

PENSIONERS' CO-ORDINATOR

Organ of the Co-ordination Committee
of

CENTRAL GOVERNMENT PENSIONERS ASSOCIATIONS,
CHANDIGARH



*'For the Elders,
By the Elders'*

Volume-17

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Issue - 1

January-February 2020

MEETING OF MANAGEMENT COMMITTEE OF CCCGPA HELD AT HOTEL SKYLARK JALANDAR ON 06-03-2020 GLIMPSES OF MEETING



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**Benefit of Retirement Gratuity on Mobility from One Organization to Another
Organization – Clarification**

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

No.7/5/2012-P&PW(F)/B

**Ministry of Personnel, Public Grievances and Pensions
Department of Pension and Pensioners Welfare**

**Lok Nayak Bhavan, Khan Market,
New Delhi, Dated the 12th February, 2020**

Office Memorandum

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

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

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

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

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

Central / State Autonomous body or a PSU.

3. This issues with the concurrence of Ministry of Finance, Department of Expenditure vide their U.O. Note No. 1(4)/EV/2006-II Dated 31.10.2019.

4. In their application to the employees of Indian Audit and Accounts Department, these orders issued after consultation with the Comptroller and Auditor General of India, as mandated under Article 148(5) of the Constitution.

5. All the Ministries / Departments are requested to bring the above instruction to the notice of all offices / field formation working under their administrative control.

sd/-

(Ruchir Mittal)

Deputy Secretary to the Government of India

[Accessed on 17/02/2020 from <https://7thpaycommissionnews.in/wp-content/uploads/2020/02/Benefit-of-Gratuity-to-CG-Employees-Covered-under-National-Pension-System-NPS-12-Feb-2020.pdf>]

Conti.....

Additional Relief on Death/Disability of Government Servants Covered By the New Defined Contribution Pension System (NPS)

No. 38/41/06/P&PW (A)

Government of India

Ministry of Personnel Public Grievances and Pensions

Department of Pension and Pensioners Welfare

Lok Nayak Bhawan,

Khan Market, New Delhi-110 003

Dated 5th May, 2009

OFFICE MEMORANDUM

Sub: Additional Relief on death/disability of Government servants covered by the new Defined Contribution Pension System (NPS)

The undersigned is directed to say that the pension of the Government servants appointed on or after 1.1.2004 is regulated by the new Defined Contribution Pension System (known as New Pension Scheme), notified by the Ministry of Finance (Department of Economic Affairs) vide their G.M. No. 5/7/2003-ECB 2 PR dated 22.12.2003.

2. On introduction of the New Pension Scheme, among others, the Central Civil Services (Pension) Rules, 1972 and the Central Civil Services (Extraordinary Pension) Rules were amended on 30.12.2003. Under the amended Rules, the benefits of Invalid Pension/Disability Pension and Family Pension/Extraordinary Family Pension/Liberalized Pensionary Award relief are not available to the Government servants appointed on or after 1.1.2004.

3. Ministry of Finance (Department of Economic Affairs) has subsequently clarified that the New Pension Scheme is a replacement for only pension under normal circumstances and family pension in case of death of employees after retirement.

4. A High Level Task Force (HLTF) constituted by the Government has recommended certain additional benefits that can be provided on death or discharge on invalidation/disability of a Government servant covered by the New Pension Scheme. It is likely to take some time before the Rules regulating these benefits under the New Pension System are put in place.

5. Meanwhile, considering the hardships being faced by the employees appointed on or after 1.1.2004 who are discharged on invalidation/disablement and by the families of such employees who have died during service since 1.1.2004, the President is pleased to extend the following benefits to Central Civil Government Servants covered by the New Pension Scheme, on provisional basis till further orders:

- (i) Retirement from Government service on invalidation not attributable to Government duty;
 - (i) Invalid Pension calculated in terms of Rules 38 and Rule 49 of the Central Civil Services (Pension) Rules, 1972.
 - (ii) Retirement gratuity calculated in terms of Rule 50 of the Central Civil Services (Pension) Rules, 1972.
- (II) Death in service not attributable to Government duty:
 - (i) Family Pension (including enhanced family pension) computed in terms of Rule 54 of the Central Civil Service (Pension) Rules, 1972.
 - (ii) Death/Gratuity computed in terms of Rule 50 of the Central Civil Service (Pension) Rules, 1972.
- (III) Discharge from Government service due to disease/injury attributable to Government duty:
 - (i) Disability Pension computed in terms of the Central Civil Service (Extraordinary Pension) Rules.
 - (ii) Retirement Gratuity computed in terms of the Central Civil Service (Extraordinary Pension) Rules read with Rule 50 of the Central Civil Service (Pension) Rules, 1972.
- (IV) Death in service attributable to Government duty:
 - (i) Extraordinary Family Pension computed in terms of Central Civil Service (Extraordinary Pension) Rules and Scheme for Liberalised Pensionary Awards.
 - (ii) (ii) Death gratuity computed in terms of Rule 50 of the Central Civil Service (Pension) Rules, 1972.

The employee/his family will also be paid Dearness Pension/Dearness Relief admissible from time to time in addition to the above benefits, on provisional basis.

6. The above provisional payments will be adjusted against the payments to be made in accordance with the Rules framed on the recommendations of the HLTF and recoveries, if any, will be made from the future payments to be made on the basis of these rules.

7. The recommendations of the HLTF envisage payment of various benefits on death/discharge of a Government employee after adjustment of the monthly annuitised pension from the accumulated funds in the NPS Account of the employee. Therefore, no payment on monthly-annuitised pension will be made to the employee/family of the employee during the period he/she is in receipt of the provisional benefits mentioned in para 5 above.

8. In case where, on discharge/death of the employee, the amount of accumulated funds in the NPS Account have been paid to the employee/family of the employee, the amount of monthly-annuitised pension from the date of discharge/death will be worked out in accordance with the rules/regulations to be notified by the Department of Financial Service/PFRDA and the same will be adjusted against the payment of benefits/relief after the notified rules in this respect are in place.

9. These instructions will be applicable to those Government servants who joined Government service on or after 1.1.2004 and will take effect from the same date i.e. 1.1.2004.

10. This Order issues with the concurrence of Ministry of Finance (Department of Expenditure) vide their U.O.No. 127/EV/2009 dated 13.4.2009.

(M.P.Singh
Director

[Accessed on 18/02/2020 from <http://postalinfo.blogspot.com/2009/05/additional-benefits-for-employees.html>]

Conti.....

**NPS Retirement Gratuity – Extension of benefits of ‘Retirement Gratuity and Death Gratuity’ to the Central Government employees covered by new Defined Contribution Pension System (National Pension System)
No.7/5/2012-P&PW (F)/B**

Jan.-Feb. 2020

**Ministry of Personnel, Public Grievances and Pensions
Department of Pension and Pensioners Welfare**

Lok Nayak Bhavan, Khan Market,
New Delhi – 110 003, Dated the 26 August, 2016.

OFFICE MEMORANDUM.

Subject: Extension of benefits of 'Retirement Gratuity and Death Gratuity' to the Central Government employees covered by new Defined Contribution Pension System (National Pension System) – regarding.

The undersigned is directed to say that the pension of the Government servants appointed on or after 1.1.2004 is regulated by the new Defined Contribution Pension System (known as National Pension System), notified by the Ministry of Finance (Department of Economic Affairs) vide their O.M No. 5/7/2003-ECB & PR dated 22.12.2003. Orders were issued for payment of gratuity on provisional basis in respect of employees covered under National Pension System on their retirement from Government service on invalidation or death in service, vide this Department's OM No. 38/41/2006-P&PW(A) dated 5.5.2009.

2. The issue of grant of gratuity in respect of government employees covered by the National Pension System has been under consideration of the Government. It has been decided that the government employees covered by National Pension System shall be eligible for benefit of 'Retirement gratuity and Death gratuity' on the same terms and conditions, as are applicable to employees covered by Central Civil Service (Pension) Rule, 1972.

3. These orders issue with the concurrence of Ministry of Finance, Department of Expenditure, vide their ID. Note No. 1(4)/EV/2006-II dated 29.07.2016.

4. In their application to the persons belonging to the Indian Audit and Accounts Department, these orders issue after consultation with Comptroller and Auditor General of India.

5. These orders will be applicable to those Central Civil Government employees who joined Government service on or after 1.1.2004 and are covered by National Pension System and will take effect from the same date i.e. 1.1.2004.

(Harjit Singh)
Director (Pension Policy)

[Accessed on 17.02.2020 from http://www.circular.gconnect.in/gc-pdf/ppwf_26082016-pdf]
Conti.....

Family Pension and Gratuity of Government servants covered under NPS in case of death and disability – Minister's Reply in Lok Sabha

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
LOK SABHA**

**UNSTARRED QUESTION NO: 1649
ANSWERED ON: 27.07.2018**

Question by: 1649. Shri Tej Pratap Singh Yadav and Shrimati Anju Bala – Will the Minister of FINANCE be pleased to state:-

- the details of cases of family pension sanctioned, so far, under the New Pension Scheme (NPS) to the families of deceased Central Government employees;
- whether family pension at the rate of old pension scheme to these family members of deceased employees has been stopped after coming into force of the NPS;
- if not, the fate of those who have been receiving family pension under NPS at the rate of old pension scheme;

(d) whether many deceased employees have left behind them only few thousand rupees as Contributory Pension Fund (CPF) with the National Securities Depository Limited; and
 (e) if so, the manner by which the Government would pay them the family pension from their CPF?

Answer by : The Minister of State in the Ministry of Finance – Shri Shiv Pratap Shukla

(a) to (e) As per the information provided by NSDL e-Governance Infrastructure Ltd., which is the Central Record keeping Agency registered by the Pension Fund Regulatory and Development Authority (PFRDA), 1095 family pension cases of Central Government employees have been processed by it as on 20th July, 2018, who are covered under National Pension System (NPS).

Further, in accordance with **O.M. No. 38/41/06-P&PW (A) dated 5th May, 2009**, issued by the Department of Pension and Pensioners' Welfare, benefits of pension/family pension, at par with the employees appointed before 01.01.2004, are available on death or discharge on disability/invalidation during service of a Government employee covered by the National Pension System (NPS). A provision in this regard has also been made in Regulation 6 (e) of the PFRDA (Exits and Withdrawals under National Pension System) Regulations, 2015.

The benefits of **Retirement Gratuity and Death Gratuity have also been extended to all Central Government employees covered by NPS vide Department of Pension and Pensioners' Welfare's O.M. No. 7/5/2012-P&PW (F)/B dated 26.08.2016.**

Source: Lok Sabha

[Accessed on 18/02/2020 from <https://www.staffnews.in/2018/07/new-pension-scheme-nps-details-of-cases.html>]

Central Govt. Health Scheme
ANNEXURE 4.1

*/Text of MH & FW, OM No. S.11011/6/92- CGHS DESK –I/CGHS (P),
Dt. 4.8.1994*

Government Servant can opt out of CGHS to Avail Medical Facilities provided by the spouse's organization

The undersigned is directed to say that according to existing rules the Central Government Health Scheme was compulsory for all the Central Government employees residing in CGHS covered areas and a Central Government employee could not opt out of the Central Government Health Scheme. However, spouse of the eligible Government servant employed in Defence or Railway services, State Government or corporation or bodies financed partly or wholly by the Central Government or state Government, local bodies and private organisations which provide medical facilities had the option to choose either of the two.

2. It has been decided that a Central Government employee whose spouse is serving in any organisation mentioned above, which provides medical facility to its employees and members of their family can opt out of the CGH Scheme and avail of medical facilities from the organisation in which his/her spouse is working, provided that neither of the two and members of their family shall avail medical facilities from both the sources at a time. An undertaking in this regard shall have to be given by the Central Government employee concerned to the authority issuing the CGHS Card.

3. This issues with the approval of Secretary (Health) and concurrence of JS & FA vide U.O. No. 4850, dated the 19th July, 1994.

[Accessed on 09.01.2020 from [https://ech.s.gov.in/img/Policy/POLICY%20LETTERS%20OPS%20SEC/\(b\)%20%20Eligibility/ESM%20-%20Dependents/\(p\)%20Husband%20wife%20-%20CGHS%20letter%20dated%2004%20Aug%201994.pdf](https://ech.s.gov.in/img/Policy/POLICY%20LETTERS%20OPS%20SEC/(b)%20%20Eligibility/ESM%20-%20Dependents/(p)%20Husband%20wife%20-%20CGHS%20letter%20dated%2004%20Aug%201994.pdf)]

CGHS – Post-operative Follow-up treatment from Hospitals empanelled under CGHS in respect of critically ill CGHS beneficiaries



**Z.15025/35/2019/DIR/CGHS/ CGHS(P)
Government of India
Ministry of Health & Family Welfare
Department of Health & Family Welfare**

Nirman Bhawan, New Delhi 110 11
Dated the 29th May, 2019

OFFICE MEMORANDUM

Subject: Post-operative Follow-up treatment from Hospitals empanelled under CGHS in respect of critically ill CGHS beneficiaries-regarding

With reference to the above mentioned subject the undersigned is directed to state that in view of the difficulties being faced by critically ill CGHS beneficiaries in getting post-operative follow-up treatment at CGHS empanelled hospitals, the matter was reviewed and it has now been decided that critically ill CGHS beneficiaries shall be permitted for follow up treatment in CGHS empanelled hospitals as per the details given under:

- i. Permission for post-operative follow-up treatment in respect of the following post – operative conditions requiring frequent Consultations from Specialists at private hospitals empanelled under CGHS need not be re validated from time to time and follow- up treatment may be under taken at CGHS rates without time limit.
- ii. The consultation/investigations are permitted under these follow-up cases. The conditions covered are:
 - a. Post Cardiac Surgery Cases including Coronary Angioplasty.
 - b. Post Organ transplant Cases (Liver, kidney, heart, etc.)
 - c. Post Neuro Surgery Cases/post Brain stroke cases requiring regular follow-up treatment.
 - d. End Stage Renal disease/follow up cases of Liver failure.
 - e. Cancer treatment.
 - f. Auto-immune disorders like Rheumatoid Arthritis requiring follow-up
 - g. Neurological disorders like Dementia, Alzheimer's disease, Parkinsonism, etc.

Medicines prescribed are to be procured from CGHS Wellness Centre.

- iii. The beneficiaries shall have to submit a self-attested photo copy of the permission letter to the hospital to enable the hospitals to provide credit facility in respect of pensioners and other categories of CGHS beneficiaries entitled for credit facility. Serving employees (and their dependents) who may not be entitled for cashless facilities shall enclose a self-attested photo copy of permission letter to claim reimbursement from the concerned Ministry/department.
- iv. Permission in respect of Pensioner CGHS beneficiaries, Ex-MPs (and other categories of CGHS

- beneficiaries, whose medical expenditure is borne by CGHS) etc., shall be granted by CGHS. Permission in respect of Hon'ble members of Parliament shall be granted by Rajya Sabha Secretariat/Lok Sabha Secretariat as the case may and by concerned Ministry/Department in respect of serving beneficiaries and by concerned Autonomous Body/Statutory Body in respect of serving/pensioners beneficiaries.
- v. However, if any non-listed investigations/procedures are advised permission from competent Authority shall be required, except in emergency.
2. These orders are in supersession of the earlier guidelines on the subject.

Sd/
(Dr. Manoj Jain)
Addl. DDG (HQ), CGHS

[Accessed on 16.01.2020 from <https://cghs.gov.in/showfile.php?lid=5413>]

**GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE
CGHS Centre No 1, Sector 45 Chandigarh**

No/CMO/CGHS WC-1/Advisory committee/Minutes/3119

Dt-11.01.2020

Minutes of the Meeting of Advisory committee held on 11.01.2020 in CGHS Wellness centre No. 1 Sector 45 Chandigarh.

The meeting of CGHS Advisory Committee was held at 9.30 am on 11.01.2020 and was presided over by Dr.(Mrs) Sunita Chaudhary, senior CMO (SAG) I/C C.G.H.S Wellness centre, Sector 45 ,Chandigarh and attended by following members:-

1. Sh. M.L. PANGHOTRA, IA&AD Pensioners welfare Association Chandigarh (Mob. 9217912203)
2. Sh JASPAL SINGH, President DAPWA Chandigarh (Mob. 9815226310)
3. Sh. MS Toor , Comdt. P.M.F Retd. CGPW Society (Mob. 9876111633)
4. Sh. Vineet Goyal, Rep. Jai Ambika Medicos, ALC, SCO 361, Sector 32 Chandigarh(Mob.9988637709)

Welcome Address :

Dr.(Mrs.) Sunita Chaudhary, , senior CMO (SAG) in-charge CGHS Wellness Centre No. 1 welcomed the members of the Advisory committee.

Amenities to beneficiaries ;

No proposal for offering of alternative premises to CGHS has been received from the Chandigarh administration.

MRC Status/ Pendency of claims :

The bills of MRC has been cleared up to Nov 2019 but the payment has been made up to

Performance of Local Chemist :

Sh. Vineet Goyal Representative of Jai Ambika Medicos said in the Advisory Committee meeting that his some bills are still outstanding for payment by CGHS which makes it difficult to supply the medicines smoothly. The CMO I/C said the payment of bill does not come under her domain. So, she advised to approach the Additional Director CGHS for this point.

Availability of Drugs in Wellness Centre :

As per records there are 235 Generic items and 06 proprietary items available in Wellness Centre.

Staff Punctuality & Behavior :

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

Cleanliness & Maintenance of Wellness Centre :

Under the prevailing circumstances, the upkeep of the premises is appreciable.

Suggestion/ Grievance Redressal :

The suggestion/complaint box was opened by Sh. M.L Panghotra and found two communications one from Sh. Gian Singh Ben. ID 3247434 suggested issuing token of thick paper for super senior citizen with red blue or any other color. It was stated that pink color sticker is already affixed on their beneficiary ID card.

Second suggestion was by S. Harbhajan Singh Mob no 9876222155 who requested for improvement in the washroom regarding its cleanliness. The point was considered in the advisory committee meeting and it was decided that the matter will be looked into.

The meeting ended with the vote of thanks.

Dr. (Mrs.) Sunita Chaudhary
Senior CMO (SAG) I/C
CGHS Wellness Centre No. 1
Sector, 45 Chandigarh.

Copy to:-

1. Addl. Director CGHS Sector 9 Chandigarh.
2. All the committee members.

Some FAQ [Recapitulation]

7. What is the role of PAO in respect of pension processing?
The Pay & Accounts Officer, on receiving the pension papers, is to verify the service records and apply prescribed checks with reference to the applicable Pension rules, and assess the amount of pensionary benefits. After applying the necessary checks, he prepares the Pension Payment Order (PPO) in the Proforma given in CAM-52 and forwards the same to the Central Pension Accounting Office under the Special Seal Authority for arranging the payment through authorized bank. The final responsibility of the correctness of calculations and authorization of admissible pension is that of the PAO.
8. When should the Pension Payment Order in CAM-52 be issued by PAO?
The Pay & Accounts Officer should issue the pension payment order/authorization at least one month in advance of the date of retirement of the Government servant.
10. What is the role of the Central Pension Processing Centre (CPPC) of the bank?
CPPC acts as a single point access for the processing of pension and accessing the information on all pension accounts maintained by them. The Central Pension Processing Centers of the banks are responsible for processing of pension payment, pension disbursement and creating pensioners data base on the basis of special seal authority received from CPAO. Pension/family pension arrears are calculated by the Central Pension Processing Centers of the concerned bank and are credited to the pensioner's bank account. CPPCs are also responsible for handling grievances of pensioners.
11. When should the CPAO dispatch the PPO to CPPC?
By 20th of the month of retirement provided the case is timely received from concerned PAO.
14. What is system of allotment of 12 digit PPO numbers?
The following system is adopted for the allotment of 12 digits PPO numbers. In each PPO, the first five digits indicate the code number of PPO Issuing Authority, next two digits indicate the year of issue, and after this the four digits indicate the sequential number of the PPO while the last digit is a check digit for the purpose of computer. For example, a PPO bearing number 709650601302 implies that PPO has been issued by AG Madhya Pradesh, in the year 2006 and is the 130th PPO issued by that PPO issuing authority, and is allotted computer code-2.

17. Who should make the arrear payment before authorizing the bank for making payment by CPAO? Any arrear of pension due to the pensioners on account of delayed finalization or for any other reason must be paid to the pensioners in accordance with the provisions of various rules and orders applicable, by the Pay and Accounts Offices. Only the future monthly pensions payable is to be authorized to the Banks by transmitting the PPOs to Central Pension Accounting Office.
24. When the commutation becomes absolute?
The commutation of pension becomes absolute:-
(i) On the date following the date of superannuation in the case where the application for commutation of pension is received by the Head of Office not later than three months before the date of superannuation.
(ii) (ii) On the date of receipt of the application by the Head of Office for commutation of pension without medical examination before the expiry of one year of the date or;
(iii) On the date on which the Medical Authority signs the medical report for commutation.
25. Who is the Pension Sanctioning Authority?
Head of Office in the Ministry/Deptt./Office where a Government servant last served/died is the pension sanctioning authority.
26. What should a Government servant do to claim his pension?
Eight months prior to the retirement date, a Government servant is required to furnish certain information (e.g. joint photo with wife/husband, family details, name and BSR code of the branch of the authorized bank through which he desires to draw his pension etc.), email address, phone number to his Head of Office in the prescribed form No. 5.
27. What is required in case the pension has not been fixed correctly?
The PAO is solely responsible for correctness of the calculation of pension. In case he finds any mistake he will revert the pension case to Head of Office for making necessary correction.
34. What will be the effective date of reduced pension? If
a. The applicant is drawing pension from PAO.
b. The applicant is drawing pension from a branch of an authorized bank.
c. A Government servant who retired on superannuation and applied for commutation in form 1-A of CCS (Commutation of Pension) Rules up to the date of retirement and commutation paid through Head of Office within the first month of retirement.
d. In case of commutation of provisional pension and retrospective revision of final pension?
(a) The reduction in the amount of pension on account of the commutation shall be operative from the date of receipt of the commuted value of pension or at the end of three months after issue of authority by the PAO for the payment of commuted value of pension, whichever is earlier.
b) The reduction in the amount of pension on account of commutation shall be operative from the date on which the commuted value of pension is credited by the bank to the applicant's account to which pension is being credited.
c) The reduction in the amount of pension on account of commutation shall be operative from its inception.
d) The commuted value is paid in two stages as such the reduction in the amount of pension shall be made from the respective dates of the payment.
35. How is the period of 15 years for restoration of commuted portion of pension reckoned?
The 15-year period for restoration may be reckoned from the date of retirement itself in cases where the payment of commuted value of pension was/is made during the first month of retirement leading to appropriate reduction on account of commutation in the first pension itself. In all other cases, where the commutation of pension led/leads to a reduction in the second or

subsequent month, the 15 years period will be reckoned from the date on which reduction in pension became/becomes effective.

(Para 3 of GID No.3 below Rule 10-A of CCS (Commutation of Pension) Rules, 1981)

37. Is any authorization for restoration of commuted portion of pension after 15 years required from PAO/CPAO?
Restoration of commuted portion of pension after 15 years (from the date of crediting of commuted value) or as fixed by the Government from time to time is to be made automatically by bank on receipt of application in prescribed proforma from eligible pensioner. In cases where the date of commutation is not readily available in the PPO, the bank will obtain the information from the concerned PAO who issued the PPO through CPAO before restoring the commuted portion of pension.
40. Can a pension account be operated by a holder of Power of Attorney?
The pension account cannot be allowed to be operated by a holder of Power of Attorney except in the case of the pension accounts of the former Presidents of India or of the spouses of deceased Presidents. However, the facility of allowing cheque books and acceptance of standing instructions for transfer of funds from the account is admissible as per instructions of R.B.I.
41. Can the deduction of Income Tax at source be made from pension payments?
Yes, the CPPC of the bank is responsible for deduction of Income Tax at source from pension payments in accordance with the rates prescribed from time to time. While deducting such tax from pension payments the CPPC will also allow deduction on account of relief available under Income Tax Act from time to time on production of proper and acceptable evidence of eligible savings by pensioners through paying branch. The paying branch will also issue the pensioner in April each year a certificate of tax deducted in Form-16.
42. Can the excess payment, if any, credited to the pensioner's account be recovered by the bank?
Before commencing payment of pension, the paying branch is required to obtain an undertaking of recovery of excess payment in the prescribed form Annexure-XI of the Scheme from the pensioner. On the strength of this undertaking the excess payment, if any, credited to his/her account can be recovered by the paying branch.
44. What is required if a pensioner/family pensioner desires to get his pension payment account transferred.
(a) from one paying branch to another of the same public sector bank?
Request falling under category 'a':- The pensioner/family pensioner may submit an application for transfer of pension/family pension account at either the old branch or the new branch of the bank. The transfer application will require mentioning both account numbers (in the old & new branch) with both branch contact details, if account portability is not available in the bank. If the account portability is available then the pensioner may simply seek a transfer of his/her pension account to the new branch. The branch receiving the application will scan and forward the same to CPPC. CPPC will coordinate the continuity of disbursement of monthly pension/family pension without any break. The changed information will be provided to CPAO along with the electronic scroll and in Annexure xxi of CPAOs scheme booklet. In case of request falling under category (b), the scanned PPO and scanned application for transfer will be electronically transmitted to the new CPPC along with a record of last pension paid. The new CPPC will acknowledge the receipt of the scanned copy and last payment reported by revert mail and will incorporate this into the system and start the pension payment to the new account on an ad-hoc basis for a period of three months or till the original documents received whichever is earlier. On receipt of acknowledgement, the old CPPC will stop pension disbursement; arrange to have the PPO sent directly to the new CPPC through Speed Post and intimate the post number to the receiving CPPC. It will wait the confirmation of receipt of physical PPO from the new CPPC. The changed information will be provided to CPAO along with the electronic scroll in respect of any

pensioner included/excluded along with the reasons. All PPOs received from other CPPC on migration will be entered and scanned and reposed in the new CPPCs database in the pensioner wise electronic and physical folders.

49. Is family pension payable to more than one person at a time?
The family pension will be paid in equal shares where the deceased Govt. servant or pensioner is survived by - a) More than one widow (except in the case of Hindu widow). On the death of one widow, her share of the family pension shall become payable to her eligible child. If she is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widows in equal shares. b) A widow and an eligible child through another deceased wife; the eligible child will be paid the share which the mother would have received had she been alive. c) A widow and an eligible child from a divorced wife; the child will be entitled to the share of family pension which the mother would have received had she not been divorced.
51. Is family pension payable to a spouse judicially separated?
Yes, family pension is payable to a spouse judicially separated but not to a spouse judicially separated on the ground of adultery.
52. Whether Parents, Brothers and Sisters of the pensioners are entitled to get family pension?
Only those Parents, Brothers and Sisters of the pensioners are entitled to family pension who were wholly dependent on pensioner provided the deceased employee had left behind neither a widow nor a child.

[Part as extracted and Accessed on 29.12.2019 from <https://cpao.nic.in/Pensioner/pensioners.php>]

DOPT Launched Handbook for the Retiring Central Government Employees

Good Governance Index has been scientifically designed on various parameters of governance: Dr Jitendra Singh 15th edition of Central Secretariat Manual of Office Procedure (CSMOP) released Handbook for Retiring Central Government Employees and Smart Card facility for Department Canteen of DoPT launched

The MoS (PP) Dr Jitendra Singh launched the 'Good Governance Index' at an event organized by the Ministry of Personnel, Public Grievances & Pensions, on the occasion of Good Governance Day, here today. The Good Governance Day is observed on the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee. On the occasion, the Minister also launched the 15th edition of Central Secretariat Manual of Office Procedure (CSMOP). He released the Handbook for the Retiring Central Government Employees and the Smart Card facility for Department Canteen of DoPT. The MoS (PP) also released a booklet on major initiatives/achievements of DoPT and Strategic Initiatives of Department of Pensions and Pensioners Welfare (DoPPW).

Speaking on the occasion, Dr Jitendra Singh said that Good Governance Index has been scientifically designed on various parameters of governance. He said that it has been designed keeping in mind the citizen-centricity, which is the prime mantra of Government led by PM Shri Narendra Modi. He added that GGI would also seek to determine the status of governance as it exists today and it will provide reference threshold for future also. Dr Jitendra Singh said that documentation of good governance index is our effort in the direction to carry forward Prime Minister Shri Narendra Modi's vision for good governance.

The Minister said that good governance initiatives by the Government draw inspiration from former PM Shri Atal Bihari Vajpayeeji. He added that good governance initiatives are being replicated not only by the states in India, but also by the other countries. He added that many regional conferences have been organized by the DARPG in different parts across India to replicate good governance practices. The Minister said that Smart Card launched for DoPT canteen today is also a step towards cashless transactions and digitisation.

Addressing on the occasion, Secretary, DoPT & DARPG, Dr. C. Chandramouli said that these measures reflect that the Ministry is equipping the employees to understand how to use digital platforms in functioning. He added that Government is also committed to the welfare of its ex-employees and it is taken care by the Department of Pension and Pensioners Welfare.

The Additional Secretary, DARPG, Shri V. Srinivas said that the GGI has been developed for the first time by the Government. He said that CSMOP launched today reflects the Ministry's commitment towards digitization and to shift towards Digital Secretariat. He also mentioned about good governance initiatives for replication such as Shillong Declaration, Jammu Ghoshna, Sahyog Sankalp and Nagpur Resolution, among others.

The EO & AS (DoPT) Shri P. K. Tripathi, Secretary (Legislative Department) Shri G. Narayana Raju, Secretary (Post), Shri Pradipta Kumar Bisoi, AS (DoNER) Shri Indewar Pandey and senior officers were also present on the occasion.

The Good Governance Index is a uniform tool across States to assess the Status of Governance and impact of various interventions taken up by the State Government and UTs. The objectives of GGI are to provide quantifiable data to compare the state of governance in all states and UTs, enable states and UTs to formulate and implement suitable strategies for improving governance and shift to result oriented approaches and administration. Various principles have been kept in mind while selecting the indicators, i.e. it should be easy to understand & calculate, citizen-centric & result driven, leading to improved results and applicable to all states and UTs, among others. Various consultation meetings were held with the stakeholders, including consultations with sector experts, ministries, states & UTs.

The GGI takes into consideration ten sectors: 1). Agriculture and Allied Sectors, 2). Commerce & Industries, 3). Human Resource Development, 4). Public Health, 5). Public Infrastructure & Utilities, 6). Economic Governance, 7). Social Welfare & Development, 8). Judicial & Public Security, 9). Environment and 10). Citizen-Centric Governance. These ten Governance Sectors are measured on total 50 indicators. Difference indicators are given different weightage under one Governance Sector to calculate the value. E.g. Under Agriculture & Allied Sector, there are 6 indicators with different weightage, namely: Growth rate of agriculture and allied sector (0.4), growth rate of food grains production (0.1), growth rate of horticulture produce (0.1), growth rate of milk production (0.1), growth rate of meat production (0.1) and crop insurance (0.2). The states and UTs are divided into three groups: a). Big States, b). North-East & Hill States and c). UTs. The states and UTs are ranked on all indicators separately, at the same time composite ranking is also calculated for these states and UTs under their respective groups based upon these indicators.

Central Secretariat Manual of Office Procedure (CSMOP): The 1st CSMOP was published in 1955 and has been updated from time to time. The last edition (14th edition) was published in 2015. To meet the requirements of digital environment, DARPG has brought out 15th edition of CSMOP which integrates conventional office practices with e-office. Presently, more than 90% ministries have adopted e-office and 14,56,739 files are running in about 84 Ministries/Departments through e-office. In total. 57 ministries/departments have achieved desired target of 80% and above in e-office. The draft CSMOP was circulated to all ministries/departments and their views were incorporated in it. The main features of the CSMOP, which enables the march towards the digital Secretariat, are as follows: A new chapter on e-Office digitization framework that provides guidelines for scanning, entry and storage of data, provision of Virtual Private Network for officers of the rank of DS and above following scrutiny safeguards, provision for DSC to dealing officers and above rank officers, knowledge management provides the details regarding maintenance of Standing Guard Files, Standing Note, Induction Material etc, which helps in smooth disposal of work and decision making chapter provides list of various website and their links. The definitions have been categorised as Glossary and given at the end of CSMOP and the paragraphs are numbered chapter wise.

The Department of Pension & Pensioners' Welfare has brought out a Handbook for Retiring Central Government Employee, including All India Service Officers, to make them, as well as their

families, aware of their entitlements and various procedural formalities with respect to their retirement benefits. The Department has brought out a compendium on pension related orders issued during 2018-19 which contains important orders which inter-alia include:- Amendment of Rule 38 of CCS (Pension) Rule to grant Invalid Pension to even those Government Employees who retire on medical ground with a qualifying service of less than 10 years, Revision of pension of pre-2006 pensioners who retired in 5th CPC scale of Rs.6500-10500, w.r.t. higher grade pay of Rs.4600/- (instead of Rs.4200/-) as applicable to serving employees, Grant of two family pensions to reemployed pensioners for two different spells of service – one under CCS (Pension) Rules and the other under EOP Rules.

Based on the Root Cause Analysis of grievances and as a step towards Good Governance, DoP&PW has planned certain initiatives to be acted upon during 2019-24. These initiatives include Review & Rationalization of Pension Rules, 1972, promotion of Digital Life Certificate, e-PPO and its integration with Digi Locker, Real-Time Monitoring of Family Pension of CAPF Martyrs. The Department has accordingly also brought out a brief booklet on these initiatives.

[Accessed form <https://www.gconnect.in/news/handbook-retiring-central-government-employees.html>]

DECEMBER 2019

HANDBOOK FOR RETIRING CENTRAL GOVERNMENT EMPLOYEES MAY BE ACCESSED FROM:

https://pensionersportal.gov.in/Document/Handbook_for_retiring_central_government_employees.pdf

CGHS medical facilities reimbursement to Central Government pensioners

CGDA, Ulan Batar Road, Palam, Delhi Cantt.-110010

(Ph.011-25665714, 25665560/ Fax-011-25674806/ Email: admin14.cgda@nic.in)

IMPORTANT CIRCULAR

No. AN/XIV/19015/ Govt. Orders/TA/DA/LTC/Medical

Dated: 29/11/2019

To,

All PCsDA/ CsDA/ PCA (Fys.)

(Through website)

Subject: Reimbursement of medical claims to Pensioners under CS (MA) Rules 1944 – guidelines issued by Ministry of Health & Family

Ministry of Health and Family Welfare vide its OM No. S.14025/23/2013-MS.EHSS dated 29th September 2016 has clarified that CS (MA) Rules 1944 are not applicable to pensioners till date. The Ministry has issued the following guidelines for medical facilities to Central Government pensioners:-

a) Pensioners residing in CGHS covered areas:

1. They can get themselves registered in CGHS dispensary after making requisite contribution and can avail both OPD and IPD facilities.
2. Pensioners residing in CGHS areas cannot opt out of CGHS and avail any other medical facility (i.e. Fixed Medical Allowance). Such pensioners, if they do not choose to avail CGHS facility by depositing the required contributions, cannot be granted Fixed Medical allowance in lieu of CGHS.

b) Pensioners residing in non-CGHS areas:

1. They can avail Fixed Medical Allowance (FMA) @ Rs. 500/- per month revised to Rs. 10001/- from 01.07.2017.
2. They can also avail benefits of CGHS (OPD and IPD) by registering themselves in the nearest CGHS city after making the required subscription.
3. They also have the option to avail FMA, for OPD treatment and CGHS for IPD treatments after making the required subscriptions as per CGHS guidelines.

All retired/ retiring Officers/ Staff of the Defence Accounts Department may please be advised to adhere to the above provisions and subscribe to CGHS facility by depositing the required contributions for availing medical facilities after retirement.

This issues with the approval of Sr. Jt. CGDA (AN).

(Rajeev Ranjan Kumar)
Dy. CGDA (AN)

[Accessed on 16.01.2020 from <https://www.centralgovernmentnews.com/cgms-medical-facilities-reimbursement-to-central-government-pensioners/>]

CGHS Clarification regarding issue of Medicines prescribed by Specialists beyond the period for which the medicines had been advised
Government of India
Ministry of Health and Family Welfare
Department of Health & Family Welfare
EHS Section

No: Z.15025/23/2018/ DIR/CGHS

Nirman Bhawan, New Delhi 110 11
Dated the 17th June, 2019

OFFICE MEMORANDUM

Subject: - Clarification regarding issue of Medicines prescribed by Specialists beyond the period for which the medicines had been advised

With reference to the above subject the undersigned is directed to state draw attention to the OM Z.15025/33/2018/DIR/CGHS dated the 1st May 2018 and to clarify that:

- i. In Chronic cases where diagnosis has been made and line of treatment has been decided by the Specialist of CGHS/Govt. /empanelled hospital, there is no need to refer the patients just for extension of validity period of prescription. The prescriptions in such cases may be repeated by the concerned doctor of CGHS Wellness Centre.
- ii. Only in such cases, wherein there is a need for modification of the diagnosis and/or modification of the line of treatment, beneficiaries should be referred to the concerned specialist.
- iii. However, in case of specific anti-cancer and other immune-suppressant drugs, medicines may be issued only for such periods as advised by the concerned specialists.

These orders are in supersession of all the earlier orders on the subject

Sd/-
(Dr. Atul Prakash)
Director, CGHS

[Accessed on 16.01.2020 from <https://cgms.gov.in/showfile.php?lid=5419>]

No. 4112112000-P&PW(D)
Government of India
Ministry of Personnel, Public Grievances & Pensions
Department of Pension and Pensioners' Welfare
3rd Floor, Lok Nayak Bhawan
Khan Market, New Delhi
Dated the 19th Feb, 2019

OFFICE MEMORANDUM

Sub: Issue of Pensioners' Identity Card to Pensioners- Revised Format.

The undersigned is directed to refer to this Department's OM of even no. dated 12.08.2015 and to say that the instructions related to the issue of Pensioners' Identity Card to Pensioners were issued by this Department. In para 2 of the OM dated 12.08.2015, it is mentioned that Pensioners' ID Card shall include the Aadhaar No. of the pensioners, if available. Accordingly, a format for the pensioners' Identity Card was also issued.

2. The matter has been reconsidered. It has been decided that henceforth, the Pensioners' Identity Card may be issued to the pensioners in the revised format (copy enclosed).

Encl: as above.

Sd/-
(Charanjit Taneja)
Under Secretary to the Govt. of India

To

All Ministries/Departments of Government of India
**Revised Format for Pensioners' Identity Card for persons retiring
under Central Civil Services (Pension) Rules 1972 (or other corresponding rule)**

(FRONT)
PENSIONER'S IDENTITY CARD
GOVERNMENT OF INDIA
MINISTRY OF

Space for
Photograph
Name:

No.
Res. Address:
Telephone/Mobile No.:
Blood Group:

Signature of
Issuing Authority
with seal

Signature of Card Holder

(REVERSE)

Date of Birth:
Date of Superannuation/retirement:
Pay-scale on retirement:
Post held on retirement:
Last Pay:
PPO No. and date:
Any Other Information:

**Revised Format for Pensioners' Identity Card for persons retiring
under Central Civil Services (Pension) Rules 1972 (or other corresponding rule)**

(FRONT)
PENSIONER'S IDENTITY CARD
GOVERNMENT OF INDIA
MINISTRY OF

Space for
Photograph

No.
Name:
Res. Address:
Telephone/Mobile No.:
Blood Group:

Signature of
Issuing Authority
with seal

Signature of Card Holder

(REVERSE)

Date of Birth:
Date of Superannuation/retirement:
Pay-scale on retirement:
Post held on retirement:
Last Pay:
PRAN Number:
Any Other Information:

[Accessed on 04.02.2020 from http://documents.doptirculars.nic.in/D3/D03ppw/41_21_2000_PPW_D6ot43.pdf]

Eligibility of Permanently Disabled Son of a CGHS Beneficiary to avail CGHS facility
File No. No. 4-24/96-C and P/CGHS
No. 4-24/96-C&P/CGHS (P)/EHS
Government of India
Ministry of Health & Family Welfare
Department of Health & Family Welfare
EHS Section

Nirman Bhawan, New-Delhi
Dated the 1st January 2020

OFFICE MEMORANDUM

Subject: Eligibility of Permanently Disabled Son of a CGHS Beneficiary to avail CGHS facility.

In terms of the Office Memorandum of even number dated 07.05.2018, unmarried permanently disabled and financially dependent sons of CGHS beneficiary suffering 40% or more of one or more disabilities as specified in the O.M. will continue to avail CGHS facility even after attaining the age of 25 years. However, the son above the age of 25 years, in cases where disability has occurred after attaining the age of 25 years, is at present not considered as dependent for availing medical facilities under CGHS as per extant policy.

2. The matter has been engaging the attention of this Ministry for quite some past. It has now been decided that such son(s) above 25 years, in cases where the disability has occurred after attaining the age of 25 years can be considered as dependent for availing medical facilities under CGHS, subject to fulfillment of all other conditions as mentioned in the O.M. dated 07.05.2018.

3. This issues with the approval of Competent Authority.

Sd/-
(Rajeev Attri)
Under Secretary to the Govt. of India
Tel: 011-2306 1883

To

1. All Ministries/Departments, Government of India
2. PPS to Secretary (H&FW)/Secretary (AYUSH)/Secretary (HR)/ Ministry of Health & Family Welfare
3. PPS to DGHS/AS&DG (CGHS)/AS&FA/AS&MD, NRHM/AS (H) MoHFW, New Delhi.

[Accessed on 08.02.2020 from file:///C:/Users/HP/Downloads/Eligibility%20of%20disabled%20sons%20for%20CGHS%20cover-%20JAN,20.pdf]

GOVERNMENT OF INDIA
MINISTRY OF HEALTH AND FAMILY WELFARE

CGHS Centre No 1, Sector 45 Chandigarh

No/CMO/CGHS WC-1/Advisory committee/Minutes/3119

Dt-08-02-2020

Minutes of the Meeting of Advisory committee held on 08-02-2020 in CGHS Wellness centre No. 1 Sector 45 Chandigarh.

The meeting of CGHS Advisory Committee was held at 9.30 am on 08-02-2020 and was presided over by Dr. (Mrs) Sunita Chaudhary, senior CMO (SAG) I/C C.G.H.S Wellness centre, Sector 45, Chandigarh and attended by following members:-

5. Sh. M.L. PANGHOTRA, IA&AD Pensioners welfare Association Chandigarh(Mob. 9217912203)
6. Sh JASPAL SINGH, President DAPWA Chandigarh (Mob. 9815226310)
7. Sh. MS Toor , Comdt. P.M.F Retd. CGPW Society (Mob. 9876111633)
8. Sh. Vineet Goyal, Rep. Jai Ambika Medicos, ALC, SCO 361, Sector 32 Chandigarh(Mob.9988637709)

Welcome Address :

Dr.(Mrs.) Sunita Chaudhary, , senior CMO (SAG) in-charge CGHS Wellness Centre No. 1 welcomed the members of the Advisory committee.

Amenities to beneficiaries ;

No proposal for offering of alternative premises to CGHS has been received from the Chandigarh administration.

MRC Status/ Pendency of claims :

The bills of MRC has been cleared up to January 2020, but the payment has been made up to January 2019

Performance of Local Chemist :

Sh. Vineet Goyal Representative of Jai Ambika Medicos said in the Advisory Committee meeting that his some bills are still outstanding for payment by CGHS which makes it difficult to supply the medicines smoothly. The CMO I/C said the payment of bill does not come under her domain. So, She advised to approach the Additional Director CGHS for this point.

Availability of Drugs in Wellness Centre :

As per records there are 215 Generic items and 06 proprietary items available in Wellness Centre.

Staff Punctuality & Behavior :

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

Cleanliness & Maintenance of Wellness Centre :

Under the prevailing circumstances, the upkeep of the premises is appreciable.

Suggestion/ Grievance Redressal :

The suggestion/complaint box was opened by Sh. M.L Panghotra and was found empty. However, Sh. Jaspal Singh member advisory committee told that some beneficiaries are complaining against Fortis hospital, Mohali for not entertaining the patients of Neuro, Arthritis and skin disease for cashless treatment. The CMO in this regard informed that these treatments are not covered under CGHS contract for cashless treatment.

The meeting ended with the vote of thanks.

Dr. (Mrs.) Sunita Chaudhary
Senior CMO (SAG) I/C
CGHS Wellness Centre No. 1

Sector, 45 Chandigarh.

Copy to:-

3. Addl. Director CGHS Sector 9 Chandigarh.
4. All the committee members.

CGHS CARD ONLINE PAYMENT – BHARATKOSHOpen the web browser and write the URL <http://bharatkosh.gov.in> and click enter.

- Click Quick Payment
- In Ministry/Department select 017-HEALTH and FAMILY WELFARE
- In Purpose select CGHS contribution (Pensioners)
- Click Next
- Payment Purpose page opens. On this page already selected (no need to select) are:

Depositor's Category	Individual
Purpose	CGHS contribution (Pensioners)
Ministry	HEALTH and FAMILY WELFARE
Function Head	021001103000000 CONTRIBUTIONS FOR CENTRAL GOVERNMENT HEALTH SCHEME
Pay & Accounts Office (PAO)	021186 - PAO (NICD), Delhi
- Drawing & Disbursing Office (DDO) select 208148, Joint Director CGHS Chandigarh
- Amount Fill the required amount
- Remarks Fill any remarks if required
- Click Add
- On next page click Next
- On next page fill Depositors details Fill All Mandatory fields
- Select online payment option?
- Click Next
- Check Confirm info details and save
- Click Confirm button
- Select Payment Gateway and select Net banking Debit Card/Credit Card/UPI
- Select name of the Bank
- Click Pay Button
- If payment is successfully received by the bank, user will be redirected back to NTRP portal at the Success page
- User can download his GAR 6 (Receipt) & GAR 7 (Challan) from this Success Page. User can also click on "Track Your Payment" button to track the status of his/her payment.
- User will also receive an SMS, at the mobile no. provided by him/her at the Depositor details page. SMS will inform users to download his/her Transaction Receipt GAR 6 (Receipt) & GAR 7 (Challan) from NTPR portal.
- Transaction Receipt GAR 6 (Receipt) & GAR 7 (Challan) should be submitted along with the application for renewal/issue of fresh CGHS Card.
- Henceforth DD Payment not accepted

[Accessed from file:///C:/Users/HP/Downloads/Bharatkosh%20Payments%20(1).pdf]

CIRCULAR NO. 4/2020
F.No. 275/192/2019-IT(B)
Government of India
Ministry of Finance
Department of Revenue
Central Board of Direct Taxes

North Block, New Delhi
 Dated the 16 January, 2020

SUBJECT: INCOME-TAX DEDUCTION FROM SALARIES DURING THE FINANCIAL YEAR 2019-20 UNDER SECTION 192 OF THE INCOME-TAX ACT, 1961.

Jan.-Feb. 2020

Reference is invited to Circular No. 1/2019 dated 01.01.2019 whereby the rates of deduction of income-tax from the payment of income under the head "Salaries" under Section 192 of the Income-tax Act, 1961 (hereinafter 'the Act'), during the financial year 2018-19, were intimated. The present Circular contains the rates of deduction of income-tax from the payment of income chargeable under the head "Salaries" during the financial year 2019-20 and explains certain related provisions of the Act and Income-tax Rules, 1962 (hereinafter the Rules). The relevant Acts, Rules, Forms and Notifications are available at the website of the Income Tax Department- www.incometaxindia.gov.in.

2. RATES OF INCOME-TAX AS PER FINANCE ACT, 2019:

As per the Finance (No.2) Act, 2019, income-tax is required to be deducted under Section 192 of the Act from income chargeable under the head "Salaries" for the financial year 2019- 20 (i.e. Assessment Year 2020-21) at the following rates:

2.1 Rates of tax

A. Normal Rates of tax:

Sl No	Total Income	Rate of tax
1	Where the total income does not exceed Rs. 2,50,000/-.	Nil
2	Where the total income exceeds Rs. 2,50,000/- but does not exceed Rs. 5,00,000/-.	5 per cent of the amount by which the total income exceeds Rs. 2,50,000/-
3	Where the total income exceeds Rs. 5,00,000/- but does not exceed Rs. 10,00,000/-.	Rs. 12,500/- plus 20 per cent of the amount by which the total income exceeds Rs. 5,00,000/- .
4	Where the total income exceeds Rs. 10,00,000/-.	Rs. 1,12,500/- plus 30 per cent of the amount by which the total income exceeds Rs. 10,00,000/-

B. Rates of tax for every individual, being a resident in India, who is of the age of **sixty years or more but less than eighty years** at any time during the financial year:

Sl No	Total Income	Rate of tax
1	Where the total income does not exceed Rs. 3,00,000/-	Nil
2	Where the total income exceeds Rs. 3,00,000 but does not exceed Rs. 5,00,000/-	5 per cent of the amount by which the total income exceeds Rs. 3,00,000/-
3	Where the total income exceeds Rs. 5,00,000/- but does not exceed Rs. 10,00,000/-	Rs. 10,000/- plus 20 per cent of the amount by which the total income exceeds Rs. 5,00,000/- .
4	Where the total income exceeds Rs. 10,00,000/-	Rs. 1,10,000/- plus 30 per cent of the amount by which the total income exceeds Rs. 10,00,000/-

C. In case of every individual, being a resident in India, who is of the age of **eighty years or more** at any time during the financial year:

Sl No	Total Income	Rate of tax
1	Where the total income does not exceed Rs. 5,00,000/-	Nil
2	Where the total income exceeds Rs. 5,00,000 but does not exceed Rs. 10,00,000/-	20 per cent of the amount by which the total income exceeds Rs. 5,00,000/-
4	Where the total income exceeds Rs. 10,00,000/-	Rs. 1,00,000/- plus 30 per cent of the amount by which the total income exceeds Rs. 10,00,000/-

2.2. Surcharge on Income tax:

The amount of income-tax computed in accordance with the preceding provisions of this Paragraph, or the provisions of section 111 A or section 112 or section 112A of the Income-tax Act, shall be increased by a surcharge for the purposes of the Union, calculated, in the case of every individual or Hindu undivided family or association of persons or body of individuals, whether incorporated or not, or every artificial juridical person referred to in sub-clause (vii) of clause (31) of section 2 of the Income-tax Act,—

[Accessed on 17-02-2020 from <https://www.gconnect.in/personal-income-tax/income-tax-deduction-salaries-2019-20.html>]

CGHS rates notification for inclusion of 15 new Investigations under CGHS – OM dated 14th Jan, 2020

S-1101110912019/Addg.HQ/CGHS
Government of India
Ministry of Health and Family Welfare
Department of Health & Family Welfare
Directorate General of CGHS

Nirman Bhawan, New Delhi
Dated the 14th January, 2020

Subject:-Notification of CGHS Rates for 15 Investigations under CGHS

With reference to the above mentioned subject the undersigned is directed to draw attention to the Office memorandum No S.11045/36/2012-CGHS (HEC) dated 01.10.2014 vide which CGHS package rates for various treatment procedures and investigations were notified by the Government for Health Care Organizations (HCOs) empanelled under CGHS and to state that representations from various stake holders regarding non-availability of CGHS rates for some of the investigations have been received in this Ministry. The matter was reviewed and it is now decided to notify CGHS package rates for the following investigations and their inclusion in CGHS rate list as under:

S.No.	Name of Unlisted Investigations/Unlisted Implant	Recommended Rates (in Rupees)
1.	Kappa Lambda Light Chains, Free, Serum	3500/-
2	Serum IGE level	300/-
3	NT-Pro BNP	1800/-
4	CECT Chest	2500/-including CD
5	MRI-Prostate(Multi-parametric)	6000/-including CD
6	HCV RNA Quantitative	1500/-
7	Tarcolimus	2300/-
8	Protein Creatinine Ratio, Urine	120/-
9	Fibroscan Liver	1000/-
10	HLA B27(PCR)	500/-
11	Montoux Test	175/-
12	Procalcitonin	1800/-
13	TORCH Test	1120/
14	Intracoronary OCT (AIIMS Rates)	65000/-+GST
15	FFR Wire cost(AIIMS Rates)	Wire as per AIIMS rates of 23500/-+GST And procedure charges as per existing CGHS rates of Rs 15000/-for NABH and Rs.12750/-for Non NABH hospitals

2. The rates for investigations from S.No.1 to S.No.13 are for Non-NABL/Non-NABH accredited HCOs. The rates for NABL/NABH accredited HCOs shall be 15% more. The rates from S.No.14 &15 shall be common for both NABH-accredited/Non-NABH accredited HCOs.

3. These rates shall come in to force from the date of issue of the letter

4. This issues with concurrence of Integrated Finance Division of Ministry of Health & Family Welfare vide CD No 3495 dated: 13.01.2020.

Sd/
(Dr. Manoj Jain)
Addl. DDG (HQ), CGHS

To

1 All Ministries | Departments of Government of India

Reimbursement of medical claims to pensioners under CS (MA) Rules, 1944 as directed by various CAT / Courts – Ministry of Health and Family Welfare OM regarding Pensioners residing CGHS area and Non- CGHS area

**No. 5.14025/23/2013-MS.EHSS
Ministry of Health and Family Welfare
Department of Health and Family Welfare**

Jan.-Feb. 2020

Nirman Bhavan, New Delhi
Dated the 29 September, 2016

OFFICE MEMORANDUM

Sub:- Reimbursement of medical claims to pensioners under CS (MA) Rules, 1944 as directed by various CATS/Courts – Regarding.

The undersigned is directed to state that various references are being received in Ministry of Health and Family Welfare on the above mentioned subject. It is hereby clarified that CS (MA) Rules, 1944 are not applicable to pensioners till date.

2. It is further informed that the following options to avail medical facilities are available to Central Government pensioners:

a) Pensioners residing in CGHS covered areas:

- 1) They can get themselves registered in CGHS dispensary after making requisite contribution and can avail both OPD and IPD facilities.
- 2) Pensioners residing in CGHS areas cannot opt out of CGHS and avail any other medical facility {i.e. Fixed Medical Allowance}. Such pensioners, if they do not choose to avail CGHS facility by depositing the required contributions, cannot be granted Fixed Medical allowance in lieu of CGHS.

b) Pensioners residing in non – CGHS areas:

- 1). They can avail Fixed Medical Allowance (FMA) @ Rs.500/- per month
- 2) They can also avail benefits of CGHS- [OPD and IPD] by registering themselves in the nearest CGHS “city after” making the required subscription.
- 3) They also have the option to avail FMA, for OPD treatment and CG HS for IPD treatments after making the required subscriptions as per CGHS guidelines.

3. In view, of the above, reimbursement of medical claims to pensioners under CS (MA) Rules, 1944 as directed by various CATS/Courts, need not be referred to the Ministry of Health and Family Welfare. The respective Administrative Department/Ministry may take their own decision in this regard.

4. Further, all Departments/Ministries are requested to intimate their employees proceeding for retirement regarding the above options for medical facilities available to the Central Government pensioners.

5. This issues with the approval of competent authority.

Sd/-

(SUNIL KUMAR GUPTA)

UNDER SECRETARY TO THE GOVT. OF INDIA

[Accessed on 17/02/2020 from

<http://www.circular.gconnect.in/viewpdf?pdfpath=http://www.circular.gconnect.in/download/cghs/Medical-Reimbursement-to-pensioners-cgda-clarification-021219.pdf&anchor=>

General Provident Fund (GPF) and other similar funds interest at the rate of 7.9% w.e.f. 1st January, 2020 to 31st March, 2020 – Resolution

(PUBLISHED IN PART I SECTION 1 OF GAZETTE OF INDIA)

F.NO. 5(2)-B(PD)/2019

Government of India, Ministry of Finance

Department of Economic Affairs

(Budget Division)

New Delhi, the 15th January, 2020

RESOLUTION

It is announced for general information that during the year 2019-2020, accumulations at the credit of subscribers to the General Provident Fund and other similar funds shall carry interest at the rate of 7.9% (Seven point nine percent) w.e.f. 1st January, 2020 to 31st March, 2020. This rate will be in force w.e.f. 1st January, 2020. The funds concerned are:

1. The General Provident Fund (Central Services).
2. The Contributory Provident Fund (India).
3. The All India Services Provident Fund.
4. The State Railway Provident Fund.
9. The General Provident Fund (Defence Services).

Jan.-Feb. 2020

6. The Indian Ordnance Department Provident Fund.
 7. The Indian Ordnance Factories Workmen's Provident Fund.
 8. The Indian Naval Dockyard Workmen's Provident Fund.
 9. The Defence Services Officers Provident Fund.
 10. The Armed Forces Personnel Provident Fund.
2. Ordered that the Resolution be published in Gazette of India.

Sd/-
(Anjana Vashishtha)
Deputy Secretary(Budget)

[Accessed on 17/02/2020 from <https://www.gconnect.in/news/gpf-interest-rate-january-2020.html>]

Obtaining of Life Certificate by Banks from the doorstep of the pensioners : DoP&PW Circular dated 17th Jan 2020

No. 12/4/2020-P&PW(C)-6300

Government of India

Ministry of Personnel, Public Grievances & Pension
Department of Pension & Pensioners' Welfare

8th Floor, Janpath Bhawan,
Janpath, New Delhi-01.
Dated January 17, 2020

CIRCULAR

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

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

(i) CPAO/Tech/Grievances/2010-11/531, dated 30.06.2011, issued by Central Pension Accounting Office, New Delhi, which provides for exemption from personal appearance by Pensioners submitting Life Certificate, if the prescribed form in Annexure-XVII of Para 15.2(i) of Scheme Booklet, is signed by certain specified authorities.

(ii) CPAO/Tech/Life Certificate/2014-15/31-32, dated 30.01.2015, issued by Central Pension Accounting Office, New Delhi, which highlights the Digital Life Certificate mode of submission as part of Prime Minister's "Digital India" scheme.

(iii) RBI/2014-15/587, dated 07.05.2015, issued by the Reserve Bank of India, prescribing mandatory issue of acknowledgement to Pensioners on submission of Life Certificates and promoting the use of Digital Life Certificates among Pensioners, which would eliminate the need for their physical presence at branches.

(iv) RBI/2017-18/89, dated 09.11.2017, issued by Reserve Bank of India, directing Banks for enabling Ease of submitting Life Certificate, whereby a Pensioner can submit Life Certificate in any branch of the pension paying Bank and the same is uploaded promptly in CBS by the receiving branch itself. It also directs all Banks to ensure Door-step submission of Life Certificate facility, along with Banking facility to all senior citizens of more than 70 years of age and differently abled or infirm persons, including pick up of cash and delivery of cash against withdrawal.

(v) OM No. 1/20/2016-P&PW(E), dated 14.11.2017, issued by Department of Pension & Pensioners' Welfare, which re-iterates RBI's concern w.r.t. old/infirm pensioners, for whom Banks should make concrete efforts to provide the facility of obtaining Life Certificate from their premises/residence and exempt personal appearance.

(vi) OM No. 1/20/2018-P&PW (E), dated 18.07.2019, issued by Department of Pension & Pensioners' Welfare, which prescribes that pensioners aged 80 years and above may be allowed to give their Life Certificate w.e.f. 1st October every year, which would be valid till 30th November of the subsequent year, in order to provide Senior pensioners with an exclusive window at Banks, for the activity and avoid the general rush.

(2) In spite of detailed instructions, as brought out above, it has been observed that a large number of pensioners (around 8-10 percent) are unable to submit their Life Certificate by the stipulated date, i.e. 30th November every year on account of various reasons. The pension disbursing authorities/banks are constrained to discontinue disbursement of their monthly pension, in such cases, due to non-submission of the Life Certificate. Such pensioners face a lot of difficulty in re-commencement of their pension.

(3) In order to promote Ease of Living for Pensioners and minimize the cases of non submission of Life Certificate by the pensioners and ensure uninterrupted disbursement of pension to them, in addition to the instructions contained in Para 1 above, the following Instructions are hereby issued for strict compliance –

- (i) All Pension disbursing banks shall send SMSs/E-mails to the pensioners on 24th October, 1st November, 15th November and 25th November, every year reminding them to submit their Annual Life Certificate by the stipulated date, i.e. 30th November.
- (ii) All Pension disbursing banks shall make an exception list, as on 1st December every year, of those pensioners who fail to submit their Life Certificate by 30th November and send SMS/E-mail to the

pensioners included in the aforesaid exception list advising them to submit the Life Certificate at the earliest to avoid discontinuation of their pension. The Bank shall also ask such pensioners, through SMS/E-mail, as to whether they are interested in submission of Life Certificate through a doorstep visit by the bank. Wherever a call centre /App based facility is available, Banks should also encourage taking request for doorstep visits through such modes. The banks shall not charge any Pensioner more than Rs. 60/- for such a doorstep visit. In line with the Reserve Bank of India circular, RBI/2014-15/587, dated 07.05.2015, all banks shall encourage promoting Life Certificate through Digital means.

- (iii) As regards pensioners who have failed to submit their Life certificate in the year 2019, the banks will prepare an exception list of such pensioners immediately and follow the steps mentioned in sub-para 3(ii) above.
- (iv) The CPPCs of Pension Disbursing Banks (in case of more than 1 CPPC in any Bank, then one nominated official on behalf of the bank as a whole) shall report to the Department of Pension & Pensioners' Welfare in the months of January, February and March respectively the total number of Central Govt Pensioners who have given the Life Certificate, the total number of Pensioners who have not given their Life Certificate, along with a break-up of the certificates submitted physically and through digital means, on the following email address: rajesh.kr73@nic.in

(4) CPPCs/Branches of your bank may be advised to strictly comply with the above instructions. The banks are also requested to give wide publicity by putting up these instructions in their websites and also on the notice boards of the branches of the bank etc.

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

Sd/-
(Rajesh Kumar)
Under Secretary to the Government of India
Tel No. 23310108

[Accessed on 17/02/2020 from <https://scm-bps.blogspot.com/2020/01/obtaining-of-life-certificate-by-banks.html>]

This is how traditions are born in the army!!!

A new camp commander was appointed and while inspecting the place, he saw 2 soldiers guarding a bench. He went over there and asked them why do they guard it.

"We don't know. The last commander told us to do so, and so we did. It is some sort of regimental tradition!"

He searched for last commander's phone number and called him to ask him why did he want guards in this particular bench.

"I don't know. The previous commander had guards, and I kept the tradition."

Going back another 3 commanders, he found a now 100-year old retired General.

"Excuse me sir. I'm now the CO of your camp you commanded 60 years ago. I've found 2 men assigned to guard a bench. Could you please tell me more about the bench?"

"What? Is the paint still wet?!?"

Navjeet Singh <navjeet@townisp.com

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R.N. Mehta
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GLIMPSES OF PENSIONERS DAY CELEBRATION BY CCCGPA CHANDIGARH 18-12-2019



Annual General Body meeting of the P&T BSNL Pensioners Welfare Association Chandigarh was held on 6th Dec. 2019 at Shivalik Public School, Phase 6 Mohali. Election to the office bearers was held and following were elected as the office bearers of the body for the next term.

- | | | |
|----|---------------------|--|
| 1. | President | Sh. Tarsem Paul |
| 2. | Sr. Vice President | Sh. OP Bhardwaj |
| 3. | Vice President | Sh. Joginder Singh Saini |
| 4. | Vice President | Sh. Kirpal Singh |
| 5. | Gen. Secretary | Sh. Joginder Singh |
| 6. | Asst. Gen Secretary | Sh. Baldev Singh |
| 7. | Fin. Secretary | Sh. Surinder Singh Saini |
| 8. | Asst. Fin Secretary | Sh. RD Gambhir |
| 9. | Asst. Fin Secretary | Sh. Baldev Chand |
| 10 | Org. Secretary | Sh. Pritam Singh
Sh. Gurmel Singh
Sh. S. S. Badal
Sh. Jagdish Parkash
Sh. Krishanlal Komal
Sh. G. R. Sood |

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M. L. Panghotra	1148, Sector 60, Mohali	Ph: 4673147/9217912203		
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G S Bains:	206 Phase 6, Mohali	9041451995	lawsolutions@gmail.com	
P S Bedi DIG (Retd)	2186 Sector 35-C, Chandigarh	2604002/9464835350	psbedi03@yahoo.co.in	
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ALL INDIA CONSUMER PRICE INDEX FOR DA / DR (Base year 2001= 100)												
Month	Jan, 19	Feb, 19	Mar, 19	Apr, 19	May, 19	June, 19	Jul, 19	Aug, 19	Sep, 19	Oct, 19	Nov, 19	Dec, 19
AICPIN	307	307	309	312	314	316	319	320	322	325	328	330
Total	3557	3577	3599	3623	3648	3673	3691	3710	3731	3754	3780	3809
12 months												
Yearly average	296.41	298.68	299.92	301.92	304.00	306.08	307.52	309.16	310.90	312.83	315.00	317.42
% Over	13.39	14.02	14.73	15.40	16.29	17.08	17.66	18.26	18.93	19.67	20.90	21.43
261.41												
DA / DR wef 01-01-2019 = 12 % DA / DR wef 01-07-2019 = 17% DA / DR wef 01-01-2020 = 21% (expected)												

If undelivered please return to:
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2536, Sector 40-C, Chandigarh

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Ph: 0172-2740716 (Enquiry),
Fax : 2740555 (A D CGHS)
E Mail : cghs_chandigarh@yahoo.in
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