

PENSIONERS' PATRIKA

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पत्रिका

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SHE

**77 now.
She is in Brindavan
for the last 50 years.
Married at 16.
Widow at 21.**

**Father was a postman.
He died.
Her mother also died.
As a widowed daughter
she is entitled to
Family Pension.**

**“For what?” she asks
staring at the window.
“For whom”?**

**“I am here. I will be
here till the call
comes.”**

8TH MARCH: INTERNATIONAL WOMEN'S DAY

PENSIONERS' DAY 2025

Branches of AIBSNLPWA observed 17th December 2025 as Pensioners' Day enthusiastically. Many branches in Andhra organized charity services on the day distributing food, clothes and other useful items to the inmates in orphanages, Poor Homes etc. Only few photos could be given in this issue.



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BIMONTHLY JOURNAL
OF AIBSNLPWA (CHQ)

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Editorial

STILL, WE HAVE HOPE

As of early 2026, the Indian judiciary faces a critical backlog of over 5 crore pending cases, 460 lakhs in district courts, 63.3 lakhs in High Courts and 86700 in Supreme Court. Key causes include a low judge-to-population ratio, inadequate infrastructure, frequent adjournments, and complex procedural delays. This results in significant “justice denied” scenarios, with over 1.2 crore cases exceeding five years in age.

On 19th April 2016 Supreme Court of India slapped fine of Rs 25 lakh each on three companies for resorting to tactics to delay court procedures saying it is classic case of “*unscrupulous litigants with money power*” abusing the judicial process. On 25th August 2025, The Supreme court observed in another case that “*It is extremely shocking and surprising that the judgment was not delivered for almost a year after hearing the matter. In most of the High Courts, there is no mechanism where the litigant can approach the concerned Bench or the Chief Justice bringing to its notice the delay in delivery of judgment. In such situation, the litigant loses his faith in the judicial process defeating the ends of justice.*”

Almost all Chief Justices of India, on assuming charge, expressed serious concerns on the delay in judicial delivery system. Much water flew under the Yamuna bridge near the Supreme Court. Nothing happened. Because the problem is not with individuals; it is with the system itself. Senior Officers retired from S-30 Grade filed a case on 1-1-2010. They won in CAT, in High Court, they won in the Supreme Court too. But Government did not honour Court orders. 16 years are gone. Still the retired Bureaucrats are moving from Court to Court. Many of the affected officers left this world without getting justice. Similar is the case with the legal fight being waged by the Forum of Retired IPS officers. Manipur Pensioners Association fought a legal battle for more than 25 years. They won in High Court, Government filed appeal and won in Division Bench. Then the said Association approached Supreme Court with SLP and won. The judicial order from the Apex Court is not yet honoured. Meanwhile almost all the affected persons have died without getting justice. The Supreme Court did not slap any fine on Government machinery for such unscrupulous tactics delaying justice. When justice is denied by the Govt. or Executive people approach Judiciary and our judicial system suffers from slow motion syndrome, which is fatal to a fair trial, regardless of the final judgment. We are also in the Court. We have engaged a senior lawyer and got short adjournments. We have won in CAT. Government has gone to High Court with appeal. Within two years the High Court adjourned the case 29 times. Now it is posted to 30th March 2026 for final hearing, as we write these lines. Still, we have hope in the judiciary.



GS Writes

DO or DIE

Previous CPCs:

Pension revision was not an item in the Terms of Reference. So 1st, 2nd and 3rd CPCs did not recommend pension revision. Government employees already retired did not get any benefit. Pension revision was not an item in Terms of Reference originally released for the 4th CPC also. After the landmark judgement in Nakare case delivered on 17th December 1982, Rajiv Gandhi Govt. decided to amend Terms of Reference of 4th CPC and added Pension Revision. Hence, for the first time, central government pensioners got pension revision along with the serving staff. Pension revision was an item in the ToR for the 5th, 6th & 7th CPCs. Hence these CPCs recommend specific formulae for the pension revision. Pensioners got benefits.

Eighth CPC:

Now the eight CPC has come. The ToR are announced officially. Pension Revision is not an item in it. Hence, the 8th CPC may not consider Pension revision. It is not bound to recommend any formula for the pension revision.

OPTIONS

You can remain complacent and keep quiet relying upon the rhetoric frequently released from the official armoury. Pension Revision will remain a mirage for you. The systematically prepared false assurances notwithstanding, there is a calculated attack on the statutory pension system. Pension Revision will never come if you keep quiet. **So it is not the option. We demand that the ToR of 8th CPC should be amended,**

Pension Revision should be made an item as in the past and such pension revision should be made effective for all retired before 1-1-2026. Join together with all forces and fight to protect statutory pension system.

CHQ has received reports from our branches from all over the country about enthusiastic participation of members in the united agitational programmes under the banner of Forum of Civil Pensioners Associations, despite adverse climate. Remember, it is a long fight. It is a fight for our future. Pensioners in India are pushed to a situation of DO or DIE.

Grant for DLC Generation:

The DoP&PW has sanctioned an amount of Rs.4,19,960 to AIBSNLPWA towards the generation of 10381 DLCs of pensioners during the year 2024–25. The approved rate is Rs. 40 per DLC, and the sanctioned amount is distributed proportionately among the Circles based strictly on the number of DLCs generated. The Circles arranged from highest to lowest DLC generation are: Tamil Nadu, Karnataka, AP, Kerala, Telangana, Maharashtra, Bihar, Odisha, and UP East. For the year 2025–26, the period for generation of DLCs will close on 31st March 2026. All Circles are requested to compile and supply the DLC data to CHQ promptly, so as to enable consolidated submission to DoPPW by June 2026. This sanction and the process underline the Association's continued commitment to facilitating digital services for pensioners across the country.

8th CPC Questionnaire

The 8th Central Pay Commission has released an online Questionnaire seeking views from employees,

pensioners, individuals, Associations and Unions on pay, allowances, pensions, DA and staffing reforms. It is specifically stated that only online responses will be considered. A careful reading of the questionnaire shows that several questions are framed primarily from a fiscal and expenditure-control perspective, particularly highlighting the increasing number of pensioners vis-à-vis serving employees and the growing pension bill. This marks a clear shift from earlier Pay Commissions where pension was treated mainly as deferred wages. For pensioners, especially those retired before 2026, certain concerns emerge. The questionnaire repeatedly raises issues such as budgetary burden, sustainability, defence and civil pension outgo exceeding salary expenditure, and possible restructuring of pension principles. This indicates that the 8th CPC may examine methods to limit future pension growth, rationalize parity concepts, and reconsider automatic assumptions regarding full inflation neutralisation or uniform fitment benefits. There is also discussion on hybrid indexation of Dearness Allowance and alternative approaches to pension management, which could potentially dilute long-established protections enjoyed by existing pensioners if strong counter-views are not placed on record. Members are therefore advised to clearly understand that the recommendations of the 8th CPC may significantly influence the prospects of existing pensioners, including revision methodology, parity, DA linkage and overall pension security. It is essential that pensioners' Associations place well-reasoned responses emphasizing that pension is a statutory right and deferred compensation, not a discretionary welfare measure.

V Vara Prasad, GS

AN ADDITIONAL MEDICLAIM FOR CGHS BENEFICIARIES

The Paripoorna Medclaim Ayush Bima has been launched by the Department of Financial Services (DFS), Ministry of Finance today for CGHS beneficiaries. It offers cashless facilities, modern treatments and access to a wide network of hospitals.

The policy is exclusively available to CGHS beneficiaries with a maximum of six members per policy. It provides indemnity-based in-patient hospitalization coverage within India, with sum insured options of Rs. 10 Lakh or Rs. 20 Lakh. Product will have Co-payment component allowing beneficiaries to choose between 70:30 or 50:50 co-sharing between insurance company and the subscribers.

Key Features:

- ◆ Room rent is capped at 1% and 2% of Sum Insured per day for Normal Room and ICU respectively.
- ◆ A pre-hospitalization coverage for 30 days and post-hospitalization coverage for 60 days is available.
- ◆ Cumulative bonus of 10% for every claim-free year, up to a maximum of 100% of sum insured.

◆ AYUSH treatments are covered up to 100% of the sum insured for in-patient hospitalization.

◆ Modern treatment is covered up to 25% of the sum insured, with an optional rider for 100% coverage.

◆ As compared to regular policy, it will be available at a discount of 28% and 42% for 70:30 and 50:50 premium co-sharing, respectively.

◆ This optional health insurance plan will be available as a retail product for all CGHS beneficiaries, with No GST to ensure maximum affordability.

◆ Designed to complement existing benefits, this enhanced policy will provide seamless experience, with greater flexibility and expanded access to quality healthcare services across India, thus leading to additional financial security with ease and confidence for all CGHS beneficiaries.

◆ It will be available for purchase via New India Assurance Company Limited's offices and online platform, shortly.

PARIPOORNA IS NOT PERFECT : CAUTIONS.

All CGHS beneficiaries are requested to go through the cautions (in next page) given by various sources before taking a decision..

PARIPOORNA IS NOT PERFECT : CAUTIONS.

Attention all CGHS beneficiaries.

Be aware of the Paripoorna Mediclaim Ayush Bima launched by the Department of Financial Services (DFS), Ministry of Finance, in collaboration with New India Assurance Company Limited. This optional health insurance plan is being touted as a complement to existing CGHS facilities, but we urge you to exercise caution.

Why you should be cautious:

- As a CGHS beneficiary, you are already entitled to comprehensive healthcare services, and opting for this insurance scheme may not be necessary.
- The scheme is likely to add an extra financial burden, and beneficiaries may end up paying unnecessary premiums.
- There are concerns that this move might be an attempt to support the business interests of New India Assurance Company Limited.
- You are entitled to enjoy the benefits of CGHS without opting for additional insurance schemes.
- Stay informed, and make an informed decision about your healthcare needs. Please do not get trapped.
- The beneficiaries are advised to consult these clauses carefully before taking up the health plan.
- Pensioners have paid a substantial amount to become CGHS beneficiaries.
- In addition, pensioners forgo Fixed Medical Allowance every month to remain under CGHS.
- Therefore, medical care is not a favour but a legal and welfare right of CGHS pensioners.
- CGHS authorities are duty-bound to provide full healthcare facilities.

- A pensioner who joins the new insurance scheme has to bear 30% or even 50% cost of certain treatments. Example: For a Rs. 6 lakh surgery, pensioner may have to pay Rs. 1.8–3 lakh himself.

- Introducing insurance creates an excuse for CGHS to avoid responsibility.

- Welfare obligation of the Government may get diluted. Example: CGHS office may advise “use insurance”, instead of issuing permission or settling bills.

- Hospitals may be unsure whether CGHS or insurer will pay. This can cause delay in admission or treatment. In emergency, family is sent from CGHS desk to insurance desk.

- Cashless benefit is subject to hospital approval.

- Many hospitals demand advance payment despite “cashless”.

- Very few empanelled AYUSH hospitals exist in non-metro areas.

- Pensioners may not get actual benefit.

- Premium amount and exclusions are not clearly explained.

- Claims may be rejected on technical grounds. Claim can be denied citing “pre-existing disease”.

- Insurance is bundled with salary account.

- Many employees may sign without knowing conditions.

- Banks may push products to meet targets.

FINAL CAUTION

- **CGHS is statutory welfare scheme.**
- **Pensioners have paid upfront and sacrificed monthly FMA.**
- **Healthcare is their right, not an insurance product.**
- **Optional schemes should not weaken CGHS obligations.**

ON THE FINANCE ACT 2025

**CHQ Letter dated 28—11—2025 To Shri Narendra Modiji,
Hon Prime Minister of India, Govt. of India, New Delhi-110011**

Respected Sir,

Sub: Request for removal of Part IV of Finance Act 2025 and amendment to VIII CPC Terms of Reference – reg

We, the All India BSNL Pensioners' Welfare Association, representing more than 80,000 pensioners, as accredited association of pensioners under the department of Pension and Pensioners' Welfare, Govt. of India and the nominated member of SCOVA express our thanks and gratitude to the Government of India under your esteemed leadership for constituting VIII CPC and framing the ToR.

But, we, the pensioners are shocked to note that this ToR of VIII is a deviation from the past because we apprehend that it is against the interest of pensioners. The apprehension is well-founded because of complete omission of the revision of pension and health infrastructure for the existing/future pensioners from the ToR; threatening to attack the old pension scheme by mentioning it as 'unfunded'. We may state that the terminology 'unfunded' is unfair. The Government is not contributing anything towards provident fund. Infact, pension is termed as deferred wage even by the constitution bench of the Apex court.

The earlier pay commission during 1960, had advised to keep with the Government, a portion of pay and allowance due to the employees and utilize such deferred wages to constitute a sinking/reserve fund for the purpose of payment of pension/bonus to the Government employees. As the then

governments utilized the deferred wages for their budgetary requirements, thereby causing the payment of pension through the budgetary resources. Further, the contributory provident fund scheme was converted as a general provident fund scheme without any contribution from the Government of India. Hence, terming the non-contributory pension scheme as "unfunded" is not based on facts and hence to be amended suitably.

Payment of pension to lakhs of pensioners should not be considered as un-productive or non-developmental payment. The pension amount is increasing the purchasing power of those families which inturn helps national economy. A portion of pension by some of the pensioners is deposited in small savings which forms as loan for industries resulting in industrial growth. So, there should not be a wrong notion that payment of pension is un-productive but on the other hand it helps the Indian economy.

We consider the validation act 2025 aim at the reduction of pension payments from the consolidated fund of India with a view to reduce the fiscal deficit and discriminating the existing homogenous class of pensioners based on the date of retirement, much against the constitutional provisions highlighted "Nakara Judgement 1982" pronounced by the constitution bench of the Supreme Court of India.

The decision taken in the SCOVA to include in the Terms of Reference to VIII CPC, the

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question of reduction of the period of 15 years to 12 years in respect of maturity of the commuted value of pension as well as the recommendation made by the standing committee of Parliament like enhancement of fixed medical allowance etc. were not part of the Terms of Reference. The items proposed by the JCM (Staff-side) as well as others to the Secretary, Department of Expenditure were also not included.

DoT employees absorbed in BSNL, after their retirement, they are Central Government pensioners because their pension/family pension is paid by the Government of India from the consolidated fund of India under the same CCS (Pension) Rules. These absorbed retirees are getting gratuity and commutation at par with Central Government pensioners. There is no bench mark/guideline for pension revision of these pensioners. There is no terms of reference in Pay Revision Committee for pension revision. Hence pension revision of absorbed BSNL employees may also be included in the Terms of Reference of VIII CPC.

On earlier occasions, the notified ToR was amended and we therefore appeal to the Hon Prime-Minister of India to order for amending the terms of Reference notified for the VIII CPC suitably and also withdraw the Part IV of finance Act 2025. Your kind, direct intervention only will remove the apprehension from the minds of lakhs of pensioners.

REDUCTION IN LPD

CHQ Letter dated 10-12-2025
to Member(Finance), Member (Services),
DoT, New Delhi – 110001

Ref: 1. Rule 59(b)(v) of CCS (Pension) Rules, 1972 & Rule 63(c) of CCS (Pension) Rules, 2021

2. Para 7.3.2 of Chapter 7 of Civil Accounts Manual issued by Department of Expenditure (MoF) on 01-10-2012

3. DoT Order No. F.No.7-45/2018/BSNL MISC/TA-1/2939-74 dated 02-12-2020

4. BSNL C.O. Order No. F.No.13-2/2010-TE dated 20-08-2010

5. DoT Order No. 1-42/MPP-98 dt 11-02-2002

We have been repeatedly representing the above issue for several years, but it still remains unresolved. The order at Ref. (3), issued by the then DDG (Accounts), DoT, has also not led to a final settlement of the matter.

In spite of the clear provisions and instructions contained in the above-cited statutory and administrative orders, the legitimate demand of the affected pensioners is being denied. The reduction in LPD of RM/Gr.D officials who were promoted as Telecom Mechanics has been done only by the O/o PCCA, Tamil Nadu, and no other CCA has adopted such a course of action. This has resulted in serious injustice to a small but vulnerable segment of low-paid employees. The BSNL C.O. Order dated 20-08-2010, vide No.13-2/2010/TE, has clearly clarified in Annexure I, Point 36, the manner of fixation of pay in respect of such officials. We invite your kind attention to one specific case, which is illustrative of the problem:

Name: Shri G. Prasada Rao

Retired as: Telecom Mechanic, STR,
Visakhapatnam

PPO No.: 602018031241696

LPD (original and reduced): Rs. 19,630 reduced to Rs 17,080 (Loss of Rs 2,550)

Loss in basic pension: Rs 1,225 per month

The pay of the above official was fixed by a competent Accounts Officer nearly two decades ago. As per the clarification issued by BSNL C.O. Order dated 20-08-2010, *“the IDA pay scale held by the employee as on 01-10-2000 is the only criterion and not anything else”*.

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The above official was in the IDA pay scale of Rs.4,550–6,650 (NE-5) as on 01-10-2000. In accordance with the NEPP Order dated 23-03-2010, he was placed in the scale of 1 4,720–6,970 (NE-6) w.e.f. 01-10-2004. In these circumstances, there is no question of “substantive pay” or any other factor being introduced to reduce the LPD.

We are not asking for anything contrary to the rules. Our demand is fully within the framework of the CCS (Pension) Rules and the orders issued by DoT and BSNL. We request that the issue may kindly be considered dispassionately and a positive decision taken early, to relieve low-paid pensioners of this perpetual financial loss.

PENSION REVISION WITH NOTIONAL INCREMENT

CHQ Letter dated 29-11-2025

To The CGCA , Dept. of Telecom, New Delhi.

Respected Madam,

This is to bring to your kind notice the inordinate delay in settlement of Notional Increment cases pertaining to BSNL absorbed pensioners, particularly those covered under the Hon'ble CAT Hyderabad Bench orders in OA No. 021/0808/2020 and the related Contempt Petition CP No. 021/324/2024, which was closed on 21-11-2024.

As per DOT OM NO 38-66/2024-Pen(T)(I) dated 26-05-2025 where in Paragraph 4(d) states:

“In case any retired employee filed an application for intervention/impleadment /writ petition /original application before the Central Administrative Tribunal /High Courts/Supreme Court, the enhanced pension by including one increment will be payable for the period

of **three years prior to the month in which the application for intervention/impleadment/writ petition/original application was filed.”

It has come to our notice that some of the BSNL absorbed pensioners in Andhra Pradesh, who had filed writ petitions/intervention or impleadment applications/OAs before CAT or High Court prior to the judgment dated 11-04-2023, have been granted the benefit of notional increment only from 01-05-2023, as per Para 4(a) of DoT OM dated 26-05-2025. This treatment is incorrect, as these pensioners do not fall under the ‘third-party’ category. Under Para 4(d), they are legally entitled to enhanced pension with one increment for a period of three years prior to the month of filing of their application. Their PPOs have been revised without considering their petitioner/intervenor status, resulting in denial of rightful arrears.

In view of the above, we request that the CGCA kindly issue suitable directions to all concerned CCAs, especially AP and Telangana, Tamilnadu , to ensure the immediate processing and settlement of all pending Notional Increment-based pension revision cases—including the grant of the three-year benefit as provided under Para 4(d) of the DoT letter dated 26-05-2025—and to complete the exercise within a specified timeframe.

BSL VRS EX GRATIAFOR IT

CHQ Letter dated 20-11-2025 to The Chairman Central Board of Direct Taxes.

In continuation to our letter dated 18-09-2025, on the same subject We wish to bring to your kind notice several consistent judicial decisions—by both the Hon'ble Income Tax Appellate Tribunal as well as the Commissioner of Income Tax (Appeals)—that have conclusively settled the taxability of compensation/ex-gratia

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received under the BSNL Voluntary Retirement Scheme (VRS-2019).

1. ITAT Chandigarh Order (Harish Kumar vs. ITO – ITA No.42/CHD/2025, dated 30.05.2025)

The Tribunal examined the nature of the BSNL VRS-2019 scheme and held that:

“Although termed a “Voluntary Retirement Scheme,” the BSNL-MTNL VRS-2019 was in substance a retrenchment scheme, forming part of the Government of India’s Cabinet-approved revival package.

BSNL was suffering severe financial distress—heavy losses, delayed salary payments, and technological obsolescence of employees above 50 years of age—making the scheme practically compulsory from an economic standpoint.

Accordingly, the ex-gratia paid under the scheme constitutes retrenchment compensation, a capital receipt fully exempt under Section 10(10B).

The Tribunal explicitly stated that such matters “need not be litigated any further.”

2. CIT(A) Ranchi Order – Dated 31.10.2025 (Abdul Salim Yusuf Khan, AY 2021-22)

The Addl./JCIT(A), Ranchi held:

◆ The BSNL VRS-2019 scheme is approved by the Union Cabinet and therefore squarely falls under Section 10(10B).

◆ The ex-gratia amount of Rs. 28,38,964 is fully exempt, and the assessee is entitled to refund of tax already paid, with interest u/s 244A.

Alternatively, even if not covered under Section 10(10B), the amount is a capital receipt for loss of employment and not taxable under any charging section.

3. CIT(A) Udaipur Order – Dated 31.10.2025 (Davinder Kumar AY 2020-21)

Similarly, the Addl./JCIT(A), Udaipur held the ex-gratia under BSNL VRS-2019 to be exempt u/s 10(10B).

4. Despite clear decisions by higher authorities, thousands of BSNL VRS-2019 retirees—mostly senior citizens—are still being asked to go through repeated corrections and appeals. This has become a serious hardship, causing stress and difficulty for elderly pensioners who often do not have the digital access, legal help, or physical ability to handle such long procedures.

5. It is requested that, in the interest of senior citizen BSNL VRS-2019 retirees and to avoid unnecessary litigation, CBDT issue one uniform instruction to all Assessing Officers, CPC Bengaluru, and NFAC New Delhi. The instruction may clearly state that the ex-gratia paid under the Cabinet-approved BSNL VRS-2019 scheme is fully exempt under Section 10(10B), without any limits.

6. It may also direct authorities to grant this exemption automatically while processing returns or rectification requests, issue refunds with applicable interest without forcing retirees into appeals, and avoid filing or pursuing further appeals in similar cases.

NOTIONAL INCREMENT IN VRS

Letter dated 13-1-2026 to DDG (Estt) DoT

Kindly refer to DoT OM No. 38-66/2024-Pen(T)(I) dated 26-05-2025 regarding grant of Notional Increment for the purpose of pension calculation in respect of absorbed BSNL employees. In the said OM, it is stated that the applicability of these instructions to absorbed BSNL employees retired under VRS-2019 is under examination and that separate instructions will be issued. However, it is submitted that more than several months have elapsed since May 2025, but the separate orders are yet to be issued, and a very large number of VRS-2019 pensioners are eagerly awaiting the due orders, causing continuing hardship and anxiety among the

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affected pensioners. We strongly submit that VRS-2019 retirees are also fully eligible for grant of Notional Increment, as they are absorbed BSNL employees governed by the same pensionary provisions. They cannot be distinguished or excluded from this benefit without valid justification, particularly when the notional increment is being allowed to similarly placed pensioners who retired one day prior to the increment date.

In view of the above, we earnestly request the DoT to expedite the matter and issue the necessary orders immediately, extending the benefit of Notional Increment for pension calculation to absorbed BSNL pensioners retired under VRS-2019, on par with other eligible pensioners.

An early favourable decision will provide much needed relief to thousands of pensioners.

ISSUE OF E-PPOs

CHQ Letter dt. 28-10-12025 To CGCA, DoT.

After migration of telecom pensioners' data from Banks and Post Offices to the SAMPANN system for direct payment by CCAs across India, several operational issues have emerged. During data migration, only essential fields required for drawal of pension were verified, while many secondary fields such as date of birth of the family pensioner or spouse details contained mismatches. These inconsistencies, though minor, are now creating serious problems, especially in processing Family Pensions. Even though Digital Life Certificates (DLCs) are being submitted by family pensioners within the due dates, they are not being automatically updated in SAMPANN due to such data discrepancies in the historical records. As a result:

■ Pensions are not being drawn automatically despite timely DLC submission.

■ CCA offices are required to manually verify and correct data before resuming payments in all cases of where data mismatches.

■ Interaction with family pensioners for verification and manual processing is taking considerable time, leading to delays of several months in restarting family pensions.

■ Once restarted, arrears have to be annually calculated and disbursed, further burdening the staff and delaying payments. These delays are causing severe financial hardship to thousands of family pensioners across India.

It is therefore requested that:

1. Issue of e-PPOs to all pensioners be expedited to standardize and correct the data.

2. Software enhancements be made in SAMPANN to automatically compute and release arrears for the intervening period between stoppage and resumption of pension.

3. The DoT may issue necessary guidelines to all CCAs (including AP CCA) to ensure that minor data mismatches do not stop regular pension drawal, and to provide a streamlined mechanism for quick resolution.

Immediate action in this regard will greatly relieve the difficulties faced by lakhs of family pensioners and ensure smooth implementation of SAMPANN nationwide.

N K Mishra Case

Benefit to similarly placed people

CHQ Letter dt. 24-10-2025 to Secretary, Dept. of Telecom, New Delhi .

We wish to draw your kind attention to Para 5 of the OM dated 07.10.2025 (File No. 37-18/2023-SEA-(Legal)) issued by the Dept. of Telecom regarding the implementation of the CAT Order in O.A. No. 2544/2015 – N.K. Mishra & Others v. Union of India.

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2. The said paragraph confines the benefit of the Hon'ble Tribunal's order to the 14 applicants only and directs disposal of all pending representations and PG cases on that basis. With due respect, such a restrictive interpretation runs contrary to the consistent principles laid down by the Hon'ble Supreme Court of India, which has repeatedly held that similarly placed employees cannot be denied the same relief once the issue has been finally adjudicated.

3. In particular, the Hon'ble Supreme Court in *State of Uttar Pradesh v. Arvind Kumar Srivastava* (2015 (1) SCC 347) and in several subsequent judgments has clearly ruled that once a benefit is granted based on a judicial pronouncement, it should normally be extended to all similarly situated employees to avoid multiplicity of litigation and ensure equal treatment under Article 14 of the Constitution.

4. The disposal of pending representations solely on the ground that the CAT order was implemented for the applicants alone would therefore amount to discrimination among identically placed employees/ex-employees, and would invite further avoidable litigation. It is in the larger interest of administrative fairness that the issue be reconsidered comprehensively.

5. We, therefore, request that the Department may review Para 5 of the OM dated 07.10.2025 and issue suitable revised orders extending the benefit of the N.K. Mishra judgment to all similarly placed officials, in consultation with the Department of Expenditure, so that uniformity and justice are ensured.

CASE OF GTECS, CHENNAI

CHQ Letter dated 8-9-2025 to The Central Registrar of Cooperative Societies (CRCS)

We wish to bring to your esteemed attention the long-pending issue concerning the settlement of dues to over 3,000 pensioners—most of whom are members of our Association—who had invested their hard-earned savings in the Govt Telecom Employees Cooperative Society (GTECS), Chennai. These individuals have been awaiting refunds ranging from Rs. 50,000 to Rs. 6,00,000 for more than six years, with no resolution in sight.

On 19th February 2025, myself along with our other office-bearers met the Additional Secretary Central Registrar of Cooperative Societies in New Delhi and discussed in detail the long-pending issue of payment of dues to the members of GTECS Ltd., Chennai, while also submitting copies of previous representations.

We acknowledge your Office's communication dated 19th February 2025 (No.R-11017/22/2019-L&M), addressed to Hon'ble MP Shri Karti P. Chidambaram, wherein it was stated that:

1. All representations received, including those from MPs, were forwarded to the Society with instructions to repay dues to pensioners and family pensioners.

2. The Registrar of Cooperative Societies, Government of Tamil Nadu, was directed on 17.12.2024 to conduct an inspection under Section 108 of the MSCS Act, 2002.

3. The Institute of Public Auditors of India (IPAI) was authorised on 17.02.2025 to conduct an inquiry under Section 78(1B) of the MSCS Act, 2002 and submit a detailed report on the functioning of the Society.

However, despite these directions, no tangible progress has been reported till date. Neither the inspection report from the RCS, Tamil Nadu, nor the audit report from IPAI has been

AIBSNLPWA CHQ TAKES UP ISSUES

shared with the affected members or with our Association. This continued delay has caused deep distress to pensioners, many of whom are elderly, ailing, and anxiously waiting for their rightful dues. Tragically, some have already passed away without relief. Our Tamil Nadu Circle Association, along with concerned office-bearers, has also approached Honble MP Shri G.K. Vasan, who raised this issue in June 2025. In view of the prolonged inaction, we most humbly request your good office to:

1. Appoint a Special Officer to take charge of GTECS, Chennai, to settle the dues of the affected members at the earliest.
2. Direct the immediate submission of the pending inspection and audit reports to enable timely action.
3. Ensure that the grievances of the members are redressed without further delay, in the spirit of justice and welfare of senior citizens.

We urge your kind attention and compassionate intervention in this matter.

DONOT DELAY IDA ORDERS

CHQ Letter dated 3-2-2026 to Secretary
DPE and Secretary, DOE

We are compelled to submit this representation in view of the growing anxiety and hardship among IDA pensioners across CPSEs, seeking early issuance of the DPE Office Memorandum for IDA revision w.e.f. 01.01.2026 and, more importantly, examination of measures to reduce delays in future.

The Labour Bureau has promptly released the Consumer Price Index for Industrial Workers (CPI-IW) for November 2025 on 31-

12-2025, strictly as per the pre-notified calendar. On receipt of CPI-IW data, IDA orders are normally expected to be issued in time so as to enable implementation of the increase/decrease in the very month in which it falls due, except on a few occasions in the past. However, of late, the issuance of IDA orders is getting delayed, resulting in implementation slipping to the subsequent month. Such delays in issue of orders by DPE directly impact pensioners, who are among the most vulnerable sections and depend on timely DA/IDA to cope with the rising cost of living. Further, most pension payments are now being processed through software-based modules. For example, in the telecom sector, pensions are handled through the "SAMPANN" system. At present, such systems do not provide for automatic calculation and drawal of IDA arrears. Consequently, arrears have to be worked out manually by Pension Disbursing Authorities. This involves substantial additional workload for staff, consumes considerable time, and results in further avoidable delay in crediting arrears to pensioners' accounts, even after IDA orders are issued.

In this background, we humbly request the Department to kindly:

- Expedite issuance of the IDA order w.e.f. 01.01.2026, and
- Examine institutional measures to minimise delays in future, including timely release of DPE orders and coordination with concerned authorities to enable system-based auto-calculation of IDA arrears in pension software platforms.

Such steps will greatly help in ensuring prompt payment of revised IDA and arrears, and will alleviate unnecessary hardship to lakhs of IDA pensioners. □

ORDERS

CLAIMS OF FAMILY PENSION

DOP&PW OM No.F.No.38/10(03)/2025-P&PW(A) (e 11193) (iii) dated 30.10.2025

The undersigned is directed to say that as per the provisions of Rule 5 of CCS (Pension) Rules, 2021, any claim to pension or family pension shall be regulated by the provisions of these rules in force at the time when a Government servant retires or is retired or is discharged or is allowed to resign from service or dies, as the case may be.

2. Further, the day on which a Government servant retires or is retired or is discharged or is allowed to resign from service, as the case may be, shall be treated as his/her last completed working day and the date of death shall also be treated as a completed working day. In case where the Government servant immediately before his retirement or death was absent from duty on leave or otherwise or was under suspension, the day of retirement or death shall be part of such leave or absence or suspension.

3. All Ministries/Departments are requested that the above provisions of Central Civil Services

(Pension) Rules, 2021 may be brought to the notice of all concerned for compliance.

EMPLOYMENT AFTER RETIREMENT OUTSIDE INDIA

DoP&PW OM No. F.No.38/10(03)/2025-P&PW(A) (e11193) (iv) dated 30.10.2025

The undersigned is directed to say that as per the provisions of Rule 10 of CCS (Pension) Rules, 2021, if a pensioner, who immediately before his retirement was a member of Central Service, Group 'A', wishes to accept any employment under any Government outside India, he shall obtain the previous permission of the Central Government for such acceptance, and no pension shall be payable to a pensioner who accepts such an employment without proper permission in respect of any period for which he is so employed or such longer period as the Government may direct, provided that a Government servant who was permitted by the Central Government to take up a particular form of employment under any Government outside India during his leave preparatory to retirement shall not be required to obtain subsequent permission for his

continuance in such a employment after retirement.

2. The request of a pensioner for a permission to accept employment under a Government outside India shall be considered in accordance with the Government of India (Transaction of Business) Rules, 1961 and the instructions issued by the Government from time to time.

3. All Ministries/Departments are requested that the above provisions of Central Civil Services (Pension) Rules, 2021 may be brought to the notice of all concerned for compliance.

COMPASSIONATE ALLOWANCE

DoP&PW OM No. F.No.38/10(03)/2025-P&PW(A) (e 11193) (ii) dated 30.10.2025

The undersigned is directed to say that the provisions regarding Compassionate Allowance in case of dismissal or removal from service are envisaged under Rule 41 of CCS (Pension) Rules, 2021. In this connection, the sub rule (5) (a) & (b) of Rule 44 of CCS (Pension) Rules 2021 further provides that:

(5) (a) Where a Government servant is dismissed or removed from service after having completed a qualifying service of

not less than ten years and is sanctioned a compassionate allowance under rule 41, the amount of compassionate allowance shall be such portion or percentage of the pension which would have been admissible to him if he had retired on superannuation pension, as the competent authority may sanction under rule 41.

(5)(b) A Government servant, who is dismissed or removed from service before completing a qualifying service of ten years and is sanctioned a compassionate allowance under Rule 41, the amount of compassionate allowance in such cases shall be such portion or percentage of the service gratuity which would have been admissible to him if he had retired on superannuation service gratuity, as the competent authority may sanction under rule 41.

2. All Ministries/Departments are requested that the above provisions of Central Civil Services (Pension) Rules, 2021 may be brought to the notice of all concerned for compliance.

**PENSION REVISION
AFTER AUTHORIZATION**

DoP&PW OM. F.No.38/10(03)/
2025-P&PW (A) (e 11193) (vi)
dated 30.10.2025

The undersigned is directed to refer to this Department's OM

No.38/10(04)/2024-P&PW (A) dated 18.10.2024 and to reiterate that as per Sub Rule 2 of Rule 66 of CCS (Pension) Rules 2021, subject to provisions of Rule 7 and 8 of CCS (Pension) Rules 2021, pension or family pension once authorized after final assessment or revised under Sub Rule 1 of Rule 66 of CCS (Pension) Rules 2021 shall not be revised to the disadvantage of the pensioner or family pensioner unless such revision becomes necessary on account of detection of a clerical error subsequently. In case the clerical error is detected after a period of two years from the date of authorization or revision of pension or family pension, no revision of pension to the disadvantage of the pensioner or family pensioner shall be ordered without the concurrence of Department of Pension & Pensioners' Welfare.

2. Further, the question whether the revision has become necessary on account of a clerical error or not shall be decided by the administrative Ministry or Department. If, consequent on revision of pension or family pension under sub-rule 2, an excess payment of pension or family pension is found to have been made to the pensioner or family pensioner and if such excess payment is not on account of any misrepresentation of facts by the pensioner or family pensioner, the administrative

Ministry or Department shall examine in consultation with the Department of Expenditure whether or not recovery of such excess payment can be waived off and issue appropriate orders in accordance with the relevant rules and instructions in this regard. Where the administrative Ministry or Department decides not to waive off the excess payment of pension or family pension, the retired Government servant the concerned or family pensioner shall be served with a notice by the Head of the Office requiring him to refund the excess payment of pension within a period of two months from the date of receipt of notice by him. In case, the Government servant fails to comply with the notice, the Head of Office shall, by order in writing, direct that such excess payment shall be adjusted in instalments by short payments of pension in future, in one or more instalments, as the Head of Office may direct.

ADDITIONAL PENSION

DoP&PW OM F.No.38/10(03)/
2025-P&PW (A) (e 11193) (v)
dated 30.10.2025

The undersigned is directed to say that as per the provisions of Sub Rule 6 of Rule 44 of CCS (Pension) Rules 2021, after completion of eighty years of age or above by a retired Government Servant, in addition to a pension or a compassionate

allowance admissible under this rule, additional pension or additional compassionate allowance shall be payable to the retired Government servant in the following manner. Similarly, in accordance with sub-rule (3) of Rule 50 of the CCS (Pension) Rules, 2021, in addition to family pension shall be payable to the family pensioner **after completion of eighty years of age or above.**

<u>Age range</u>	<u>Addl Pen/FP</u>
80 – 85	20% of Pen/FP
85 – 90	30% of Pen/FP
90 – 95	40% of Pen/FP
95 – 100	50% of Pen/FP
100 & above	100% of Pen/FP

2 The additional pension or additional family pension or additional compassionate allowance shall be payable from first day of the calendar month which it falls due. For example, a pensioner / family pensioner born on 20th August 1942 shall be eligible for additional pension/ family pension at the rate of twenty percent of the basic pension/ family pension with effect from 1st August 2022. A pensioner/family pensioner born on 1st August, 1942 shall also be eligible for additional pension/ family pension at the rate of twenty percent of the basic pension/family pension with effect from 1st August, 2022.

ID CARDS TO PENSIONERS

DoT CGCA No. 13-81/2020-21/BA&IT/4623-4652 dt. 14.1.2026

Ref: 1. O/o CGCA Letter No. 2-184/BA&IT/2021-22/145 dated 22-6-2022.
2. O/o CGCA Letter dated 19-5-2022.

Kind reference is invited to this office letters as referred to above on the subject vide which it was requested to issue Identity cards to Central government Pensioners in accordance with DoP&PW Letter No. 41/21/2000-P&PW (D) dated 30-4-2013.

In this regard, it is again requested that Identity cards may be issued to the retired employees. Camps may be organized for wider reach and convenience of the Pensioners. Additionally, requests received vide email or letter may be processed after due diligence and the identify card may be issued and dispatched through speed post of the pensioner's address.

This is issued with approval of the competent authority.

ADHAAR NOT MANDATORY FOR DLC

DoT CGCA No. 2-297/202-26/ Pension & IT dated 24-12-2025 to All CCAs

It has been brought to the notice of this office that Digital Life

Certificates (DLCs) submitted via Jeevan Pramaan are being rejected due to mismatch in Date of Birth between service records and Aadhaar details. Further, the offices are insisting on submission of Manual Life certificate. In this regard the following guidelines are issued.

2. A user manual issued by this office during Jeevan Pramaan integration with SAMPANN (Copy attached) already provides detailed instructions for handling DLCs under four circumstances as below:

- ◆ Both PPO and Aadhaar matched : Auto updated by the system.
- ◆ PPO matched but Aadhaar not matched:- Acceptance/ Rejection at DH, AAO level.
- ◆ PPO not matched but Aadhaar matched: Acceptance/ Rejection at DH, AAO level.
- ◆ Both PPO and Aadhaar not matched: Acceptance/ Rejection at DH, AAO level.

3. Vide DOT HQ letter No. 16-65/2025—O&M dated 15.10.2025, a DO letter dated 06.10.2025 issued by CEO, UIDAI has clarified that Aadhaar is not a valid proof of citizenship or Date of Birth and must not be used for establishing the same. In view of the above and to avoid hardship to pensioners/family pensioners, it is hereby advised that all CCA offices shall not rely on Aadhaar details for establishing Date of Birth of pensioners while processing

DLCs. The service records and PPO shall remain the primary basis for verification

LIFE CERTIFICATE FROM ABROAD

4. Further, in cases where the name of the pensioner or family pensioner recorded in service records /PPO does not exactly match the name in Aadhaar, the DH and AAO should exercise reasonable judgment and avoid rejecting the Digital Life Certificate merely on account of minor discrepancies such as spelling variations, use of initials etc. Only substantive differences that clearly indicate a mismatch of identity should be treated as ground for rejection, with the guiding principle being to prevent unnecessary hardship to pensioners while ensuring the authenticity of records.

5. It is often seen that pensioners or family pensioners enter their original PPO number (issued before migration to SAMPANN) while submitting their Digital Life Certificate. Such DLCs should not be rejected for this reason alone. Instead, the DH/AAO should make reasonable efforts to trace the corresponding SAMPANN PPO number using the details of the original PPO and then update the DLC in line with the instructions provided in the User Manual.

6. All CCAs are requested to ensure strict compliance with this advisory and disseminate the same to all dealing officials/officers for uniform implementation.

The Department of Pension and Pensioners' Welfare has issued an Office Memorandum (No. 11/1/2025-P&PW(H)-VI dated 31st October 2025) detailing the procedure for submission of the Annual Life Certificate by Central Govt pensioners and family pensioners residing abroad. As per the circular, all Central Government pensioners and family pensioners are required to submit their Annual Life Certificate in November each year to ensure the continued disbursement of pension or family pension. For those residing outside India, the memorandum outlines several alternative methods to facilitate the process without the need for personal appearance.

Methods Available are

1. Through Designated Bank Officer

Pensioners residing abroad and drawing pension/family pension through a bank included in the Second Schedule of the RBI Act, 1934 can have their Life Certificate signed by a designated officer of that bank. Submission of such a certificate exempts them from personal appearance.

2. Through Authorized Agent

If the pensioner/family pensioner does not reside in India, a Life Certificate signed by a Magistrate,

Notary, Banker, or Diplomatic Representative of India and produced by a duly authorized agent will be accepted.

3. Through Indian Embassy/ Consulate

For NRI pensioners/family pensioners unable to travel to India, the Life Certificate can be issued by an authorized official of the Indian Embassy, High Commission, or Consulate in the country of residence. This can be based on verification through the Pension Payment Order (PPO), passport photograph, or any similar valid document.

4. Submission by Post in Exceptional Cases

If a pensioner or family pensioner is unable to visit the Indian Embassy or Consulate in person, they may submit the required documents by post, along with a Doctor's Certificate confirming their inability to appear personally. The Embassy/Consulate or High Commission may assist in processing and forwarding such certificates.

News on 5-1-2026:

SAMPANN INTEGRATED WITH DIGILOCKER

The Office of the Principal Controller of Communication Accounts (Pr CCA) Delhi has announced the integration of the SAMPANN pension platform with

DigiLocker, enhancing digital access for pensioners under the Department of Telecom. This development aligns with the Government of India's Digital India mission to improve transparency and digital service delivery.

The integration enables pensioners to retrieve key pension documents electronically without relying on physical paperwork. The initiative aims to simplify processes and support pensioners across Delhi NCR and beyond. The SAMPANN-DigiLocker integration enables pensioners to fetch essential documents directly through their DigiLocker accounts. The documents available include Pension Payment Orders (e PPOs), Gratuity Sanction Orders, Communication Sanctions, and Form 16.

These documents can be accessed securely at any time using a smartphone or desktop, ensuring convenience and ease for pensioners. The facility also ensures paperless access for services such as banking, medical reimbursements, and verification requirements.

According to Pr CCA, Delhi, the initiative removes the need for pensioners to carry physical copies of their documents. He highlighted that it saves valuable time and resources while supporting the government's vision

for digital self reliance. The integration empowers retirees to manage their pension documents independently through a trusted digital platform. It further enhances transparency and ensures secure retrieval of official records.

Pensioners can activate the service by logging into <https://digilocker.gov.in> using their Aadhaar credentials. Once logged in, they can link their PPO number to access documents issued through SAMPANN.

The documents are available for instant download through the DigiLocker account. Support is available through dedicated helplines and the SAMPANN portal for users who require assistance.

SAMPANN (System for Accounting and Management of Pension) is a flagship digital initiative of the Department of Telecom. It was inaugurated by the Hon'ble Prime Minister on 29 December 2018 to shift from system centric to pensioner centric governance.

The platform digitises the entire pension lifecycle, from case initiation and processing to e PPO issuance, disbursement, accounting, and grievance redressal. Pensioners benefit from direct credit of pension into bank accounts, online status checks, life certificate submission, e PPO generation, and updating contact details without visiting any office.

The integration of SAMPANN with DigiLocker marks a significant milestone in enhancing digital convenience for telecom pensioners. It supports secure, paperless access to pension documents and aligns with the broader vision of digital governance.

Pensioners benefit from faster, easier, and more transparent access to essential records. The initiative strengthens digital self reliance and modernises pension administration across the sector.

NOTE:

The pension cases settled prior to the implementation of SAMPANN were subsequently migrated to the SAMPANN system. In respect of such migrated cases, the PPO, Commutation and Gratuity Sanction Orders were processed outside SAMPANN and are not available in the SAMPANN system. Consequently, these documents are not available for download through DigiLocker.

However, if pensioner wish to generate the Pension Certificate through DigiLocker, he/she may submit a duly filled KYP form to concerned CCA office, post updation of KYP details, the Pension Certificate will be generated by the concerned CCA Office in SAMPANN and the same will be available for download through DigiLocker.

Good News for BSNL VRS Retirees

BSNL VRS RETIREES ELIGIBLE TO THE NOTIONAL INCREMENT

One Mr. Kulbir Singh of Sonapat and 33 others from different Circles who retired from BSNL under the Voluntary Retirement Scheme on 31-1-2020 approached BSNL and DoT requesting the benefit of notional increment, due to them on 1-2-2020, one day after their retirement. When the request was denied, they filed a case before Principal Bench of CAT and it was admitted on 2-3-2021. CMD BSNL and Secretary, Telecom were the Respondents in the case. The legal fight went on for four years. Case was adjourned 25 times during the period. Finally on 3-7-2025 the Hon'ble Tribunal delivered the judgement in favour of the pensioners.

Instead of honouring the order of CAT, as usual, the authorities approached Delhi High Court with an Appeal petition. On 9-2-2026, almost within one month, a Division Bench of Delhi High Court consisting of Justice Anil Kshetrapal and Justice Amit Mahajan dismissed the Appeal and ordered that BSNL VRS retirees are entitled to the benefit of notional increment.

In the order dated 9-2-2026, the Hon'ble High Court said:

8. Pertinently, the only reason pressed for denying the increment as contended is that the Respondents did not retire on attaining the age of superannuation but took VRS.

9. Undisputedly, the employee who seeks VRS is governed by the terms as contained therein.

10. In the present case, however, nothing has been pointed out to show that the Respondents had agreed to let go of the benefit of increment which would have been payable as per the agreed rules.

11. It is not disputed by the Petitioners that the next date of annual increment fell on 01.02.2020 upon completion of 365 days of duty on 30.01.2020, i.e., the date of retirement of the Respondent employees.

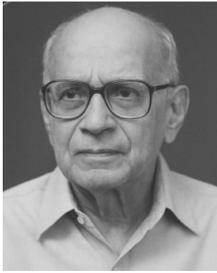
12. In the considered opinion of this Court, this issue is squarely covered by the judgement passed by the Hon'ble Supreme Court in The Director (Admn. And HR) KPTCL & Ors. (supra) and we see no reason why the benefit of the said judgment should not be given to the Respondents.

13. It is not disputed that the Respondents completed 365 days of satisfactory work and earned the increment. The Department cannot deny the benefit which has already been earned by the employee, though payable on a subsequent date due to the administrative rules.

14. Accordingly, the present Petition, along with pending applications, stands dismissed.

**ANIL KSHETARPAL, J.
AMIT MAHAJAN, J.**

Note: The above Bench of Delhi High Court is hearing the Appeal of DoT in our Pension Revision case, now posted to 30-3-2026 for final hearing)



SRI H D SHOURIE THE FORGOTTEN HERO

R Pattabiraman, Tamilnadu

Indians have a Psyche of celebrating the actors appearing on the screens than the Directors labouring behind the screens. Hari Dev Shourie was that type of Director, a real director of Common Cause who fought relentlessly till his last breath for the cause of Common man. He was fondly called HD by his friends. HD was born in a small agricultural village namely Batla at United Punjab of British period. We got different news about his year of birth some say 1911, others as 1912. He died on 28th June 2005. He had his college education at Lahore and entered ICS civil services, presently IAS. He was Lahore sub Magistrate during the time of Partition; he preferred to shift to India, New Delhi. As an ICS officer, he was given charge of taking the welfare of Refugees from Punjab. After that he evinced keen interest as an administrative officer for setting up the National Productivity Council and the Indian Institute of Foreign Trade. He retired as Director General IIFT in 1969.

H D Shourie , Major General Dubey and another friend Vasudeva were neighbours in their residential area at Delhi. Ranganathan was a senior retired ICS. At his home only the Common Cause was found and named on the inspiration of 'Common Cause of USA'. HD wrote a letter to the 'Common Cause of USA' and got their no objection to use that name in India without any affiliation. Fali Nariman, Khushwant Singh and others helped to form the Society.

HD Shourie was a great spirit and instrumental for the cause of three great

achievements regarding pensioners. His initiative and continuous efforts made the cause of the Judgment arrived on 17th December, 1982- popularly called 'Nakara case'. The other benefits that the Pensioners got were on the issues of Commutation and Family Pension. Lakhs of pensioners benefitted by these 3 cases. HD played prime role in all the three cases. In his 25 years of 'Common Cause' activism, he himself drafted 70 Writ Petitions on various common social, political, economic and moral issues and fought at Supreme Court and Delhi High Court.

The very first case taken up by Common Cause related to the problems of pensioners. Almost four million pensioners benefitted from the three important Supreme Court judgments, relating to the extension of liberalisation of pension, restoration of commutation of pension and extension of the scheme of family pension. Over the years, Common Cause interventions have resulted in many more landmark judgments impacting the lives of millions of people. The main stipulation of that 1982 December 17th Judgment is - differential treatment and distinction of Pensioners illegal. The Pensioners of Central Government form as a class for the purpose of benefits and no mini classification within the class. Pension is a Right and the payment of it does not depend upon the decision of the Government but by the rules. In this piece I am not narrating the contents of the Judgment of 1982, which were widely discussed in various pensioners' forums. I try to bring the attention of the role of H D Shourie and his efforts in shaping that

judgement and continuous monitoring of the case till Government implemented through its OMs. He checked further whether the benefits gone even to the last pensioners living in obscure places. Unfortunately his role was not known to many pensioners. This piece may help to rehabilitate H D Shourie amongst the Pensioners.

HD had the conviction of attending the prayer meetings of Mahatma Gandhi and with all agony reported that he attended the prayer meet of Gandhiji, just one day before his assassination (30th January), that is on 29th Jan 1948. He had high regards on Gandhi and Nehru. HD had his best role in the Consumers movement and influenced Rajiv Gandhi Government to bring Consumer

Protection Act in 1986. He tried his best to expand that to the district level. When Gowda and Gujral were PMs they entrusted H D Shourie to bring 'Freedom of Information Bill'. We all know this has become a seed for the RTI Act later during Shri Manmohan Singh Period.

HD was awarded Padmashri and Padma Bhooshan. Limka Book of Records named him once 'People of the Year'. Khushwant Singh demanded Bharat Ratna for HD. I have covered here what were the efforts of HD in that Nakara case, then some snippets about his personality. All his efforts were reported by him then and there during that trail of the case, and after the judgment also through his journal and Annual Reports.

Thanks to Com. Pattabi for the well researched piece on Shri H D Shourie. Above is only a part of the 17 pages document he prepared. During my TU activities in New Delhi for 15 years I never met Mr. Nakare or Mr. Shourie in any meeting organized by unions. Nobody had invited them though both were living in Delhi. (Shri. Shourie died in 2005 and Shri Nakare died in 2009). Because, may be, they were not Trade Unionists. While in service we were not bothered of pension or pensioners. Even after retirement we ignore the great services rendered by Shri. Shourie though we often talk about Nakare. Some leaders were averse to Pension also.

*Supreme Court of India has pronounced thousands of judgements on pension. Had Shri. Nakare pointed just an injustice meted out to him the SC would have given him the relief and ended the case there. But Mr. Shourie brilliantly drafted an affidavit for Mr. Nakare raising very basic principles of pension which compelled the SC to make some significant observations on pension system. Thus, the Judgement on Nakare case delivered on 17th December 1982 has become the **magnacarta** of pensioners in India.*

THE EARLIER HISTORY IN BRIEF

The Pension scheme in India was first introduced by the Britishers after the Revolt of 1857 to the local kings to ensure their support. The Royal Commission in 1871 framed the first law on pensions - the Indian Pensions Act 1871. This act

contained provisions for grant of pensions to military personnel, civil servants, and judicial officers (the Englishmen serving in India for the Empire).

The Government of India Act 1919 significantly altered the pension landscape establishing the first statutory framework for civil servant retirements. It ensured pension to civil servants at their old age.

■ *Civil servants employed before 1920, were granted the statutory right to retire on a proportionate pension based on their service.*

■ *Civil servants were statutorily permitted to commute a portion of pension into a lump-sum payment.*

■ *Pensions and Gratuities Act, 1919, extended the power of local bodies to grant pensions and gratuities to officers who were incapacitated or killed during government service.*

■ *Royal Commission 1924 recommended increasing pension rates and abolished the practice of mandatory 4% salary contributions from employees, making the system non-contributory for many.*

■ *Government of India Act 1935 introduced by colonial rule made pension more attractive because the Britishers understood that they had to leave India and therefore their loyal servants should be rewarded for the loyalty. As an offshoot, Indian employees too got the benefit.*

P S Ramankutty



INDIVIDUALLY ONE DROP COLLECTIVELY AN OCEAN

S Javarappa, Bengaluru

We, the delegates from Bangalore, under the Leadership of R Janardhana Rao, District Secretary reached Kochi at 09-30 AM on 7th November 2025. A team of devoted volunteers from Reception Committee received us warmly and took us in a vehicle to the “Ashir Bhavan” where we were provided with comfortable accommodations. After finishing our morning rituals we left for ‘Sight-Seeing’ of Kochi, the “Queen of Arabian Sea”, as there was no official program.

To the Unique Event

In the morning of 8th, we reached Hotel Renai Cochin, the venue of AIC. On the pavement



of the Hotel, a person was sitting like an ordinary man looking at the Delegates as if he was expecting them. I was recollecting the face of that person where I have seen him. On nearing to him, I was aghast! He was none other than the founder of our Association Com. Ramankutty! I offered my service that I will bring him a chair and vehemently he negated my offer.

The delegates were received in a pompous way, led by a team of a traditional drum beating ‘Chenda’ and all the delegates marched towards the venue in between the women-line who were holding decorated Kerala

umbrella and attired colourfully in traditional dress. After assembly of the Delegates around the Flag post, the National flag was hoisted by Advisor-cum Founder Com. P.S. Ramankutty and our Association Flag was hoisted by National President Com. D .Gopalakrishnan with the thunderous sloganeering.

Naari Shakthi

Before starting of Open Session, a team of 16 women, “Naari Shakthi”, a brain child of Com. P.S Ramankutty, took oath on sixteen slogans of our Association on the stage.

Inaugural session started exactly at 10 AM as scheduled with the welcome address by Shri R.N. Padanair, Working Chairman, RC. Then the “full and an exact man” revered Com. D. Gopalakrishnan, President AIBSNLPWA, in his stereo voice and in his oratory expertness explained in details the negative implications of the draconian Validation Act, which harms the pensioners for their future benefits. He also mentioned the dangers hidden in the Terms of Reference of 8th CPC. The president, detailed in depth with regard to the pension revision and what are all the legal steps have been taken in addition to the meeting with various politicians like MPs, Ministers and the Government Authorities at various levels.

Honourable Member of Parliament Sri Hibi Eden, Ernakulum, came bit late by few

minutes, then inaugurated the AIC. The MP assured us that he will raise his voice and fight against the draconian amendment of Invalidation Act and underlined that when he is raising and fighting inside the Parliament, the Association should also start agitation outside the parliament to get amendment withdrawn.

Sister Association Leaders Shri K.D Sebastian, President, SNPWA CHQ, Shri M. Sham Kumar Circle President, AIRBSNLEWA, and Shri G.N Hariharan Nair, Circle Secretary, DoTBSNLPA, Kerala spoke and pledged their support to all the agitation programmes of our Association.

Our General Secretary Com. V. Varaprasad explained in detail about our associations' activities and the issues handled by the CHQ. Com. Vittobhan a dedicated Treasurer who is an asset to our CHQ, spoke briefly about our achievements in the past. Com. Anupam Kaul eloquently spoke in Hindi about the organisational matter who drawn major chunk of delegates from Hindi belt. He was mentioned the complements given by Senior Advocate and junior advocate about our CHQ president's knowledge on the issue of pension revision and connected matters. His contributions to the retired fraternity are unforgettable as he is continuously thinking about the organisational matters Com. Kaul said.

Com. P.S. Ramankutty, the Advisor, recalled how he tried to build this organisation from dust. He told, with the aid of financial help of Rs.10,000/- provided by Com. P. Gangadhara Rao, Karnataka Circle, in the formation conference in 2009, he started his activities of this Association. Today, the financial strength at CHQ level has grown up to more than three crores rupees. [When Com. Ramankutty mentioned the contribution of

Rs.10,000/- from Com. P. Gangadhara Rao, Karnataka circle, I immensely felt that this is very apt to recollect the hard work done by Com. P. Gangadhara Rao. Immediately after his retirement from the post of DE, in 2008, he started enrolling membership for the Association along with Late Com. C. G. Venkatesh as Circle Secretary and he as Circle President. His journey of membership drive started by forming District unit of BGTD. Further he took tour programme and formed membership from other District Branches at Kolar, Karwar, Gulbarga, Belgaum, Hubli, Mangalore, Mysore, Chikmagalure, Tumkur, Davangere, Hassan, Bijapur, Shimoga, Bellary, Bidar, Raichur, and totally formed 17 District Branches. Different teams have been allotted area wise and started visiting the houses along with the list of pensioners' names area wise. A tiny Karnataka Circle unit with 20 members in Bangalore alone, has grown now to more than 10000 within 16 years. Fast results started pouring. Of late conducting monthly meeting, DLC generation, migration to CGHS regularly had helped in increasing the membership in BGTD. Now the Circle is having Rs. 34 Lakhs in the FD and now the BGTD is biggest Branch with more than 3800 membership. Mangalore and Hubli have crossed 1200 mark and Bijapur, Mysore, Kolar and Tumkur have crossed 500 members. Our Circle now is in No. 3 position at all India level after Tamilnadu and Andhra Pradesh. He as founder President of this Circle and as Assistant General Secretary, General Secretary, Deputy General Secretary and now Vice-President in CHQ, is updating activities of the CHQ from time to time to the circle and as well as the District. Hats off to the yeoman service of Com. Gangadhara Rao.

In the same breath, I would like to record my sincere gratitude to Com. R. Janardhana Rao, District Secretary who is tirelessly working for

the Association. His selfless service was recognised by the CHQ and he was honoured in the last AIC at Vishakhapatnam. In the history of Union/Association, no other District Secretary was received such an accolades from highest hierarchy. Namaste Janardhan].

The Open session came to an end exactly at 1 PM, adjourned for Lunch and followed by the Subject Committee meeting. After lunch break, the Subject committee meeting started. The President called the representatives of the volunteered Circles Secretaries to give their input and suggestions. Most of the Circle representatives across country explained their membership strength also they put some valuable input. The meeting adjourned for the day. In the evening, the In-charge of Cultural programme from Reception Committee Com. K.M Joseph organised the classical traditional Kerala dance programme for our entertainment which was enjoyed by the Delegates with a big applause.

An eagerly anticipated Subject Committee continued at the scheduled time on 9th November 2025 followed by debate on Organisational matters and passing the resolutions. I have narrated the day-one deliberations which were conducted characteristically. But for my disappointment things were not dwelt and dealt as anticipated in this Subject Committee.

The supreme motto of the All India Conference is not only to communicate the functioning of the Organisation, but to discuss the susceptible problems of the membership who are facing at the grass root level and find solutions. With all humility and due apology, I place the below cited observations and would like to ventilate my true opinion about the deliberations in the AIC on the day-2. The Circle Secretaries were invited to give report on the functioning of their respective Circles

and also to give some valuable suggestions and positive input for the functioning of the organisation at CHQ level. I was expecting the Circle Secretaries as well as elite Leadership will throw some lights on the following:

- Our pension revision is due from 01.01.2017 as our previous revision of both pay and pension done from 01.01.2007. There is no ambiguity. In the absence of Pay Revision for BSNL working employees, what about our Pension Revision which is due for the last 8 years? Pension revision is to be delinked from pay revision of BSNL employees as we are drawing our pension from the consolidated fund India and it should be at par with Central Government Employees. Of course, whether it is possible or justified in demanding the same is now under judicial scrutiny. Court verdict may work as a catalyst either this way or that way. Delhi H.C quoted only one OM dated 04.08.2016 leaving other OM which were issued on the same day by the DOPPW. Each OM mentioned about the other OM, having connected to one another between pensioners on that date 04.08.2016, availing the corresponding benefits from 01.01.2016. About the two OMs applicability of 04.08.2016 and you cannot selectively take only one OM and leaving the other OM creating confusion. But Delhi H.C dwelt only on one OM and the other important OM has been omitted. If the Government side during the course of the argument raised the second one again the case will take U turn and the case will be postponed and the Justice will be delayed *{this is my own apprehension}*.

However, Legal or Illegal the baby should not be killed but should be fed, as often quoted by our ever respected Com. Guptaji. So much research is being done on this subject for the last eight years without any solutions. What will be solution if the verdict pronounced otherwise. This aspect has not been

discussed in the subject committee meeting at all.

- The President categorically was speaking and was expressing his own trepidations that many Court verdicts have not been implemented by the Government even after Contempt over Contempt were filed. Then where is the guarantee that the positive verdict pronounced by Delhi High Court will be implemented by the Government? A forethought has not been given on this for alternative. Also, if in case, the otherwise verdict of the Delhi High Court pronounced and if such a situation arises, what will be our next approach? That has not been dwelt in subject committee meeting.

- Unfortunately, other than the Report and narration of the functioning of the Organisation, no constructive future programmes was planned out in the AIC Kochi. My doubts remained unsolved. It is a tangible evidence, the present Government is concentrating on GDP growth. The Government treat the Pension Department as non-productive and is trying to minimise the expenditure wherever it is possible. It is my own apprehensions that the Government will not yield to the agitation programmes and unless we find alternative approach to convince the Government we cannot achieve our goal.

- The President, specially invited “Naari Shakthi”, women comrades to say about their Roll in the Association. Com. Saraswathi spoke and gave some valuable suggestions. Com. Savitha from Karnataka, spoke about women empowerment and equality. Further, she said on her election as CHQ office bearer, on the guidelines and the advice of the elders she worked very hard in the Circle to justify her election. Her each and every word was very impressive which was appreciated by one and

all including the President Com. D. Gopalakrishnan. Karnataka unit is proud of her.

- I feel some speakers forgot the fact that they were addressing a national conference, for, they raised some local issues which are to be debated upon in local meetings.

OFFICE BEARERS FOR 2025-2028

The entire House was in unison and insisted and requested that the present Secretariat should continue for the next tenure also. Accordingly, the present office bearers were got elected unanimously.

Com. P Gangadhara Rao, as Vice-President, Com. G. Babu and Com. Vijayakumar Mandi as AGS, Com. Savitha and Com. Radhakrishna, as Organising Secretary, were elected from Karnataka Circle. A hearty congratulations to all the elected comrades.

GRATITUDE

Last but not the least. This report will not be complete without expressing sincere gratitude to the Reception Committee who have taken strenuous efforts in providing comforts to the Delegates. Receiving the Delegates who came to Kochi from various corners of the country and reached Kochi at different places and different odd hours and bringing them to the various booked hotels and providing food to them at their stayed place is not an easy task.

There was not even a single incident where delegates put into inconvenience. They worked meticulously and minutely. Hats' off to the Reception Committee.

It is a humble effort to communicate the deliberations at the All India Conference Kochi to the members who could not attend the conference for various reasons. Any omissions, or mistakes, kindly excuse me.

VALIDATION ACT IN SUPREME COURT

SUPREME COURT OF INDIA

Writ Petitions (23.01.2026)
In W.P.(C) No. 525/2025 (All India S30 Pensioners Association vs
Union of India & Ors.) and connected matters including
W.P.(C) No. 1057/2025 (NCCPA & Others),
the Hon'ble Supreme Court heard the matter today.

Order passed:
The Hon'ble Court has directed the Registry to list the matters before
the appropriate Bench, after obtaining necessary orders from
Hon'ble the Chief Justice of India (CJI).

FORM IV (See Rule 8)
PENSIONERS PATRIKA

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I, T S Vittoban, hereby declare that the particulars given above are true to the best of my knowledge and belief.

02.03.2026.

Sd/-
T S Vittoban



COM. DG EXPOSES Dr. SANJEEV SANYAL

In an Interview published on 28th December 2025, Dr Sanjeev Sanyal, Member, Economic Advisory Council to Prime Minister of India, spoke about the “economic policy and social welfare” of the Government led by Shri Narendra Modi.

He expressed discomfort with ‘free bus travel for women’. Many State Governments like Tamilnadu, Karnataka, Punjab, Delhi, Telengana etc. are providing that facility which cannot be construed as ‘freebies’ but helps empowerment of women. It helps access to education, jobs and healthcare, increasing their financial independence. But this economist is ‘discomfort’ with this empowerment. The economist also expressed “serious concern about the reintroduction of OPS for civil servants, warning that such commitments could overwhelm public finances as demographics shift. You are effectively creating liabilities for the next generation”.

On the above issue, let me quote some relevant portions (from “A Study sponsored by Government of India, Sixth CPC – Center for Economic Studies and Policy, Institute for Social and Economic Change, Bengaluru”).

1. An important aspect to be noted is that old age related pension payments are related to the demographic status of a society, the civil servant pension is directly dependent on the employment policy of the respective governments in the corresponding past period. Hence, assuming that a country that experiences a high share of pension payments

would reveal the same behavior forever would prove wrong until and unless the governmental recruitment patterns remained the same. The conclusion would be that, both the number and the stock of retirees would follow a similar declining path after some years. Any comparisons across nations for any single point of time also tend to lead to misleading conclusions.

2. In 40 years (between 1964-65 & 2004-05) pension expenditure in terms of its absolute size increased by 18.45 percent; but in ratio to GDP for the same period it increased from 0.13 percent to 0.93 percent only.

3. The huge increase to the total pension bill was merely not on account of pay revision but was coupled with increased numbers causing a significant increase in the total pension bill. Analysis pertaining to growth in government employment revealed that the huge intake which happened in the early decades after independence did not reveal the same behavior in the decades of eighties and nineties.

4. The pension bill would increase until 2036-37, however, subsequently it would decline.

5. Given the fact that the future liability although may be large in terms of the absolute size is not likely to last very long and does not constitute an alarmingly big share of the
Dr Sanjeev Sanyal also said that “In several European countries, retirement ages are being pushed toward 70 or even 75. France today has more people receiving pensions

than people working”. He warned that similar dynamics could emerge in India if fiscal realities are ignored. He further said “ Over your working life, you will be taxed for 35 years; but when you reach the front of the queue, there may be no money left to pay you; the arithmetic simply does not work”.

Let us understand the reality

There are 44 countries in Europe and 27 countries in European Union. In most of the countries in Europe, contributory pension system prevails. As on 1/1/2025, the retirement age is not pushed to 70 in any of the 27 countries. In France, the retirement age is 62 and half years to 67 depending on the length of contribution period.

- Guaranteed minimum monthly pension in Belgium is 1637 Euros (Rs.1,72,622)
- Minimum Contributory monthly pension in France is 684 Euros (Rs.72,128)
- Guaranteed minimum monthly pension in Slovenia is 687.75 Euros (Rs.72,524)
- Pension is fully exempted from Tax in Bulgaria and Slovakia.

The UK Government offers a state pension to men born before 6th April 1951 and women born before 6th April 1953. To be eligible for the UK’s basic state pension, a person must have paid or been credited with National Insurance contributions throughout their life. The full basic state pension is a weekly payment of 134.25 pounds (Rs.16,233). Similar to UK, Germany’s state pension scheme also works on a ‘Pay-as-you-go’ basis, and it’s mandatory for most employers and their employees to pay contributions to their state social security pension (9.3% by employer and same 9.3% by employee).

According to the 2025 Global Pension Index, the highest-ranked retirement systems, the first three ranks goes to Netherlands, Iceland, Denmark.

France has a population of about 6.84 crore out of which 1.49 crore people are getting pension which constitutes 22 percent of population.

India has a population of about 146 crore and total pensioners are only 12.37 crore (CG pensioners-70lakhs SG pensioners 1 crore, EPF pensioners-65 lakhs, NPS pensioners – 1.54 crore, Atal Pension Yojana – 6.28 crore & Old-age pensioners – 2.2 crore) which constitute only 8.2 percent of population. Except CG & SG pensioners, all other pensioners are getting only a nominal pension. Shri Sanjeev Sanyal said “Trickle-down does happen, but it doesn’t reach everyone”.

Is it a fact?

If Trickle-down happens, then the gap between haves and have-nots should not widen. The core issue is extreme wealth concentration, where a few control vast resources, while many struggle for basic needs like food, shelter and stable jobs. Policies that favour corporations and the wealthy, alongside insufficient taxes on extreme wealth, can worsen the divide. The real economic reform should be a) increasing minimum wages, b) taxing the ultra-rich, and c) investing in job creation.

Based on RBI data, Minister of State for Finance gave the following information in parliament on 17/3/2025:-

Public Sector Banks Non-performance Assets (NPA) In the last 10 years (2014-15 to 2023-24) : Rs.11,56,596 Cr*

Realised through various means :

Rs. 1,98,029 Cr (17.2%)

Net Written-off (mostly to the corporate companies) : Rs. 9,58,567 Cr

(it does not include private and foreign banks but only PSB)

Poor middle-class people including pensioners deposit in public sector banks and the Government has written-off lakhs of crores rupees to the corporate. It is the tax-payers money. Where is the fiscal prudence here?

In the case of restoring OPS, pension revision for existing pensioners, these kind of economists, who are the policy-makers are trying to teach us about “principles for pension expenditure from consolidated fund of India”.

Pensioners are spending their pension in consumption which helps to increase the demand, thereby helping the economy to grow. Few pensioners are depositing a portion of pension in saving account of public sector banks which advances loans for industries.

So, pension amount is not dormant but in circulation. It is in fact, a developmental expenditure.

Dr. Sanjeev Sanyal (55)

Sanjeev Sanyal was born in Kolkata and received a Bachelor’s degree from Delhi University. Till 2008 he worked at Deutsche Bank. In February 2017, he was appointed as the Principal Economic Adviser to the Ministry of Finance and in 2022 as Member, Economic Advisory Council to Prime Minister of India.

Against Nehru, Judiciary, Asoka

Sanyal has been a vocal critic of Nehruvian socialism, and Prof. P. C. Mahalanobis. Recently, Sanjeev Sanyal called India’s judicial system the “single biggest hurdle” to achieving “Viksit Bharat”. He urged urgent judicial reforms. According to Sanyal, Ashoka did not convert to Buddhism out of laments at the Kalinga War but due to political pressure exerted by the Jains. Sanyal blames the Nehruvian project for having established Ashoka as a “great king”.

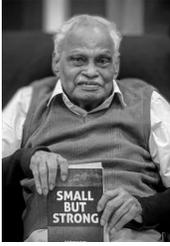
PATRIKA

This is the 75th print issue of Pensioners Patrika. The first issue was released by Com. K Muthiyalu in a function held at Trivandrum on 1st May 2010. It was started as a quarterly journal. Then we decided in 2015 to make it bimonthly publication. In 2020 and 2021, due to Covid and resultant lockdown, we could print only 2 issues each. During the period we released 15 issues as Ejournal. In total, we have brought out 90 issues promptly, systematically.

Being an All India journal, irrespective of the number of copies subscribed, we tried to bring out Hindi edition. Cost factor and some practical difficulties stood in our way. Then we tried to bring out some pages in Hindi. Late Com. N P Jaiswal, Com. K S Jat, Com. R K Tiwari, Com. J S Dahiya, Com. Rathna, Com. B A Alwarees all helped in translation. We

faced some technical problems in on-line transfer of the Hindi matter. Considering the views expressed by some Delegates in Kochi AIC on the above matter we made another attempt to bring few pages in Hindi in the previous issue (January-February 2026) also. Com. B D Sharma, Circle Secretary, Himachal Pradesh did translation of all the Resolutions adopted by AIC very promptly. But when the matter prepared in Devnagari was transmitted on line as Pagemaker file, same old problems occurred. Com. Sharma sought help of some cyber cafe at Solan, HP also. They too could not help. This time, Com. Alwarees of Indore helped us to bring out few pages in Hindi. We shall try to bring some important matters in Hindi every time, the practical difficulties notwithstanding.

T S Vlttoban, Editor



HOMAGE:

COM. N. BHASKARAN : PENSIONERS' CHAMPION

Com. N. Bhaskaran was the first Circle Secretary of R III Union in Karnataka from 1960 when erstwhile composite Madras Circle was trifurcated. As the CS for 12 years he led the P&T employees in Karnataka in two historic strikes, 1960 and 1968, for which he was suspended from service for 3 months and 14 months respectively. Same Department later honoured Com. Bhaskaran conferring the prestigious "Dak Seva Award". He retired from service in 1990. After retirement, the visionary leader founded RMS Pensioners Association Karnataka, then Karnataka P&T Pensioners' Association and Coordination Committee of Central Govt Pensioners' Associations. He was instrumental for holding a national meeting of Pensioners associations on 15-10-2006 to prepare "One memorandum" on pension to the 6th CPC, and that conclave facilitated formation of an umbrella organization of Central Government Pensioners called *Bharat Pensioners Confederation*. In 2014, Com. Bhaskaran took another initiative to have a consensus on placing demands before 7th CPC also.

Karnataka P&T Pensioners Association wholeheartedly supported our demand for pension revision of BSNL retirees at par with Central service pensioners. Com. Bhaskaran was the brain behind publication of "*Compendium on Pension, CGHS and Medical facilities for BSNL Pensioners*", published in eight editions so far. The "Pensioners' Bhavan" in Bengaluru stands as a monument of yet another significant contribution of Com. Bhaskaran, quite unique in the entire country. Com. Bhaskaran brought up second line leadership in the organizations and stepped down from all posts voluntarily, paving way for new generation of leaders. He is an epitome of untiring efforts, patience, promptness, integrity, honesty, simplicity, coordination and cooperation. The veteran expired on the last day of 2025 at the age of 94. As desired by him his dead body was donated to a Medical College in Bangalore.

Com. N. Bhaskaran was a great leader; a great fighter; He is great in Death too. We salute the captain.



Com. K Gururajan,

Com. K Gururajan, former Treasurer of Karnataka Circle expired on 4-1- 2026 in Bangalore. He

was 79. We convey our heartfelt condolences on sad demise of the dedicated leader.

Com. R Changappa bareaved

Smt. C Pushaveni (77), beloved wife of Com. R Changappa, Advisor, A I B S N L P W A , Karnataka Circle expired on 24-12-2025 in Bangalore. She was ailing for some time past.



PENSIONERS DAY 2025



PENSIONERS' PATRIKA

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