

**THE KARNATAKA
CENTRAL Government
PENSIONERS' ASSOCIATION®**

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KARNATAKA



PENSIONERS' DIGEST

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KARNATAKA



**THE KARNATAKA
CENTRAL GOVERNMENT
PENSIONERS' ASSOCIATION (REGD.)**

(Estd:1974; Regn.No.143/1983 dt.9th Aug.1983)

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Forthcoming Holidays:

Central Government: Good Friday	03/04/2026 Friday
Buddha Purnima	01/05/2026 Friday
Govt of Karnataka: Good Friday	03.04.2026, Friday
Ambedkar Jayanti	14.04.2026, Tuesday
Basava Jayanti	20.04.2026, Monday
May Day	01.05.2026, Friday

Are our Children Employable?

Over the last two decades, India has witnessed a significant expansion in higher educational infrastructure. Successive governments, both during the UPA (2004-2014) and NDA (2014 onwards) periods, have established new institutions such as Central Universities, Indian Institutes of Technology (IITs), Indian Institutes of Management (IIMs), and All India Institutes of Medical Sciences (AIIMS). The objective has been to improve access to higher education and reduce regional imbalances in opportunities.

Institutions such as the Indian Institutes of Technology, Indian Institutes of Management, All India Institute of Medical Sciences and Central Universities have expanded beyond metropolitan centres into smaller states and developing regions. Alongside these elite institutions, a large number of state and private universities have also been established, resulting in a substantial increase in the number of graduates entering the job market every year.

From the perspective of social equity, this expansion is a positive development. Greater access enables students from rural and middle-class backgrounds to pursue professional courses without migrating far from their homes. Over time, competition among institutions can also contribute to improvement in academic standards.

However, expansion of educational institutions has also brought into focus an equally important issue — employability of graduates.

The emerging concern: The number of graduates is increasing at a faster pace than the creation of suitable employment opportunities. This has led to a paradoxical situation. Educational opportunities have expanded and expectations of youth have increased but corresponding employment opportunities have not kept pace in all sectors

As a result, many graduates face difficulty in securing employment commensurate with their qualifications.

Difference between education and employability:

A degree by itself does not automatically guarantee employment. Employers increasingly emphasise on practical knowledge; communication ability; adaptability; problem-solving skills; familiarity with technology; capacity for continuous learning.

In many cases, graduates possess theoretical knowledge but lack industry-relevant skills. This gap between academic preparation and workplace requirements is often described as the employability gap.

Structural reasons for the mismatch: Several factors contribute to the present situation:

1. Rapid expansion of institutions: The newly established institutions take time to stabilise in Infrastructure and faculty development.

2. Changing nature of economy: Automation, digitalisation and artificial intelligence are transforming the nature of jobs.

3. Preference for degree-oriented education: Social emphasis continues to favour university degrees over vocational skills.

4. Limited industry-academia interaction: Curriculum revision often does not keep pace with industry requirements.

4. Urban concentration of high-quality jobs: Opportunities remain clustered in specific sectors and locations.

Need for a balanced approach: The expansion of higher education should ideally be accompanied by:
strengthening of skill-based education
encouragement to entrepreneurship
development of manufacturing and service sectors
closer coordination between industry and educational institutions
greater emphasis on internships and practical exposure

Employment generation depends not only on educational policy but also on overall economic growth, investment climate and technological advancement.

The Way forward: Access to education remains an essential foundation for social mobility. Expansion of institutions such as IITs, IIMs, AIIMS and universities has helped widen this access. At the same time, attention is increasingly required on the quality and relevance of education so that graduates are equipped not merely with degrees but with the ability to contribute productively to society.

The challenge therefore is not expansion versus quality, but ensuring that expansion is accompanied by improvement in employability, enabling education to fulfil its intended social and economic purpose.

About the 8th CPC

Almost all the major associations have given their lists of demands/expectations and, we hope the 8th CPC is busy in sorting them out. Two major responses - one by the AITUC and the other by the Staff Side of the National Council (JCM) - indicate broad convergence on several key issues, though presented differently in form and detail.

The AITUC has put forward a set of clear and specific demands, including a higher fitment factor, increased annual increments, need-based minimum wage linked to a family unit, assured career progression, and improvement in allowances and working conditions. It has also strongly advocated restoration of the Old Pension Scheme, enhancement of retirement benefits, revision of Dearness Allowance, and reduction in the period for restoration of commuted pension. Issues such as filling of vacancies, ending contractual employment, uniform pay structure, and maintaining a reasonable pay ratio have also been emphasised.

The Staff Side of the JCM, in its detailed replies to the 18 questions of the Commission, has elaborated similar principles in a more round-about manner. It has stressed equity, fairness, and transparency in pay determination; maintenance of internal relativity; need-based minimum pay; adequate fitment factor;

rationalisation of allowances; proper housing and medical facilities; and measures to address stagnation. It has also underlined the importance of fair pension, parity between pensioners, and protection against inflation through Dearness Relief.

A comparison of the two shows that most of the core demands - such as fair wages, adequate fitment, protection against inflation, improved allowances, career progression, and better pensionary benefits - are largely common, the AITUC presents them in a concise demand-oriented form, while the JCM Staff Side provides policy advice.

However, it is observed that the JCM response places relatively greater emphasis on serving employees, with comparatively limited focus on pensioners' concerns. Issues such as OROP, full parity between past and future pensioners, periodic revision of pension, enhanced medical facilities, and social security measures for elderly pensioners should have been given greater attention.

It may also be noted that several other pensioners' welfare associations have submitted their memoranda to the 8th Central Pay Commission, broadly raising similar demands relating to pay revision, pension parity, inflation protection, and improved welfare measures for pensioners.

Gist of the responses given by the JCM are:

Q1: The guiding philosophy should be equity, fairness and transparency, ensuring a dignified standard of living and treating pay and pensions as investment in human capital aligned with economic growth.

Q2: Government pay should not be directly compared with the private sector; internal relativity within government services should be maintained.

- Q3:** Uniform horizontal relativity across departments should be ensured, upholding the principle of equal pay for equal work.
- Q4:** Service benefits like job security, medical facilities and other allowances should not be used to justify lower pay. Compensation must remain fair and linked to cost of living.
- Q5:** Government salaries should be a model for fair wages for private sector and gig workers also.
- Q6:** The fitment factor should ensure substantial pay increase to offset inflation, wage stagnation till the next CPC, limited promotions and growing family needs.
- Q7:** Apex pay should reflect highest responsibility, while maintaining a reasonable pay ratio (traditionally around 1:10).
- Q8:** Attractive entry pay, clear career progression, and merit recognition are essential to attract and retain talent in Group-A services.
- Q9:** Minimum pay should be based on living wage principles, covering essential needs of a family in current economic conditions.
- Q10:** Stagnation should be addressed through assured career progression, including time-bound promotions or financial upgradation.
- Q11:** Allowances should be rationalised, simplified, and aligned with actual expenditure.
- Q12:** Housing support, especially HRA, should reflect market realities, with expansion of government housing schemes.
- Q13:** Medical facilities should be strengthened (e.g., CGHS), ensuring equal and affordable access for pensioners.
- Q14:** Retirement benefits must ensure financial security, with adequate pension and full inflation protection through Dearness Relief.

Q15: Pensioners' interests should be protected through parity and removal of anomalies between past and future retirees.

Q16: Pay structure should reward performance and responsibility while promoting skill development and professional growth.

Q17: Technology should be leveraged to improve efficiency, supported by proper training of employees.

Q18: A holistic approach balancing employees, pensioners, and economic considerations is essential for better governance and development.

AITUC Demands

1. Fitment factor of at least 3.0.
2. Annual increment of minimum 6%.
3. Salary calculation based on a five-member family unit.
4. At least five promotions during a 30-year career.
5. Restoration of the Old Pension Scheme (OPS) and scrapping NPS/UPS.
6. Restoration of full pension after 11–12 years of commutation.
7. Revision of the Dearness Allowance (DA) calculation method.
8. Increase leave encashment limit to 450 days.
9. Higher compensation and allowances for risk and hardship (Railways, CAPF, defence civilian employees).
10. Opposition to the Agniveer scheme and demand for regular recruitment in armed forces.
11. End contractual employment, outsourcing and lateral entry, and fill about 15 lakh vacant government posts through regular recruitment.
12. Minimum Productivity Linked Bonus equal to one month's basic pay (removal of the Rs.7,000 ceiling).
13. Uniform pay structure across government departments.
14. Fix the lowest-to-highest pay ratio at 1:10.

The 8th CPC has extended the date for posting your suggestions till 30th April 2026.

Comments on the above answers:

The above answers focus mainly on the interests of serving employees while paying only a lip service to the pensioners who were once in service and now become a vulnerable class. They also sound like Government-sponsored responses. In many answers, pensioners are mentioned only incidentally, even though their livelihood depends entirely on pension and dearness relief.

The guiding philosophy of the Pay Commission should be equity between generations of employees and pensioners. There should be a full parity between past and future pensioners on the OROP principles. Other suggestions include:

- ✓ Pension should be revised every five years as adopted for the defence pensioners.
- ✓ 100% neutralisation of inflation.
- ✓ CGHS facility in every district. Increased fixed medical allowance for non-CGHS pensioners.
- ✓ Increased pension from the age of 65 years.
- ✓ Adequate family pension for surviving spouses.
- ✓ HRA to be paid to the pensioners also. Creation of Pensioners Hostels in every district to shelter lonely pensioners.
- ✓ LTC for self and spouse/attender for the pensioners to visit any place in India or SAARC countries to promote tourism.
- ✓ Restoration of commuted pension after 12 years instead of 15

The 8th Central Pay Commission therefore has an important responsibility. Its recommendations should ensure that pensioners are treated as an integral part of the government machinery.

Our Case in Supreme Court.

The matter was listed as Item No. 45 before Court No. 6 of the Hon'ble Supreme Court. The Bench wanted to rise early for the day. But, our Sr. Adv. Mr. Vikas Singh convinced the court on the need to decide the case urgently as many of the pensioners were 80 years old. However, on account of the unavailability of the Attorney General and the Bench rising early, the matter was directed to be listed on an early date. It was posted for 17th March but was not taken up. Next hearing is fixed on 10-04-26.

The State Level Convention.



The Coordination Committee of the Central Government Pensioners' Associations, Karnataka ® held a state level convention on 8th March

2026 at the Telecom House auditorium, Bengaluru as per the national call given by the Forum of Civil Pensioners Associations. A large number of Pensioners attended the convention.

Com K.N. Umesh, National Secretary, CITU, Com D.N. Vijayabhaskar General Secretary AITUC Karnataka State and Com Vijayakumar, Vice President, Insurance Corporation Pensioners Association were the guest speakers.

After welcome address by Com S. Radhakrishna, General Secretary, Com K.B.Krishna Rao, President introduced the subject and explained the significance of the convention. He stated that a series of protest activities were conducted since April 4, 2025 by the CCCGPA after the "Validation of Pension Rules" was adopted by the Parliament on 25th March 2025. He said the pensioners have urged the Government to withdraw this rule and organized several protest activities including human

chain, dharna, protest meetings, sending memorandum to the Prime Minister through the Governor of Karnataka, and a dharna on 13th February 2026. He said that the present convention was the concluding part of the second phase of the agitation. He added that the FCPA will be holding a meeting on 12th March to decide future course of action. Com Juliana Vincent, Joint General Secretary, CCCGPA read out the declaration of the convention which was adopted unanimously.

Com K.N.Umesh in his address, supported the declaration and stated that Validation Clause adopted in Finance Act 2025 and no inclusion of revision of pension of existing pensioners in the Terms of Reference of 8th CPC are parts of the Neo Liberal Economic Policies in India that began in 1990. Introduction of NPS, non-revision of pensions of EPF-95 pensioners and the Validation Rule show that the policy makers consider payment of pension as a burden and a non-productive expenditure. Calling the restructuring policy as Destructive Restructuring, he feared that such attacks on pensioners will continue in absence of resistance.

Referring to so many incentives given to industries year after year, he asked why the Government does not have money to pay pension? He also said that this govt is totally in favour of big business houses. He questioned the tall claims being made by the Government on economic boom and pointed out that the RBI data shows the present decadal growth is less than the last decadal growth, 2004-2014! He said that the Government should understand that it should give money into the hands of the pensioners so that the economy will improve. He called for changing the country from a neo-liberal state to a welfare state and urged the pensioners to be a part of a common struggle against economic policies being pursued by the government.

Com D.N.Vijayabhaskar in his brief address endorsed the points made by Com Umesh and assured full support of AITUC to the struggle of pensioners. He also referred to the wrong

public perception that the Government servants enjoy fat salary with each CPC. He regretted that the judiciary has also made snide remarks against trade unions. He criticized the Government as trying to divide the society into castes and communities instead of aiming for an all-round development of the nation.

Com Vijayakumar in his brief message extended full cooperation of Insurance Pensioners for the struggle.

Com Gangadhar Rao Vice-President proposed vote of thanks.



The Declaration in Brief:

The Convention of Civil Pensioners held in Bengaluru on 8 March 2026, under the auspices of the Coordination Committee of Central Government Pensioners Associations (CCGPA), Karnataka, has adopted the following declaration for submission to the Government of India.

The Convention expresses serious concern regarding the incorporation of the Validation of the Central Civil Services (Pension) Rules in the Finance Act, 2025, which enables classification of pensioners on the basis of date of retirement. Such classification is considered contrary to the principle laid down by the Supreme Court in D.S. Nakara vs Union of India, which held that pensioners constitute a homogeneous class and should not be subjected to discriminatory treatment.

The Convention also notes with concern that the Terms of Reference of the 8th Central Pay Commission do not explicitly provide for revision of pension of existing civil pensioners, BSNL pensioners, and pensioners of Autonomous and Statutory Bodies. Further concern is expressed regarding the inclusion of the phrase “unfunded cost of non-contributory pension schemes”, which is inconsistent with the well-established principle that pension is a deferred wage forming part of the compensation structure of government employees.

The Convention urges the Government to uphold the constitutional principles of equality and ensure fair and equitable treatment of all pensioners irrespective of date of retirement.

Demands: The Convention respectfully requests the Government of India to:

- 1. Withdraw the Validation provision relating to Pension Rules incorporated in the Finance Act, 2025.*
- 2. Amend the Terms of Reference of the 8th Central Pay Commission to include revision of pension of existing civil pensioners, BSNL pensioners, and pensioners of Autonomous and Statutory Bodies.*
- 3. Delete the phrase “unfunded cost of non-contributory pension schemes” from the Terms of Reference of the 8th Central Pay Commission.*
- 4. Ensure parity and non-discriminatory revision of pension for all pensioners irrespective of date of retirement, in conformity with the principles laid down by the Supreme Court in the Nakara judgment.*

The Convention resolves to continue organisational and legal efforts, in coordination with the Forum of Civil Pensioners Associations, until the above demands are addressed.

A copy of this declaration shall be submitted to the Honourable Prime Minister of India and the Honourable Finance Minister for favourable consideration.

A letter to the Editor:

I am a regular reader of the Pensioners Digest. It not only covers pension related matters, but also other matters of general interest concerning senior citizens such as Scams awareness, Health related issues, current affairs etc. In general the quality of the PDs has improved a lot. PD is the flagship of KCGPA.

Kudos to the Editor.

... G.M. PILLAI (M No 912)

The S30 Case

This dispute concerns Central Government officers who retired before 1 January 2006 from the S-30 pay scale (Rs.22,400–24,500). After the recommendations of the Sixth Central Pay Commission were implemented, pension for those who retired before 2006 was fixed at 50% of the minimum of the revised pay band and grade pay. However, officers who retired after 2006 received pension based on 50% of the actual last pay they were drawing in the revised structure. As a result, two officers who had served in the same scale could receive very different pensions merely because one retired earlier than the other. The affected pensioners challenged this disparity before the Central Administrative Tribunal, which accepted their plea and directed that pre-2006 S-30 retirees should receive pension on par with those retiring after 2006. The Union Government challenged this decision, but the Delhi High Court in March 2024 upheld the Tribunal's order and agreed that such discrimination between pensioners was not justified.

Instead of immediately implementing the judgment, the Government approached the Supreme Court of India. During the proceedings it relied on a new validation provision inserted through Finance legislation, amending the Central Civil Services (Pension) Rules, 2021. Through this provision the Government attempted to declare that the method used earlier to fix pension for pre-2006 retirees was legally valid, even if courts had taken a different view. Pensioners have challenged this step, arguing that the Government is trying to nullify the High Court's decision by

changing the law afterwards. The matter is now before the Supreme Court, which will decide whether this validation clause is constitutionally valid.

Analysis: The Indian law allows Parliament to change a law even after a court has interpreted it. But there is an important limitation. Parliament cannot simply say that a court judgment is wrong and therefore should not apply. What it can do is change the law itself, especially if the judgment pointed out some defect or gap in the earlier law. Once the law is properly amended, the legislature can sometimes give that amendment retrospective effect and validate past actions. This principle is known as the ‘doctrine of legislative overruling’.

In the present case, the courts earlier examined the pension issue mainly from the angle of equality. The argument of the pensioners is that people who served in the same pay scale should not be treated differently only because of the date of retirement. This reasoning is based on the well-known judgment of the Supreme Court in *D.S. Nakara v. Union of India*, which emphasised that pensioners form a common class and should not be arbitrarily divided. Therefore, the key question now is whether the new validation clause merely attempts to bypass the court’s decision or whether it genuinely changes the legal framework of pension fixation. If the Supreme Court finds that the amendment simply tries to cancel the effect of earlier judgments, it may not allow it. But if the Court accepts that Parliament has validly changed the law, the Government’s position may be upheld.

The final decision will be important not only for the S-30 pensioners but also for many other pension disputes. It will determine whether the Government can protect its pension policies by changing the law retrospectively or whether the principle of equality between pensioners must prevail. Key Supreme Court Judgments on Pension Rights.

- ◆ A Validation Act is valid only if:
- ◆ The legislature has the competence to enact the law.
- ◆ The defect pointed out by the court is actually removed.
- ◆ The law does not directly declare the court judgment invalid.

- ◆ If these conditions are not satisfied, the Act can be struck down as violating separation of powers.
- ◆ [See more details in the next issue.]

Highlights of the earlier court observations:

- 1.D.S. Nakara v. Union of India: Pension was declared not a bounty but deferred compensation for service.
- 2.The Court held that pensioners form one class and cannot be arbitrarily divided by retirement date.
- 3.Krishna Kumar v. Union of India: The Court clarified that Nakara applies only within the same pension scheme.
- 4.Employees under different systems like CPF and pension cannot claim parity.
- 5.Madan Mohan Pathak v. Union of India: The Supreme Court held that Parliament cannot simply overturn a court judgment by legislation. A Validation Act must remove the legal defect identified by the court.
- 6.P. Kannadasan v. State of Tamil Nadu: The Court recognised the power of retrospective validation laws. However, the legislature must actually cure the defect in the earlier law.
- 7.Indian Aluminium Co. v. State of Kerala: The Court explained the doctrine of legislative overruling. Legislatures may change the law retrospectively, but cannot directly overrule judicial decisions.

Many policy analysts describe UPS as:“Old Pension Scheme with employee contribution.”

Reasons:

- Pension is guaranteed, not market-linked.
- Dearness Relief is added, like OPS.
- Family pension rules are similar.
- Pension depends on last pay, not corpus.
- The only major difference is:
- Employees contribute 10% of salary.

SCOVA News: The 35th meeting of the Standing Committee of Voluntary Agencies (SCOVA) was chaired by Shri Jitendra Singh, Union Minister of State, on 10th March 2026. Ms. Rachna Shah, Secretary, Department of Pension & Pensioners' Welfare (DoPPW), briefed the members about various initiatives taken for bringing ease of living for the pensioners. Senior officers including Shri Dhruva Jyoti Sen Gupta, Joint Secretary (DoPPW) and Ms. Roshni Sohni, Sr. DDG, Department of Telecommunications were present along with representatives from various Ministries/Departments.

SCOVA provides an institutional forum for Pensioners' Associations to raise issues concerning pensioners directly before the concerned Ministries/Departments through constructive deliberations. It consists of 15 non-official members representing Pensioners' Welfare Associations and official members from different Ministries/Departments of Government of India.

During the meeting, issues relating to CGHS, Railways, Department of Pension & Pensioners' Welfare, Civil Defence and Telecom were discussed. Further details are awaited.

Beware of Cyber Criminals

The women and the aged persons are the main targets of the cyber criminals. The main reason being the lack of awareness about cyber-crime. Weak security practices can expose you to multiple threats. Here's what you need to be aware of: Be careful while receiving calls from strangers. They can use any tactic in any form to lure you. They can exploit your eagerness to know more about your benefits from the 8th CPC. They will be more active after the Government accepts the recommendations of the CPC and start implementing them. Please do not part with your personal particulars, bank details, Aadhar or PAN.

Key Cyber Risks :

- Weak or reused passwords can lead to account takeover, identity theft, and unauthorized access to sensitive data.
- Lack of proper security controls increases the chances of fraudulent transactions and data theft.
- Exposure of passwords can compromise multiple accounts like email, banking apps, and social media.
- Clicking unknown links or installing malicious apps may infect your device with malware or steal confidential information.
- Scam calls, fake messages, or unverified requests may trick you into sharing sensitive personal or financial data.

Phishing is a cyberattack where attackers disguise themselves as legitimate sources to steal information.

Key Cyber Risks :

Attackers send fake emails, SMS, or create look-alike websites. They trick users into clicking malicious links, entering passwords, or downloading harmful files. The goal is to steal data such as passwords, credit card details, or personal identity information.

Follow these essential password practices to strengthen your online security:

- **Create Strong Passwords:** Mix uppercase and lowercase letters, numbers, and symbols.
- **Enable Multi-Factor Authentication (MFA):** Adds an extra layer of verification.
- **Avoid Reusing Passwords:** Use unique passwords for every account.
- **Keep Passwords Private:** Never share passwords via email, chat, or phone.
- **Update Passwords Regularly:** Refresh passwords periodically to reduce exposure risk.

Follow these essential password practices to strengthen your online security:

- Download and update apps only from trusted sources like the Google Play Store or Apple App Store.
- Avoid opening unknown links, attachments, or engaging with fake helpline numbers.
- Always verify information before responding or taking action that may risk financial loss.
- Monitor your transaction history to quickly detect unauthorized activity.
- Never share personal details over phone calls.
- Do not share your information with strangers or third parties without verifying their identity.

Cybercriminals now use AI to create highly realistic fake videos and voice recordings.

Key Cyber Risks :

- Imitate voices of family members, colleagues, or well-known individuals.
- Create a false sense of urgency to make you send money or share sensitive details.
- Mislead you into taking quick actions without verification.

Always pause, verify, and cross-check before responding.

(Source: Axis AMC)

CGHS

A Scam in CGHS?: *The general secretary of the Sanchar Nigam Pensioners' Welfare Association (SNPWA), New Delhi has written a letter (No. SNPWA/CHQ/CVC/1/2026) on 11 March 2026 to Shri Praveen Chandra Srivastava, Central Vigilance Commissioner, Satarkata Bhawan, New Delhi. The gist is given below. We encourage our readers to take recourse to such a step after exhaustion of other available remedies.*

Subject: Vigilance complaint regarding irregularities in procurement of indented medicines under CGHS leading to excessive pricing and suspected cartelisation – Request for immediate enquiry

Sir,

I wish to bring to your notice a matter of serious vigilance concern relating to the procurement and supply of indented medicines under the Central Government Health Scheme (CGHS). Available evidence suggests significant deficiencies in the tendering and price fixing process, which are resulting in highly inflated prices for commonly prescribed medicines and causing substantial loss to the public exchequer.

I am a CGHS beneficiary (ID No. 595498) attached to Wellness Centre D-92, Gurgaon. Recently, a pulmonologist at Medanta – The Medicity prescribed Rozagold 20 mg. The medicine was indented through CGHS and supplied by the authorised chemist. However, instead of the prescribed brand, I was issued “Roza Gold Peace 20,” carrying a printed price of ₹270 per strip of 10 tablets, whereas the prescribed medicine is widely available in the market at around ₹60 per strip.

On bringing this to the notice of the CMO of the Wellness Centre, prompt intervention was made and the billing was examined. The pharmacist acknowledged the lapse and assured that such incidents would not recur.

Regrettably, this is not an isolated case. In another instance, a combination drug (Acebrophylline 100 mg + Acetylcysteine 600 mg) was prescribed by an empanelled hospital. It was indented on 26 February 2026 and supplied on 7 March 2026 as “Mucoform-AB Forte” at ₹282 per strip, although the same formulation from the same manufacturer is available online for about ₹99 per strip. Comparable products from reputed companies such as Cipla (AB-N) are priced around ₹110 per strip.

It is surprising that cost-effective medicines from well-known manufacturers are not supplied, while significantly higher-priced alternatives are procured under CGHS.

Further enquiries indicate that this is not confined to a single chemist or Wellness Centre but appears to be a systemic issue affecting CGHS procurement nationwide. This raises serious concerns of large-scale financial drain on CGHS resources, possibly with the involvement or tacit approval of officials within the Ministry of Health & Family Welfare.

The underlying problem appears to stem from weaknesses in the current procurement framework, which reportedly permits:

- *Tender prices remaining substantially higher than prevailing market rates
- *Billing strictly at approved tender rates even when cheaper alternatives are available
- *Lack of dynamic benchmarking with current retail or online prices
- *Inadequate monitoring to identify abnormal pricing variations
- *Possibility of cartelisation or collusive bidding leading to artificially inflated rates
- *This situation runs contrary to established principles of public procurement, where bulk purchasing is expected to secure lower prices. It also appears inconsistent with the General Financial Rules, 2017, particularly with respect to transparency, competition, value for money, and fair price discovery.

If such overpricing is widespread across the CGHS network, the cumulative financial implications could be enormous, potentially amounting to thousands of crores of rupees annually.

More concerning are reports from reliable sources suggesting that senior officials are aware of these loopholes and may even be complicit, yet no effective corrective measures have been taken for nearly two years, allowing the problem to persist.

This raises serious vigilance concerns, including:

- *Breakdown of procurement oversight
- *Possible cartelisation among suppliers

*or non-competitive tendering

*Undue gains to private vendors at public expense

In view of the above, it is requested that the Commission may kindly initiate:

1. A detailed investigation into the CGHS medicine procurement system
2. A comparative analysis of tendered rates vis-à-vis prevailing market prices
3. Examination of possible cartelisation or bid rigging
4. Assessment of financial losses incurred due to inflated procurement
5. Fixing of accountability for lapses in approval and monitoring
6. Appropriate action against those found responsible

The Commission may also consider recommending systemic improvements such as:

- * Dynamic price benchmarking aligned with market rates
- * Real-time price verification mechanisms
- * Transparent digital monitoring of procurement
- * Periodic independent audits of CGHS medicine purchases

CGHS caters to lakhs of Central Government employees and pensioners, many of whom are elderly and entirely dependent on this scheme. Any weakness in procurement not only results in financial loss but also undermines trust in a vital public healthcare system and may adversely affect patient care.

Given the seriousness and potential nationwide financial impact of the issue, I earnestly request the Central Vigilance Commission to examine the matter urgently and take appropriate action in the larger public interest.

Yours sincerely,

G. L. Jogi, GS / SNPWA

Heat Wave - Precautions

The India Meteorological Department (IMD) has indicated that temperatures in many parts of the country may remain above normal during the summer months. Elderly persons are particularly vulnerable to heat-related illnesses such as dehydration, heat exhaustion and heat stroke. Senior citizens therefore need to take a few simple precautions during periods of intense heat. These are the essential precautions:

Avoid exposure to the sun during peak heat hours, especially between 12 noon and 3 p.m. Wear light, loose cotton clothing, use an umbrella or cap under the sun, and try to remain in shaded areas.

Drink water frequently even if you do not feel thirsty. Fluids such as buttermilk, lemon water, tender coconut water, or oral rehydration solution (ORS) help prevent dehydration. Tea, coffee, alcohol, and carbonated drinks cause dehydration.

Consume water-rich fruits and vegetables such as watermelon, muskmelon, oranges, grapes and cucumber. They help maintain hydration and supply essential nutrients.

Keep homes cool and well-ventilated. Curtains or sunshades can reduce indoor heat during the afternoon.

Avoid heavy physical work or strenuous activities during the hottest part of the day.

Beware of warning signs of heat-related illness, including dizziness, excessive sweating, muscle cramps, nausea, weakness, or fainting. If any of these symptoms occur, move to a cool place, drink fluids or ORS, and seek medical advice if the symptoms persist.

Family members should take special care of elderly persons living alone, ensuring that they remain hydrated and

protected from prolonged heat exposure. Even small precautions can greatly reduce the risk of heat-related health problems.

Stay cool, stay hydrated, and stay safe during hot days.

Our Activities

Responding to the call given by the Forum of Civil Pensioners' Associations and NCCPA, a state level convention was held in Bengaluru on February against passing of the "Validation of Pension Rules" and non-inclusion of the item regarding "Revision of pension of Pre- 2026 Pensioners" was held on 8th March 2026.

2. Charity Work:



As an annual duty, our office-bearers and other members visited an Ashram for the destitute women, run by the "Hitesh Mahila Maneyangala Trust" at Vyalikaval, Bengaluru on 13th March 2026. It shelters 30 elderly women including 4 physically disabled. A bag of Ragi millet was donated to the manager and gift hampers with assorted fruits were presented to each woman



with greetings and best wishes for their health. We carried their blessings in return.

3. Attending to Grievances: During the month, assistance was extended to several pensioners who approached us with specific grievances relating to pension fixation, revision and PPO corrections.

Shri Dilip, Civil Engineer drawing pension under EPFO: His claim for higher pension was rejected despite the Supreme Court judgment on the subject. We examined his documents and advised him on further course of action.

Shri Gopal Krishna, retired Senior Auditor from the office

of the PCDA, Secunderabad, found that his basic pension had not been revised on par with similarly placed colleagues. He was advised to give all relevant papers so that his case can be examined and taken up with the concerned authorities.

Shri Rama Rao, also retired from PCDA, Secunderabad: His request for revision of his basic pension was not accepted by the department. He met Shri RSN Murthy at Hyderabad and he was given copies of relevant rules and orders. He was advised to pursue the matter collectively with his similarly placed colleagues, or through the DAD Pensioners' Association.

Smt. Asha Ranjan, retired Assistant Professor from the Government of Karnataka, complained that her husband's date of birth is wrongly mentioned in her PPO. We assured her of help after she gives us all the relevant papers.

It can be seen from the above that the KCGPA is being approached, not only the Central Government pensioners but also from banks and state governments. Our Association remains committed to extending assistance to all the needy. However, we also need more help from the members to do the foot work and help the needy. Those who wish to volunteer for such work and helping us in office management may please contact us. Our office may be located on the google map with following link:

<https://maps.app.goo.gl/M4vgn9HkchYMiK6p8>

Coordinates: 13.005585214488187, 77.57586739325286

Dear members,

*Those members whose subscription ends this March are requested to renew their subscription immediately in order to ensure regular delivery of the printed copy of the Digest. Moreover, the **Department of Posts has plans to increase postage rates from 25 paise to two rupees per each copy of the PD.** That is going to be an additional burden for us. The Association relies more on donation than on the subscription amount. Your generocity helps many other persons to read your favourite magazine*

Please send your contributions to **A/C No. 0406 2010 062 937, IFSC: CNRB 0010434 Canara Bank, Sadasivanagar Branch, Bengaluru.**

Thanks to our Contributors

Following payments have been received during MAR 2026. We are grateful to the members who have donated Rs.1000/- and more, but that does not mean we ignore the contributions made by others also. We thank them and expect continued generosity from all. We need your donations.

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YOGANATH T D	1041	3727			600	03/29

OBITUARY

Shri. **SRINIVASAN PG** (M.No.868) ex- AO (AG's Office): It was very recently learnt from his son that Shri Srinivasan expired On 16 MAY 2023. We deeply regret the demise and pray for peace to his soul and strength to the bereaved family.

We are going to launch

our own website soon.

*The Domain name
is <pensionersindia.org>*



PLEASE CONTACT OUR OFFICE BEARERS

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