 5 or 6 w.r.to min. BP)
S-4(2750-4400)	PB-1	5200-20200 +1800	2558	3500	3500	36.8	2.55
S-5(3050-4590)	PB-1	5200-20200 +1900	2837	3500	3550	25.1	2.33
S-6(3200-4900)	PB-1	5200-20200 +2000	2976	3616	3600	21.5	2.26
S-7(4000-6000)	PB-1	5200-20200 +2400	3720	4520	3800	21.5	2.26
S-8 (4500-7000)	PB-1	5200-20200 +2800	4185	5085	4000	21.5	2.26
S-9 (5000-8000)	PB-2	9300-34800 +4200	4650	5650	6750	45.2	2.7
S-10 (5500-9000)	PB-2	9300-34800 +4200	5115	6215	6750	32.0	2.5
S-11(6500-6900)	PB-2	9300-34800 + 4200	6045	7345	6750	21.5	2.26
S12((6500-10500)	PB-2	9300-34800 + 4200	6045	7345	6750	21.5	2.26
S-13 (7450-11500)	PB-2	9300-34800+ 4600	6928	8419	6950	21.5	2.26
S-14 (7500-12000)	PB-2	9300-34800 +4800	6975	8475	7050	21.5	2.26
S-15 (8000-13500)	PB-2	9300-34800 +5400	7440	9040	7350	21.5	2.26
New scale (8000-13500)	PB-3	15600-39100 +5400	7440	9040	10500	41.1	2.6
S-16 (9000)	PB-3	15600-39100 +5400	8370	10170	10500	25.4	2.33
S-17 (9000-9550)	PB-3	15600-39100 +5400	8370	10170	10500	25.4	2.33
S-18 (10325-10975)	PB-3	15600-39100 +6600	9601.32	11666	11100	21.5	2.26
S-19 (10000-15200)	PB-3	15600-39100 +6600	9300	11300	11100	21.5	2.26
S-20 10650-15850)	PB-3	15600-39100 +6600	9905	12035	11100	21.5	2.26
S-21(12000-16500)	PB-3	15600-39100 +7600	11160	13560	11600	21.5	2.26
S-22 (12750-16500)	PB-3	15600-39100 +7600	11858	14408	11600	21.5	2.26
S-23 (12000-18000)	PB-3	15600-39100 +7600	11160	13560	11600	21.5	2.26
S-24 (14300-18300)	PB-4	37400-67000 +8700	13299	16159	23050	73.3	3.2
S-25 (15100-18300)	PB-4	37400-67000 +8700	14043	17063	23050	64.1	3.1
S-26 (16400-20000)	PB-4	37400-67000 +8900	15252	18532	23150	51.8	2.8
S-27(16400-20900)	PB-4	37400-67000 +8900	15252	18532	23150	51.8	2.8
S-28 (14300-22400)	PB-4	37400-67000 +10000	13299	16159	23700	78.2	3.3
S-29 (18400-22400)	PB-4	37400-67000 +10000	17112	20792	23700	38.5	2.6
S-30 (22400-24500)	HAG	67000-79000	20832	25312	33500	60.8	3.0
S-31 (22400-26000)	HAG+ Scale	75500-80000	20832	25312	37750	81.2	3.4
S-32 (24050-26000)	HAG+	75500-80000	22367	27177	37750	68.8	3.1
S-33 (26000)	Apex	80000 (Fixed)	24180	29380	40000	65.4	3.1
S-34 (30000)		90000 (Fixed)	27900	33900	45000	61.3	3.0

**Difference in fixation of Pension of Pre-2006 Pensioners
Due to varied formula for fixation of Minimum Pension**
Resulting in 2.26 times rise of Pension to scales S 1 to S 23 & more than 3 times in higher scales
(As per Table I)
(Illustrative Table at 500 rest of Basic Pension)
(For intermediate stages of BP – Proportionate difference)

Basic Pension (BP) to scales (Pre 2006) without DP At 500 rest	Basic Pension (BP) (pre 2006) with DP	Revised Consolidated Pension As per Para 4.1 of OM Dt 1-9-2008 Col 1 X2.26 Rounded to Rs.10	Revised Pension if uniform Multiple of 3 is applied - As in the case of Minimum revised Pension of HAG & above	Difference of Pension due to varied multiplication factor (Col 4- col 3)
1	2	3	4	5
1500	2250	3500	4500	1000
2000	3000	3500	6000	2500
2500	3750	5650	7500	1850
3000	4500	6780	9000	2220
3500	5250	7910	10500	2590
4000	6000	9040	12000	2960
4500	6750	10170	13500	3330
5000	7500	11300	15000	3700
5500	8250	12430	16500	4070
6000	9000	13560	18000	4440
6500	9750	14690	19500	4810
7000	10500	15820	21000	5180
7500	11250	16950	22500	5550
8000	12000	18080	24000	5920
8500	12750	19210	25500	6290
9000	13500	20340	27000	6660

1. The difference will be proportionate for intermediate stages of Pre-revised Basic Pension.
2. This table does not apply beyond Rs.9000 (as pre-revised Basic Pension for S 23) because in S 24 i.e. in PB 4 & above, consolidated pension does not govern and the rise was nearly 3 times or more (except in S 29 where it was 2.6 times).

Bank Account Operation by Physically Handicapped Pensioners

Min of Fin (Dept of Expenditure) Central Pension Accounting office, O M No CPAO/Tech/Grievances/Vol IV/2011-12/1505 dated 09 Mar, 2012 (addressed to all Gen Managers of Authorized Banks)

Attention is invited to para 18 of the scheme for payment of pension to Central Govt Civil pensioners wherein the procedure / guidelines have been laid down for the disbursement of pension / family pension to

sick and physically handicapped pensioners / family pensioners etc.

It is brought to the notice of this office that in a number of instances, the sick and handicapped pensioners / family pensioners have been facing difficulties in withdrawing their pension / family pension. It is requested that all the paying branches under your control may be directed to follow the procedure / guidelines as stated in para 18 of the Scheme Booklet to avoid financial hardship to the above type of pensioners.

Paying branches may also be asked to display his office memorandum along with copy of para 18 of the Scheme Booklet (copy enclosed) on Notice board for the benefit of the pensioners.

Enclosure referred above

' 18. Opening the Bank Account and Facility for withdrawal of pension to the sick and physically handicapped pensioners'

1, Opening the Account: In case of a pensioner who has lost both his hands and therefore cannot sign, his signatures can be obtained by means of a mark. This mark can be placed by the persons in any manner. It could be a toe impression. It could be by means which anybody can put on pensioners behalf, the mark being put by an instrument which has had a physical contact with the person who has to sign.

2. Withdrawal of money from the account: The following method will be adopted in case of sick, incapacitated handicapped pensioner.

(a) Pensioner who is too ill to sign a cheque and cannot be physically present in the bank to withdraw the money from his account, but can put his thumb / toe impression on the cheque / withdrawal form. In this case, the thumb / toe impression should be identified by two independent witnesses known to the bank, one of whom should be responsible bank official.

a) Pensioner who is not only unable to physically present in the bank, but is also not even able to put his thumb / toe impression on the cheque / withdrawal form due to certain physical defect / incapacity. In this case a mark can be obtained on the cheque / withdrawal form in the same manner as described in sub-para (1) above. That the mark should be identified by two independent witnesses one of whom should be a responsible bank officer.

b) In both the cases mentioned above, the pensioner might also be asked to indicate to the bank as to who would withdraw pension amount from the bank on the bases of cheque / withdrawal form as obtained above and that person should be identified by two independent witnesses. The person who is actually drawing the money from the bank should be asked to furnish his signatures to the bank."

Govt under pressure over health insurance for senior citizens

Pressure is building up on the government and the Insurance Regulatory and Development Authority (IRDA) to chalk out a health insurance strategy for senior citizens.

The elderly are the worst impacted with the upward revision of health insurance products in 2010, when insurance companies stopped cashless hospitalisation and treatment claiming that hospitals were inflating bills.

A joint action committee for senior citizens said that while insurance regulator IRDA has asked insurance companies not to discontinue a policy based on age, it has not given any directive on pricing.

Members of the committee are slated to meet IRDA chairman J Hari Narayan next month to discuss the issue.

The regulator had indicated that re-pricing would be applicable for all policy-holders, including the elderly.

"Pricing must be different for health insurance products for senior citizens as they are finding it difficult to continue with the policies with the rise in premium," SK Mahapatra, member, joint action committee, told Hindustan Times. He said health insurance products are no more in the 'affordable range' for senior citizens with limited income.

According to official estimates, by 2025, over 189 million Indians will be 60-plus. The KS Sastry Committee of IRDA, which looked into the issue, stressed the need for a 'national policy on older persons'. The committee said insurers should promote separate products for senior citizens.

"We believe health insurance should be available to all, we offer all our customers pricing based on their age and city of residence and there is no loading based on claim history at any age," Damien Marmion, CEO Max Bupa Health Insurance said.

Akshaya Tritya Offer from India Post: A Flat 6% off on the Price of Gold

Akshaya Tritya, invest in gold coins from India Post and get a flat 6% off on the price of Gold. This is a limited period offer so don't wait so rush to your nearest designated post office and avail the benefit of a flat discount.

Chief Postmaster General, Delhi Postal Circle has announce special festive offer on the purchase of gold coins from 31 designated post offices across Delhi Postal Circle. You are entitled to a flat discount on the purchase of gold coins of any denomination.

Aksaya Tritya festival falling on 24th April this year. It is one of the most auspicious days of the year. It is often known as Akha Teej. Buying gold is an important aspect of the day and is a part of worshipping goddess Laxmi, the Goddess of wealth in households. 6% discount on gold coins has been announced to mark this auspicious day. The gold coins are available in denominations of 0.5 g, 1 g, 5 g, 8 g, 10 g, 20 g and 50 g of 24 carat with 99.99 % purity.

India Post, in association with World Gold Council and Reliance Money Infrastructure Limited, commenced the sale of gold coins manufactured by Valcambi, Switzerland initially with few post offices across the country in October 2008. Today, the gold coins are available through more than 800 post offices across the country.

List of Post Offices designated for sale India post Gold coins in Delhi

S.No	Post Office	S.No	Post Office	S.No	Post Office
1	Ashok Vihar HO	11	Karol Bagh PO	21	Rohini Sec-7 PO
2	Civil Lines PO	12	Krishna Nagar HO	22	Sansad Marg HO
3	Connaught Place PO	13	Lajpat Nagar PO	23	Sarojini Nagar HO
4	Delhi GPO	14	Lodi Road HO	24	Patparganj PO, Delhi - 110091
5	Greater Kailash PO	15	Malviya Nagar PO	25	Jangpura PO, New Delhi - 110014
6	Hauz Khas PO	16	Naraina Ind Est. HO	26	Munirka PO, New Delhi - 110067
7	Indraprastha HO	17	New Delhi HO	27	Malka Ganj PO, Delhi - 110007
8	Janakpuri B-I PO	18	Paschim Vihar PO	28	Sarawati Vihar PO, Delhi - 110034
9	Jhilmil HO	19	Patel Nagar PO	29	Najafgarh PO, New Delhi 110043
10	Kalkaji HO	20	Ramesh Nagar HO	30	Punjabi Bagh PO, New Delhi - 110026
31	Tagore Garden PO, New Delhi - 110027				

BILL GATES in a restaurant

After eating, he gave \$ 5 to the waiter as a tip. The waiter had a strange feeling on his face after the tip Gates realized and asked. What happened? Waiter: I'm just amazed bcoz on the same table ur son gave Tip Of... \$500.. And u, his Father, richest man in the world Only Gave \$5. only..?

Gates Smiled & Replied With Meaningful words: "He is Son of the world's richest man, but i am the son of a wood cutter..."

(Never Forget Your Past. It's Your Best Teacher.)

Gist of Salient Features of the Finance Bill, 2012- Direct taxes

(Based on an article by Sh Ved Jain, CA, in the Journal-The Chartered Accountant-April, 2012)

The Finance Minister presented the budget on 16 March, 2012. In view of the non receipt of the report from the Parliament Committee, the introduction of Direct Tax Code stands postponed to next year. The salient points of interest to the retired persons are enumerated below:

TAX RATES

1. Increase in threshold limit

There is increase in the threshold limit from 1, 80,000 to 2, 00,000. The income slab of 20 % (5, 00,000 to 8, 00,000) stands revised to 5,00,000 to 10,00,000. The special threshold for women stands withdrawn. In the case of senior citizens between the age of 60 years and 80 years, the threshold limit continues to be 2, 50,000 and in the case of very senior citizens, above the age of 80 years, it continues to be 5,00,000. Thus there is no benefit to the senior citizens and very senior citizens.

The new slab rates are

Income	Rate of Tax
Up to Rs 2,00,000	Nil
Rs 2,00,000 to Rs 5,00,000	10%
Rs 5,00,000 to Rs 10,00,000	20%
Above Rs 10,00,000	30%

Security transaction tax

The Securities Transaction Tax is likely to be reduced to 0.1% from 0.125%. The new rate will be applicable from 01 July, 2012.

DEDUCTIONS

(a) Deduction in respect of income by way of interest on deposits in a savings account up to Rs 10,000/- is likely to be introduced, under a new Section 80-TTA in respect of interest in a savings account with a bank, a co-operative bank or Post Office. Time deposits and fixed deposits will not be covered. Deduction will be available to individuals or HUF only.

(b) **Scope of Section 80 D is being widened.** Regarding deduction of Rs 15,000/- in respect of premium paid towards Health Insurance policy for self, spouse and dependant children, or any contribution made to Central Govt health Scheme, to include payment made on account of preventive health check-up up to Rs 5,000/- within overall deduction of Rs 15,000/-. Similarly, the scope of further deduction of Rs. 15,000/- allowed in respect of premium towards a health insurance policy in respect of parents is being widened to include payment made on account of preventive health check-up upto Rs. 5,000/-. These payments for health check up can also be made in cash, where-as the premium payment towards health Insurance Policy must be made by cheque, The higher deduction of Rs. 20,000/- towards the Health insurance policy in the case of parents who are senior citizens, the condition of age is being reduced from 65 years to 60 years.

(c) **Deduction of Rs 20,000/- for investment in Infra-structure Bonds allowed under Section 80 CCF is not being extended for the current financial year.**

Senior Citizens, who are resident of India, are being exempted from paying Advance Tax provided there is no income from business or profession by introducing sub-section (2) in section 207 of the Act.

APPEAL TO MEMBER SUBSCRIBERS

The subscribers to the magazine 'PENSIONERS CO-ORDINATOR' are requested to remit their subscription in time. The subscription can be remitted by CASH / M O or by crossed 'Local' cheque / multi-city cheque, or D D in favour of 'CCGPA, CHANDIGARH', and sent to the Editor, Shri P S Bedi, DIG (Retd) BSF, 2186, Sector 35 C, Chandigarh-160022.

The subscription may also be deposited in any branch of STATE BANK OF PATIALA, in Account No 55118503844. In such case, the counterfoil of the deposited amount must be sent to the editor to verify the remittance, as also to link it to the Folio of the subscriber. In case of failure to do so, the subscription may lapse by default resulting in cancellation of the magazine.

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ALL INDIA CONSUMER PRICE INDEX FOR DR/DA (Base Year 2001 = 100)

	Oct. 11	Nov. 11	Dec. 11	Jan.12	Feb.12	Mar.12	Apr.12
All India Gen. Index	198	199	197	198	199	201	205
Total of 12 months	2269	2286	2298	2308	2322	2338	2357
Twelve Monthly Average	189.08	190.50	191.5	192.3	193.50	194.38	194.42
% increase over 115.76 for DA	63.34	64.56	65.43	66.13	67.16	68.30	69.68

DA / DR w e f - 01 Jan, 2012 = 65 %

**(Govt orders for increase in DA by Min of Finance issued on 02 Apr,2012
and for DR by Min of Pensions on 3 Apr,2012)**

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