



Reg.No. VSWA/ICT/79

# ASSOCIATION FOR THE WELFARE OF RETIRED PERSONS (AWRP)

A National body of Retired Civilian Employees of the Federal Government



## NEW VISTAS

### Editor-in-Chief

Manzur Hussain  
President AWRP

### Editor

Abdul Rauf Malik

### Sub-Editor

Saifullah Khan  
Joint Secretary

### Coordinator

Ali Asghar Awan  
Secretary General

### Circulation in-charge

Saeed Haroon  
Office Manager, AWRP

Community Center,  
Ibn-e-Sina Road, G-9/2,  
Islamabad

Phone: 051-2256282

### Email:

association.awrp@gmail.com

### Website:

www.awrp.org.pk

## NOTICE

No.AWRP/AGM/30/2020

Dated : 06 January, 2020

### 30<sup>th</sup> ANNUAL GENERAL BODY MEETING

The 30<sup>th</sup> Annual General Body meeting of AWRP will be held at 10:00 AM on Saturday 25 January, 2020 at the Community Centre G-9/2 Ibne-Sina Road, Islamabad. Agenda of the meeting is enclosed.

All Members are requested to attend the meeting, positively.

(Ali Asghar Awan)

SECRETARY GENERAL

### All Members of AWRP

Note: Please bring your AWRP/CNIC Card with you.

## Executive Committee 2019-20 with Office Staff and Election Officer



**1<sup>st</sup> Row:** Abdul Rauf Malik, Mukhtar Ahmed Bhatti, Saifullah Khan, Fazal-i-Qadar, Akhtar Hussain Sabir, A.H. Qureshi, Agha Amir Ahmad, Abdul Majeed Qaiserani.

**2<sup>nd</sup> Row:** Saeed Haroon, Ch.M. Sharif, Ch. M. Faridun, Ahmed Mehmood Zahid, Manzur Hussain, Ali Asghar Awan, Sh. Farogh Naweed, Nasim Akhter Qureshi, Ashfaq Ahmed.



**1<sup>st</sup> Meeting of the Executive Committee**

## **TABLE OF CONTENTS**

<b>S. No</b>	<b><u>Contents</u></b>	<b><u>Page No</u></b>
1	List of members of the Executive Committee of AWRP 2019-2020.	4
2	Agenda of the meeting.	5
3	Secretary General's Report.	6-11
4	Draft Minutes of the 29 <sup>th</sup> Annual General Meeting.	12-14
5	Editorial: Senior Citizens Act 2019.	15-17
6	The Kashmir issue and Hindutva article.	18-25
7	President's letter to the Governor State Bank.	26-27
8	Instructions of the State Bank to all the banks.	28
9	State Bank's letter to AWRP.	29
10	Letter to Finance Division for revision of Special Additional Pension based on Orderly Allowance and the Monetized Value of the salary of a driver.	30-32
11	Medical discount given by different hospitals/labs/clinics to AWRP members.	33-35
12	AGPR Circular with proforma for Pensioners Identity Card	36
13	Audited Accounts, Nomination of Auditors.	37-44
14	Budget--2020	45
15	Resolution for amendment in the Constitution of AWARD	46
16	Excerpt from the book "Jinnah of Pakistan"	47
17	Some golden words.	48
18	Diet plan for elderly, bone health and benefits of exercise in old age.	49-50
19	Overview of problems in Elderly.	51-56
20	Some necessary precautions in old age.	57
21	Heart attack vs cardiac arrest.	58



# EXECUTIVE COMMITTEE OF THE AWRP 2019-2020

## The President - Mr. Manzur Hussain (1141)

(Former Auditor General of Pakistan)

House. 90, Street. 52, Sector I-8/3, Islamabad.

Ph; 051-4445945, Cell: 0301-3002000

## Vice President – Mr. Ahmad Mahmood Zahid (1491) .

(Former Federal Secretary)

House No. 604, Service Road (West)

D-12/2 Islamabad.

Cell:0321-8501160, Ph: 051-2706193

## Secretary General:

### Mr. Ali Asghar Awan (1289)

(Former Joint Secretary, M/o Minorities Affairs)

House. 336, Street. 28, Sector, I-8/2, Islamabad

Cell: 0322-9856705

Asgharawan1943@gmail.com

## Joint Secretary:

### Mr. Saifullah Khan (844)

(Former Dy. Secretary, M/o Religious Affairs)

House No. 80/5-D, Street No. 32,

Sector F-6/1, Islamabad

Ph: 051- 2824134, 051-2298851 Cell: 0300-2198671

## Finance Secretary – Mr. Nasim Akhter Qureshi (1033)

(Former Controller, PBC Headquarterz)

House No. 6/6-C, Street No. 5, Sector G-7/2, Islamabad

Ph: 051- 2890304, Cell: 0300-5122821, 0331-5122822

## EXECUTIVE

### MEMBERS

### Mr. S. Farogh Naweed (785)

(Former Federal Secretary)

House. 230, Street. 151,

Sector D-12/4, Islamabad

Ph; 051-2706881 Cell: 0300-8548944

### Mr. A.H. Qureshi (144)

(Former Dy. Secretary, M/o Finance)

House No. 1, Street No. 30,

Sector F-6/1, Islamabad

Ph: 051-2270830

Cell: 0333-5129760

### Mr. Abdul Rauf Malik (1288)

(Former Director General, M/o I&B.)

House No. 258, Street No. 62,

Sector I-8/3, Islamabad

Ph: 051-4449504,

Cell: 0305-5400052

### Mr. Abdul Qayyum (1550)

(Former Chief, Planning Commission)

House No. 340, Street No. 28,

I-8/2 Islamabad.

Cell: 0300-5195105

Ph: 051-4431542

### Ch. Muhammad Faridun (1420)

(Former Deputy Registrar, SCP)

Office No. 73, Street No. 04, Shajar

Hamdani Block ,Markaz, District

Court, F-8 Islamabad.

Cell: 0333-5159342

### Mr. Agha Amir Ahmad (1256)

(Former Deputy Director, AGP)

House. 308, Street. 77,

Sector, G-9/3, Islamabad.

Ph: 051-2853201

Cell: 0300-9800246,

### Mr. Abdul Majid Qaiserani (1004)

(Former Dy. Secretary, M/o Finance)

Qrt. No. 116/4-E, Service Road,

Sector G-7/2, Islamabad

Cell: 0332-5044005

### Mr. Mukhtar Ahmed Bhatti (691)

(Former Dy. Secretary (C.C), M/o Finance)

House No. 709, Gali No. 74,

Sector G-10/4, Islamabad

Ph: 051- 2302277,

Cell: 0333-5120751

### Mr. Fazal-I-Qadar (1492)

(Former Senior J.S, M/o Commerce)

House No. 75, Street No. 40,

I-8/2 Islamabad.

Cell: 0301-5651626

Ph: 051-4447306

### Mr. Muhammad Sharif, (1226)

(Former Coordination Officer, M/o IPC)

H. No. 24, St. No. 20, Jinnah

Gardens, Phase-1, Block-B,

FECHS (Zone-V),Post office , Korang

Town, ISLAMABAD

Cell: 0321-508034, 0333-5390345

051-5148035

## CO -OPTED MEMBER

### Mr. Muhammad Yahya, (1766)

(Former Director General-Audit, M/o

Parliamentary Affairs.)

House No. 19, Street No. 13,

Sector-J, DHA-II, Islamabad.

(Cell: 0333-5644321)

## MR. SAEED HAROON OFFICE MANAGER AWRP, 0323-5041072

Association for the Welfare of Retired Persons, Islamabad.

Community Centre, Ibn-e-Sina Road, G-9/2 Islamabad. Ph: 051-2256282. Website: [www.awrp.org.pk](http://www.awrp.org.pk)

Email: [association.awrp@gmail.com](mailto:association.awrp@gmail.com)

# **Agenda**

## **30<sup>TH</sup> ANNUAL GENERAL BODY MEETING**

**25 January 2020**

- |                   |  |
|-------------------|--|
| <b>10:00 AM</b>   | <b>Registration of the members at Registration Desk</b>  |
| <b>10:30 AM</b>   | <b>Recitation from the Holy Quran</b>  |
| <b>10: 35 AM</b>  | <b>Naat</b>  |
| <b>10:40 AM</b>   | <b>Presentation of Annual Report and following items by the Secretary General, Mr. Ali Asghar Awan for approval of AGM;</b> <ul style="list-style-type: none"><li><b>i. Approval of draft Minutes of 29<sup>th</sup> AGM</b></li><li><b>ii. Audited Accounts of AWRP for 2019</b></li><li><b>iii. Nomination of Masoom Akhtar &amp; Co as auditors for 2020</b></li><li><b>iv. Budget for 2020</b></li></ul> |
| <b>12:00 NOON</b> | <b>Resolution for amendment in the Constitution by Vice President, Mr. A.M. Zahid</b>  |
| <b>12:15 PM</b>   | <b>Briefing on Payment of Group Insurance to Retired Employees of Federal Government by Ch. Muhammad Faridun (Advocate)</b>  |
| <b>12:20 PM</b>   | <b>Vote of thanks by Sh. Farogh Naweed</b>   |
| <b>12:30 PM</b>   | <b>Lunch</b>   |
| <b>01:00PM</b>    | <b>Close of AGM</b>  |

## **Secretary General's Report**

### **(Achievements-2019)**

The Executive Committee, by living true to its past traditions and commitment, did not lag behind in any sphere of its assignment for the furtherance of the cause of pensioners. Whatever resources and strength we had we mustered the same to attain our goals. We can proudly state that our achievements despite impediments are not insignificant.

One important thing to be kept in mind is that during the past and present financial years the country passed/is passing through unprecedented unfavorable financial conditions which, obvious as it is, have its fallout impact on the performance of the Association in different ways. Nonetheless, for the perusal of honourable members, the following accomplishments, notwithstanding the odds in our way, have been bagged.

#### **1) Pension and its allied matters.**

i) A delegation of Association for the Welfare of Retired Persons (AWRP), headed by its President Mr. Manzur Hussain, had meeting with Mr. Ali Mohammad Khan, Minister of State for Parliamentary Affairs on March 15, 2019 in his office to discuss various problems faced by pensioners such as de-freezing of medical allowance, annual increase in pension keeping in view spiral rise in every day's commodities, raise of family pension from 75 to 100 %, increase in special additional pension, sanction of grant in aid for Association for the Welfare of Retired Persons (AWRP), approval of ICT Senior Citizens Bill etc. The Minister was appreciative of these issues and promised to help resolve the issues. He instantly wrote a letter to the Minister for Finance recommending our point of view.

ii) The Govt. has been pleased to increase the pension@ 10% w.e.f. July, 2019 for which the Executive Committee can rightly claim the credit as due to its persistent follow-up, the govt agreed to the increase of 10% against the contemplated increase of 6 to 7%. In this regard we must share with you that virtually we approached everybody who mattered.

iii) The Honourable Lahore High Court, Lahore in its judgement dated 02-03-2018 has allowed pensionary increases to the petitioners on the basis of 1994 Pay

Scales whether retired before 1994 or afterwards up to the introduction of 2001 Pay Scales. The Finance Division has issued orders for implementation of the said judgement for the petitioners only. The Association for the Welfare of Retired Persons (AWRP) has taken up the matter with the Ministry of Finance to allow such increases to all those pensioners who fall in the same category and are similarly placed.

Mr. Agha Amir Ahmad, Member of the EC, has been nominated to provide necessary guidance to the members and address issues, if any, in this regard.

iv) In addition to the pursuit of collective problems of the pensioners, the Executive Committee being mindful of the individual difficulties of the members in respect of pension and other allied matters, has setup a one man Cell headed by Mr. Agha Amir Ahmad, a member of the Executive Committee and an expert in pensionary matters, to personally help resolve them. This was notified to all the members to avail of the services of Mr. Amir Ahmad Agha. As such in the following individual cases the Association was successful in providing relief to the pensioners:

A	Family pension was payable only to the eldest unmarried/divorced/widowed daughter. In June 2018 the rule was amended on court directions and pension was made divisible among all eligible daughters. Daughter of an Air Force deceased officer was denied this benefit on the grounds that civil pension rules were not applicable to defence personnel.	D.O. Letter from the President to the Military Accountant General helped in settling that the civil side amendments were applicable on military side too. The applicant has been asked to submit formal pension application.
B	Family pension of an ex-East Pakistan pensioner was stopped after 10 years on the wrong plea that it had not been extended for life. AGPR Lahore and Wafaqi Mohtasib had not been able to provide the sought for relief to the widow.	1991 orders were traced out and D.O. letter to the Accountant General Punjab and DG Rangers helped in redressing the matter, and pension papers are now under process for life-long family pension. Arrears from 1986 onward are involved.
C	Family pension of widow of deceased Chief Accounts Officer / FA Railways was worked out wrong. When the widow reached 85 years age, she was not given additional 15% increase.	DO to the FA/CAO and CGA helped in resolving the matter. Pension of the widow has been increased from Rs.30,630 to Rs.41,260 with arrears of Rs.450,153. It was again raised from Rs.49,088 to Rs.68,550, along with arrears of Rs.1,349,576.
D	Family pension of a widowed daughter was calculated wrong. Full benefit of restoration and increases was not given.	Pension was revised from Rs.21,953 to Rs.42,076, involving arrears of Rs.1,619,396.
	COLA and Sectt./Personal Allowance of many pensioners had not been included in	Pension was got revised and arrears of more than Rs.1 million were received by the

E	pensionable emoluments of BPS 21 and 22 officers, even after these were declared as pensionable under court orders.	pensioners.
F	Sectt/Personal Allowance was adjusted against subsequent annual increments. The adjustment was not reversed when court ordered in 2009 that it was not legal.	Cases, involving arrears of Rs.300,000 are nearing finalization.

## **2) Payment of Group Insurance**

It may kindly be recalled that the Association filed a writ in the Honourable High Court Islamabad for payment of Group Insurance on the analogy of verdict of Honourable Peshawar High Court in respect of employees of KPK upheld by the Honourable Supreme Court of Pakistan to all those pensioners of the Federal Govt who superannuated in service. We pursued our case vigorously but unfortunately our case could not find favour with the court and our writ along with others was dismissed though court in its decision pointed out discrimination being meted out to federal govt employees. Against the aforementioned decision we have filed an intra court appeal which is presently pending adjudication in the court.

## **3) Celebration of Pensioners Day.**

In order to celebrate Pensioners Day, the Cabinet Division was approached to earmark one day in a year as Pensioners Day to bring this marginalized community in the main stream of nation and create an awareness about their various problems among the public and Govt. Both the Cabinet Division and Finance Division have concurred in the proposal. The draft summary on the subject has been furnished to the Cabinet Division for obtaining the approval of Cabinet. We are quite sanguine to have a favourable response of the govt.

## **4) Medical Facilities.**

i) The Executive Committee approached two new hospitals namely Shafi Medical Complex (SMC) Rawalpindi and Pakistan Air Force (PAF) Hospital Islamabad for provision of discounted medical facilities to our members. These hospitals have acceded to our request and have been added to our panel of hospitals/laboratories giving discounts to our members while the latter is well equipped modern hospital having specialization in various fields of medical science. The members have already been informed about this addition.



ii) The Shifa International hospital which owing to their own reasons stopped giving rebate to our members. In order to restore the facility a delegation of the Association for the Welfare of Retired Persons (AWRP) under Mr. Manzur Hussain its President held a meeting with the Chief Executive Officer of Shifa International Hospital followed by number of personal visits by the Secretary General. Eventually, the hospital restored the facility as would be evident from the chart contained in the New vistas.

iii) The Executive Committee is quite cognizant of medical issues of the pensioners particularly concerning treatment at Govt. hospitals, reimbursement of medical claims, treatment at private hospitals in emergency cases. In this regard we have been knocking at the doors of all concerned agencies. In this behalf the Executive Committee has recently requested the Prime Minister of Pakistan to include within the ambit of “Sehat Sahulat Programme” the pensioners all over Pakistan so that they also get access to comprehensive medical cover in swift and dignified manner without any financial obligation. We intend to call on Dr. Zaffar Mirza, Special Adviser on health to the Prime Minister to consider our request on sympathetic and on humanitarian grounds.

#### **5) General.**

The Establishment Division and Federal Employees Benevolent & Group Insurance Fund (FEB&GIF) were approached to increase the amount of marriage and other grants to retired/serving employees. In response they have intimated that increase of amount on account of marriage and some other grants is under consideration and will be evaluated by “ Actuary “ which has started the work. Further action will be taken in the light of the recommendations of the afore said Actuary. The Association is seized with the matter. The members already stand informed of this.

#### **6) Association for the Welfare of Retired Persons (AWRP)-Active Filer.**

The Executive Committee through its persistent efforts have succeeded in having the AWRP declared as “ Active Filer”. This will result in lesser taxation on our investments in Saving Schemes. Besides, the Executive Committee has simultaneously moved the Tax Authorities to grant exemption to the Association from payment of tax on account of its being a welfare organization. The attainment of status of “Active Filer” had been a long outstanding desire of the

AWRP but somehow it could not be realized. It is the credit of the present Executive Committee that it was made possible to happen due to its untiring efforts.

#### **7) Issuance of Identity Card.**

The issuance of departmental identity card to the retirees was a long outstanding demand of the pensioners to prove their identity as a retired person. Several times matter was taken up with the relevant authorities but no proper headway could be made. Finally, as result of number of meetings held with the officers of Establishment Division, the Govt. has accepted our request by issuing necessary instructions to all the departments of the Federal Govt. This information was disseminated to all the members. Besides this, AGPR has also devised a proforma for issuance of Pensioners/Family Pensioners Identity Card by the Account Office. The said circular along with proforma from the AGPR has been printed in the New Vistas.

#### **8) ICT Senior Citizen Bill 2019.**

As you are fully aware that the Association for the Welfare of Retired Persons (AWRP) remained in close touch with all the relevant authorities in connection with the ICT Senior Citizens Bill, 2019 by providing necessary input for approval of the Bill. The Bill has now been introduced in the National Assembly and passed on to the Standing Committee on Human Rights. The Executive Committee in an in-house exercise thoroughly examined the Bill and forwarded its well thought out proposals/amendments to the National Assembly with the request that a delegation of Association for the Welfare of Retired Persons (AWRP) may be invited to present, in person, its point of view before the Standing Committee. The salient features of the Bill were communicated to all the members for their information and input, if any.

#### **9) Increase in membership of AWRP.**

The Executive Committee has been striving to increase the membership of the Association with a view to extending the benefits accruing as a result of membership to the maximum retirees. During the year 2019, 110 new members have been added.

#### 10) Financial Matters.

In the end, with a very heavy heart, I express that the Executive Committee regrets its inability to meet the demand of the members to hold family get to gathers. Much that we desired to live up to the expectations of the members but we could not do so chiefly because of paucity of funds and criticism it attracts from some members. The Executive Committee has placed moratorium on the spending on such a function from the principal funds of Association for the Welfare of Retired Persons (AWRP). Our request for grant of 2 million rupees is still pending in the Ministry of Finance while we consider it below the dignity of our worthy members to approach private sponsors for hosting lunches/dinners for our members. I am afraid, I may not invoke the displeasure of our friends, if I state that twice members were beseeched to provide financial support to the Association in view of its precarious monetary position but no body stretched helping hand except that the Executive Committee donated Rs. 90,000 for meeting day to day expenditure of the office of AWRP.



**(Ali Asghar Awan)**

Secretary General

## **DRAFT MINUTES OF THE 29<sup>TH</sup> GENERAL BODY MEETING OF THE ASSOCIATION FOR THE WELFARE OF RETIRED PERSONS (AWRP)**

The Annual General Body Meeting of the Association For Welfare of Retired Persons (AWRP) was held on January 27, 2019 at the Community Centre G-9/2 Islamabad under the Chairmanship of Mr. Manzur Hussain, the President of Association.

2) Ch. Munir Ahmad acted as stage secretary.

3) The meeting started with recitation from the Holy Quran by Dr. Qari Muhammad Younas.

4) Dr. Saeed Ahmed Wattoo, Chief Welfare Officer of the Staff Welfare Organization in his speech pointed out that one of the responsibilities of his department was welfare of retired persons. He enumerated problems faced by the aged persons and among those the most severe and torturous one was loneliness. He further stated that the pensioners, a sizeable segment of population, were marginalized and were thus required to be brought again into main stream of the society. He admired the welfare work being done by the AWRP and indicated his desire to supplement the efforts of Association to launch joint projects aiming at the welfare of retirees.

5) Mr. Ali Asghar Awan presented the annual report, inter alia, briefly mentioning the steps taken by the EC for the welfare of the pensioners in particular pension and its allied matters. He also submitted following items for the approval of AGM

### **i) Draft minutes of 28<sup>th</sup> AGM.**

The AGM approved the draft minutes.

### **ii) Audited Accounts of AWRP for 2017-18.**

One Honourable member Mr. Muhammad Abdullah Yusuf asked for a clarification whether accounts were for a period of one and half year. The affirmative reply was furnished as that happened due to switching over of the accounts from financial year to calendar year and for that necessary amendment was carried out in the Constitution with the approval of previous AGM. Hence, the accounts covered the period from 1-7-2017 to 31-12-2017 and 1-1-2018 to 31-12-2018. The AGM approved the Audited accounts.

### **iii) The nomination of Masoom Akhtar & Co as auditors for 2019.**

The AGM approved the proposal.

#### **iv) Budget for the year 2019.**

The budget was presented before the AGM for its approval. One Honourable Member, Mr. Tila Muhammad observed that there was a deficit of Rs 65000.00 between the income and expenditure and asked as to how the gap would be bridged. He further remarked the present EC had wasted Association's funds on organizing events where as they in the previous EC secured donations for such activities.

The Secretary General explained that the budgetary gap was expected to be met from the grant- in- aid from the Govt and donations from different sources for which efforts will be made. Moreover, the option of receipt of money from new membership was also available and besides the expenditure could be curtailed to make the deficiency good. In case of worst came to worst, the funds could be withdrawn from principal amount available in the account of AWRP. It was further observed that the objection lacked any substance.

As regarded the issue of wastage of money on events, it was explained that out of four events two were AGM meetings which were obligatory and other two were family get-togethers required to be held as a general welfare activity.

The AGM after having listened to the explanation of the Secretary General approved the budget.

#### **6) Self-introduction by the contesting Chairman of the Groups:**

Mr. Muhammad Abdullah Yusuf, Chairman of the Progressive Group ( symbol Falcon), was given the floor, who introduced himself to the Honourable Members and read out his Group's Manifesto containing their plan of action which they proposed to implement to resolve the problems of pensioners. In brief, he mentioned that he would hold out a promise for doable and not anything beyond that.

In his turn, Mr. Manzur Hussain, Chairman of Pioneer Group (symbol Rose) introduced himself to the Members, many of whom knew him already because of his long association with AWRP. He dwelt at length on the manifesto of his Group and elaborated the welfare programme for the pensioners set forth therein. Besides, he briefly recalled the work done by the EC during the last two years under his incumbency as President

7) AGM was closed with a vote of thanks to the chair and Members were served with lunch.



## **ELECTION 2019-20**

After close of AGM the Election Officer came to the stage and explained to the Members the procedure for casting votes. He highlighted that present Election Rules had made the system very easy as every voter would cast his vote in favour of a Group rather individual candidates and requested the Members to proceed to the designated polling booths in Auditorium Hall to cast their votes.

The election process started at 12:30 P.M. and continued till 03:00 P.M. The Election Officer supervised the proceedings in the presence of the nominated polling agents of both the Groups. At the close of the balloting, the counting of votes was undertaken by Election Officer and his team in the presence of the polling agents of both the Groups. After collation and counting, the results were announced by the Election Officer at about 3.30 P.M. in the presence of all concerned persons.

Total 366 votes were cast out of which 5 votes were found as rejected/invalid, while the Progressive group acquired 129 votes and Pioneer group was elected by 232 votes with following members on its panel against various positions:

### **OFFICE BEARERS:**

PRESIDENT:	Mr. Manzur Hussain (1141)
VICE PRESIDENT:	Mr. Ahmad Mahmood Zahid (1491)
SECRETARY GENERAL:	Mr. Ali Asghar Awan (1289)
JOINT SECRETARY:	Mr. Saifullah Khan (844)
FINANCE SECRETARY:	Mr. Nasim Akhter Qureshi (1033)

### **EXECUTIVE MEMBERS**

1. Mr. S. Farogh Naweed (785)
2. Mr. A.H. Qureshi (144)
3. Mr. Abdul Rauf Malik (1288)
4. Mr. Abdul Qayyum (1550)
5. Ch. Muhammad Faridun (1420)
6. Mr. Agha Amir Ahmad (1256)
7. Mr. Abdul Majid Qaiserani (1004)
8. Mr. Mukhtar Ahmed Bhatti (691)
9. Mr. Fazal-i-Qadar (1492)
10. Mr. Muhammad Sharif, (1226)



**(Ali Asghar Awan)**

Secretary General

## **EDITORIAL**

### **ISLAMABAD CAPITAL TERRITORY SENIOR CITIZENS ACT 2019**

Pakistan is a country where great improvement has been shown in average life expectancy from 1960 up to 2018. According to the World Bank data, average life expectancy in Pakistan in 1960 was 45.3 years, now it touches 68.1 years. It is estimated that 7% of the total population of Pakistan is over 60 years with a figure of 20 million by no means an insignificant segment of the population.

2. The society's seniors are the banks of experience, skills, knowledge and wisdom. Their contribution to building and sustaining society cannot be undervalued. They deserve the nation's respect, gratitude, care and acknowledgement.

3. At reaching the age of retirement, those in any service, including Government servants face a variety of problems. Among them some are more crucial and deserve special attention. These include problems related to health, finance, loneliness and detachment from family and society.

4. Association for the Welfare of Retired Persons (AWRP) is a registered body of about 2000 members, striving for the welfare and wellbeing of the retired persons, who are also senior citizens, to enable them to face some of the inherent problems associated with the retirement and old age. This legislation, in 2019, is the result of the continuous efforts of AWRP for the last many years.

5. The AWRP is grateful to the Government of Pakistan for moving a Bill titled, the "ISLAMABAD CAPITAL TERRITORY SENIOR CITIZENS ACT, 2019" in the parliament. It is perhaps necessary to realize that not only the number of senior citizens is going to grow year by year, a greater number of them will need state and community support as a result of greater urbanization and changes in the life style of the people. Thus planning by the Government, at this stage, is commendable and is a step forward towards welfare of the senior citizens.

6. The subject pertaining to the welfare of senior citizens stands devolved to the provinces under the 18<sup>th</sup> amendment of the Constitution. First of all in 2014, the Government of Khyber Pakhtunkhwa (KPK) adopted an Act about senior citizens. Then, in 2016, the Sindh Government passed a similar Bill. A unique feature of this Sindh law is a provision that those who abandon old family

members and spouses can be punished with three months' imprisonment or fine after a summary trial by judicial magistrate.

7. Now the Federal Government has moved a Bill for Islamabad. According to the proposed Bill there will be a "Senior Citizens Council", an autonomous body corporate to implement this Bill and suggest ways and means for the welfare of senior citizens. The Council will be headed by the Minister for Human Rights and comprise a member of National Assembly, a member of the Senate, Chief Commissioner ICT, Secretaries of Health and Human Rights, representatives of Bait-ul-Mal, Ministry of Finance and a member of the Civil Society. This Council will explore all possible ways and means for the welfare of senior citizens, "Formulate policy proposals on aging", propose better care to senior citizens at hospitals, mobilize financial resources for welfare and rights of senior citizens, establish homes for old people, utilize the services of Senior Citizens for national development, create awareness about rights and privileges of the senior citizens among the public, obtain discount on purchase of medicines, fees of doctors and domestic fares while traveling by Airlines, Railways and Govt transport. The Council will constitute a Grievance Committee for redressal of grievances of senior citizens.

8. While appreciating the initiative of the Ministry of Human Rights, the AWRP examined threadbare, the Bill, clause by clause and word by word in its Executive Committee meeting and proposed some amendments in the text of the Bill.

9. It was inter-alia, proposed that as AWRP is the representative body of the Government pensioners in Federal Capital, therefore, a nominee, of the AWRP may be included in the proposed Council and in the Executive Committee of the Council. Further, at least, one woman and two non-official members may be included in the Council.

10. It was further suggested that setting up of 'libraries' may be added under the sub-section "facilities" and that regarding "privileges" separate counters "Special Queues and Windows" be also provided. Some beds may be reserved in the hospitals for senior citizens and wheel chairs/trolleys be provided and proposed discount rate on purchase of goods and services from all designated establishments as proposed under section 11(e) be increased to 25%. It has also been suggested that apart from Government hospitals, some leading private

hospitals of the Capital Territory be also brought within the ambit of the given discount rate.

11. In its statement of “OBJECT AND REASONS” the Bill aims “to socially and economically protect the senior citizens of Islamabad” and provide financial assistance to senior citizens. Further, “every person has the inherent right to a healthy diet, adequate clothing, and care of physical and moral health as well as right to means of recreation, work, stability and respect”.

12. The Bill provides recognition by state to the senior citizens being a dependent group entitled to the state support. It is a public welfare legislation and accordingly it is hoped that the Parliament will pass this Bill as early as possible, which has already been introduced in the National Assembly.

# THE KASHMIR ISSUE AND HINDUTVA

**BY ABDUL RAUF MALIK**

Let us begin the introduction of Kashmir by the famous verses of Mughal emperor Jehangir who during his visit to Kashmir said:

گرفردوس بریں برروئے زمین است

ہمیں است، ہمیں است، ہمیں است

Translation: If paradise exists on the planet earth, it is here, it is here, it is here.

2. Our Poet Philosopher Allama Iqbal said:

کوہ و دریا، غروب آفتاب

من خدا را دیدم بے حجاب

Its mountains, rivers and the sunset unveil the true self of God.

3. The history of Kashmir is traceable, as far back, as 4000 years. Twenty dynasties of Hindus, Buddhists, Jains and Zoroastrians ruled. Muslims ruled for 480 years till the 14<sup>th</sup> Century, the Mughal king Akbar Annexed Kashmir in 1579. Then Afghans ruled for 67 years, Sikhs ruled for 27 years when Kashmir was part of Punjab. The Hindu Dogra Raj started from 16 March, 1846 and ended on 26<sup>th</sup> October 1947. Gulab Singh was the first Raja and founder of the Dogra dynasty. They ruled for about 100 years. Hari Singh was the last ruler, who agreed to accession of J&k to India.

4. In 1846, in a war, Sikhs were defeated by the British. The British sold Kashmir to Gulab Singh for 7.5 Million (Nanakshahi Rupees). This was a reward by the British to Gulab Singh for betraying the Sikhs and helping the British.

دھقان و کشت و جوئے، خیابان فروختند

قوے فروختند و چہ ارزاں فروختند



The people, land, rivers and streets were sold. The whole nation was sold but very cheap.

5. Bounded by Pakistan, China, Afghanistan and over a mere 30 miles strip of land in the South east by India, the state of J&k is a territory 86023 square miles with a population of nearly 12 million people of whom about 80% are Muslims. The portion called valley of Kashmir is a plateau 6000.feet above sea level, 84 miles in length and 25 miles in breadth. India now occupies 53,665 Sq miles including the valley. Azad Kashmir is about 32358 sq miles. China claims the Skahsam Valley and Aksai Chin.

6. This much is the introduction of Kashmir. Now let us see where stands the present day India.

7. In 21<sup>st</sup> Century the present India is no longer a secular country but an extremist, fundamentalist country dreaming for Hindu Raj i.e the rule of Hindus. It is not the question of Kashmir alone but Muslims all over India are in extreme trouble.

8. Before discussing Article 370 and 35-A of the Indian Constitution and what India is doing to Muslims, and Kashmiri Muslims, let us understand the real issue, the philosophy and ideology of HINDUTVA, Hindu Raj i.e rule of Hindus and creation of Hindu nation. HINDUTVA is an ideology seeking to establish the hegemony of Hindu way of life. Roman, Egyptian and Greek civilizations have vanished. Now Hindus are struggling to keep alive the Indus Civilization i.e Hindu Civilization. They say that now it is the duty of all Hindus to awaken and rise to take up arms against the enemies in order to protect the glory of BHARAT. Thus according to the proponents of Hindutva, it only comes to redeem Hinduism. When they talk of enemies, they mean Muslims.

9. GOLWALKER: one of their Intellectuals in his book BUNCH OF THOUGHTS writes; "Islam, was the first religion to interfere with our social organization of CHATURARMA. Islam, in India, challenges our scheme of class caste organization. It is very clear that the enmity to Islam is due to its opposition to caste structure". Golwalker hails the glories of Hindustan and excoriates, those Indians who are not Hindus, while claiming that: "The hostile elements within the country pose a far greater menace to national security than aggression from outside". His main targets are Muslims. A long chapter in his book challenges the patriotism of all non-Hindus and talks of "their future aggressive design about Hinduism".

10. The Hindu zealots have declared 2021 as the deadline for converting the Indian democratic Secular Republic into a Hindu State. Narendra Modi's Government is seriously considering not just amending, the Indian Constitution but rewriting it altogether. Because their ideology now is not secularism but HINDUTVA. They do not believe in democracy so justice, liberty and equality also become meaningless.

11. In 1996, American political scientist Samuel P. Huntington became famous for his philosophy spread through his book "CLASH OF CIVILIZATION". It is a hypothesis that people's cultural and religious identities will be the primary source of conflict in the post-cold war world. He augured that future wars would be fought not between countries but between cultures (1996).

12. Huntington closely studied the rising Hindutva in India from 1666, religious differences among the Muslim world, creation of Israel and Nazi Germany's fascism and hatred rising in every corner of the world based on culture and religion etc.

13. Now let us understand what HINDUTVA is. In 1674, SHIVA JEE MARHATTA a Hindu General, Warrior, Raja, was crowned in a ceremony for bringing of Hindu Raj i.e HINDUTVA in India. The Celebrations lasted for several days everywhere in India. 50 thousands Hindu Pandits and Brahmins gathered and in order to purify Shivajee, he was given bath in river Ganga. He was weighed in precious metals like gold and silver and distributed among poor. The movement continued during 17<sup>th</sup>, 18<sup>th</sup> and 19<sup>th</sup> centuries. Several organizations were created to educate Hindus about HINDUTVA.

14. The originator of the word HINDUTVA in 1923 V.D.SAVARKAR was an activist, lawyer, politician, poet, writer and playwright. According to SAVARKAR, HINDUTVA is an inclusive term of everything. He Says: "HINDUTVA is not a word but a history. Not only the spiritual or religious history of our people as at times compounded with the cognate other term Hinduism, but a history in full. Hinduism is only a derivative, a fraction, a part of Hindutva. Hindutva embraces all the departments of thought and activity for the well-being of the Hindu race."

PITROBHOOMI: Father Land

PUNYABHOOMI: Holy Land

By this logic, Muslims, Christians are excluded from that history because their HOLY LAND is not Hindustan. These Communities are projected as aliens for their extra-territorial loyalties.

15. For the promotion of Hindutva. SANG PARIWAR, (family of organizations) was created. It refers to the family of Hindu nationalist organizations which are part of HINDUTVA or drew inspiration from its ideology. Every field of activities is represented by its own organizations: such as political, occupational and professional economics, social services, exclusively women, religious etc. There are dozens of subjects on which there are separate organizations.

16. Among these organizations, in the political field, the most important one is RSS, Rashtriya Swayamsevak Sangh. RSS is anti-Muslims, fascist, extremist organization and it is now ruling India. It is the most ferocious paramilitary organization which had killed Mahatma Gandhi in 1948 for his leanings towards Pakistan.

17. The Three major demands of RSS since 1951 are:

- 1) Abrogation of Article 370 and 35-A from the Indian Constitution.
- 2) Ayodhya: where they demolished BABRI, Mosque on 6 December 1992.
- 3) Uniform Civil Code i.e abolition of Muslim Personal Law.

18. Most of the Communal riots all over India are controlled by RSS including the one in GUJRAT where thousands of Muslims were burnt alive.

19. In 1980, RSS, created its political wing BJP to combat on political front. BJP (Bhartia Janata Party), contested first election in 1984 and won only two seats, in 1998, elections they won 182 seats and now BJP has 303 seats. Prime Minister Narendra Modi was a member of RSS from 1975 and held important positions in RSS. BJP the ruling political party is step by step implementing manifesto of RSS, based on anti-muslim policies: which includes:

- 1) Hindustan belongs to Hindus, who are pure and it is their FATHERLAND and HOLY LAND.
- 2) All those Hindus who converted to Islam and Christianity should come back to Hinduism. It is called گھر واپسی.
- 3) Those who had come from abroad and settled here should leave this country as they are impure and Hindustan is not a holy land for them.

4) We do not believe in democracy or democratic constitution. Our holy book for Governance MANOSMARTI be enforced forthwith.

20. Nazi Germany and fascist Italy in the 1930's inspired the RSS leaders. A return to the ancient so-called "glorified" Bharatiya traditions" of the Hindu race is their number one creed. The long term goals of the Sangh Pariwar are of course to bring back that "past era of glory" by creating AKHAND BHARAT (i.e an undivided India ranging from "Himalaya to Kanyakumari" and "Qandhar to Brahamandesh" (i.e from Tibet to South East Asia including Burma, Laos, Thailand and Cambodia) culturally and politically.

21. They consider Muslims as the internal enemy, continuous references of German racial policy and the comparison of Jewish problem in Germany with the Muslim question in India. This reveals the evolution of the concept of "INTERNAL ENEMY".

22. Since 1925, when RSS was created, about 100 years back, the Philosophy of HINDUTVA is being infused in the minds of Hindus through media, films, dramas, novels based on facts and fictions, through Hindu scholars, intellectuals and the politicians. They are being told to rise, govern India, and purify Hindustan by expelling Muslims and Christians and to restore the original position of their FATHERLAND.

23. The creation of Pakistan in 1947 was never accepted by the protagonists of HINDUTVA. They consider the partition as desecration of their FATHERLAND. In 1947 they vowed that they will never rest till they have reunited the broken parts of Bharat. Continuous efforts are being made towards this direction, and in 1971 East Pakistan was separated by Indian machination.

24. Now let us touch Articles 370 and 35-A. Revocation of those Articles from the Indian Constitution is a part of the Manifesto of BJP, the political wing of RSS.

25. On 17 October, 1949, the Indian constituent Assembly adopted Article 370. This Article gave special status to Jammu & Kashmir conferring it with the powers to have a separate constitution, a state flag and autonomy over internal administration of the state. The constituent Assembly of J&K, after its establishment, was empowered to recommend the Articles of the Indian Constitution that should be applied to the state or to abrogate the Article 370, after consultation with the state



Assembly. The 1954 Presidential order was issued specifying such Articles of the Indian Constitution.

26. Article 35-A, empowered the J&k State Legislature to define “permanent residents of the state and provide special rights and privileges to those permanent residents”.

27. Article 370 and 35-A, read together defined the J&K state residents life under a separate set of laws including those related to citizenship, ownership of property and fundamental rights as compared to residents of the other states. As a result Indians, from other states, could not purchase land or property in J&K. The “accession” had given India control over only three subjects- Foreign Affairs, Defence and Communications.

28. The first Indian Prime Minister, Jawaharlal Nehru, the architect of article 370 had stated in the Indian Parliament that its provision would “erode” in the course of time. Nehru’s words proved true. Over this long period of 72 years, through series of ordinances, enactments and through brutal military force, India converted Kashmir into another state of the Indian Union without caring for the provisions of Article 370.

29. On 5<sup>th</sup> August 2019, India removed this formality also and moved a step forward and revoked the special status of J&K through a presidential Order and passage through resolution in the parliament.

30. In addition the J&K reorganization Act was also passed by the parliament enabling the division of the state of J&K into TWO UNION TERRITORIES to be called:

- 1) UNION TERRITORY of Jammu & Kashmir.
- 2) UNION TERRITORY OF LADAKH.

It will be applicable w.e.f 31-10-2019.

31. India has now ignited the fire of venom and odium by raising the slogan of HINDUTVA which is aimed at animosity towards Muslims and creation of Hindu Raj. Raising the slogan of Hindu supremacy and promising Hindu extremists revenge from Muslims for hundreds of years of their rule over India, it may be nigh impossible to backtrack. India is pushing like a mad bull. The Carnage in Gujrat, burning of the Babri Mosque, killing and beating of Muslims. In the name of گاو رکشا,



persecution of Muslims in Kashmir and declaring Muslims in Assam as stateless, are few examples of their recent brutalities.

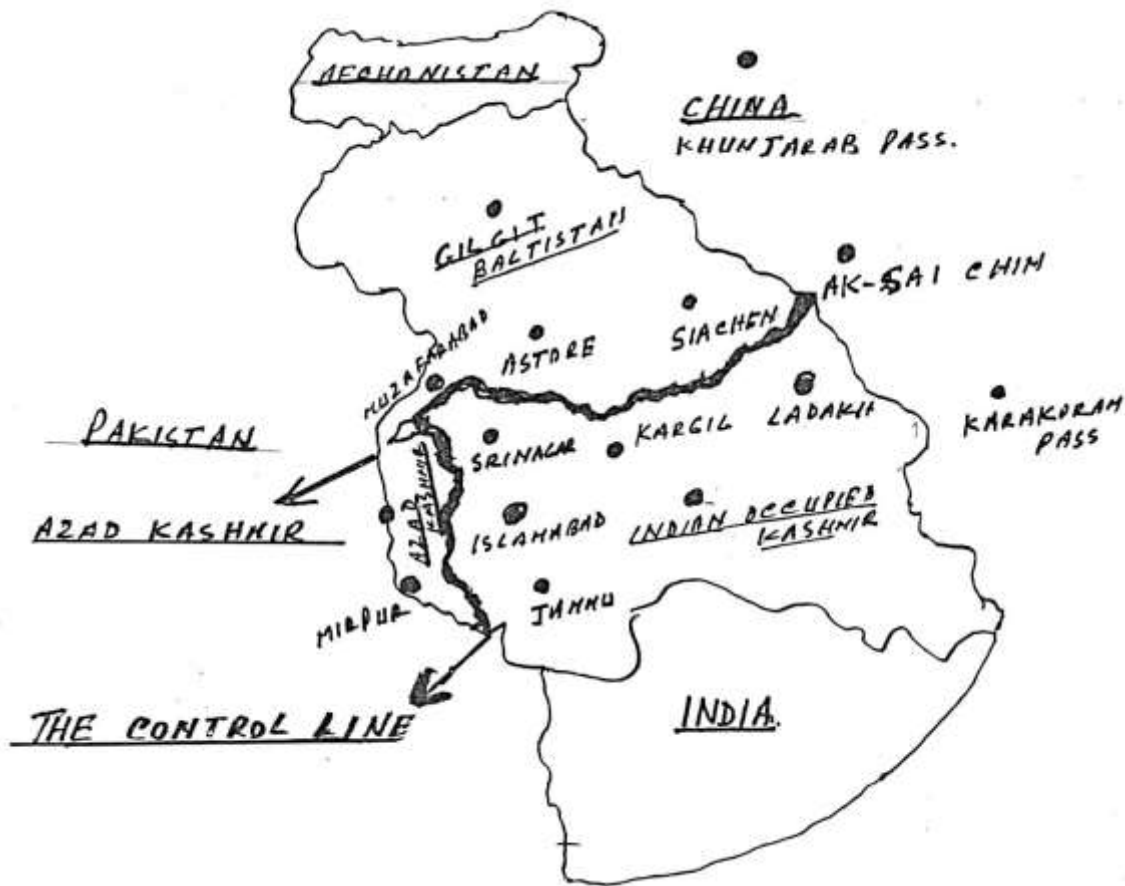
32. The struggle of Kashmiri Muslims for independence started on 13 July 1931 when Muslims started a mass agitation against the Dogra ruler. Shaikh Abdullah and Ghulam Abbas were arrested. All India Kashmir Committee was formed in Lahore to organize support for the Kashmir freedom. It was led by Allama Iqbal, the poet-philosopher of Pakistan.

33. There are 12 substantive resolutions of the Security Council pertaining to the settlement of the Kashmir dispute and determination of its final status through an impartial plebiscite. It is now the oldest unresolved conflict in the world body (UN).

34. India will now start demographic changes to increase the population of Hindus in J&K. The RSS members are being settled in Kashmir. More than 50 thousand have already moved to Kashmir and they have been given land for houses. This, according to India, would help consolidate their hold on the state and make the exercise of right of self-determination easy. About one hundred hectares of forest land has been given to SHRI AMARNATH SHRINE BOARD, a Hindu Shrine in Kashmir for its expansion.

35. With all these pranks, the people of Jammu & Kashmir will inshallah succeed in attaining their target of right of self-determination. Pakistan will continue to support the people of Kashmir. Prime Minister Imran Khan in his speech, at the U-N General Assembly on September 27, 2019 very effectively lived up to his promise and forcefully pleaded the case of Kashmir. He exposed India's ruthless violence against all sections of population in Kashmir, resulting impacts of heavy militarization, breakdown of essentials services and the threat that Kashmir imbroglio poses to the global peace and security particularly in South Asia. His speech was appreciated at home and abroad and the observers were impressed by his depiction of the Kashmir's scenario.

## OCCUPIED JAMMU AND KASHMIR AND AZAD KASHMIR



TOTAL KASHMIR: OCCUPIED AND AZAD KASHMIR: 86023 Sq MILES.

OCCUPIED KASHMIR: 53665 Sq MILES.

AZAD KASHMIR: 32358 Sq MILES.

VALLEY OF KASHMIR (LENGTH): 84 MILES

VALLEY OF KASHMIR (BREADTH): 25 MILES

POPULATION OF OCCUPIED J&K: 120 MILLION

HEIGHT : 6000 FEET ABOVE SEA LEVEL

# PRESIDENT'S LETTER TO THE GOVERNOR STATE BANK



**ASSOCIATION FOR THE WELFARE OF RETIRED PERSONS (Regd.)**  
( A National Body of the Retired Civilian Employees of the Federal Government )

Dated: 02 October, 2019

## EXECUTIVE COMMITTEE:

### **PRESIDENT**

**Manzur Hussain**

(Former Auditor General of Pakistan)

### **VICE PRESIDENT**

**Ahmad Mahmood Zahid**

(Former Federal Secretary)

### **SECRETARY GENERAL**

**Ali Asghar Awan**

(Former JS, M/o Minorities Affairs)

### **JOINT SECRETARY**

**Saifullah Khan**

(Former Dy. Secy, M/o Religious Affairs)

### **FINANCE SECRETARY**

**Nasim Akhter Qureshi**

(Former Controller, PBC)

## EXECUTIVE MEMBERS:

**S. Farogh Naweed**

(Former Federal Secretary)

**A.H. Qureshi**

(Former Deputy Secretary, M/o Finance)

**Abdul Rauf Malik**

(Former Director General, M/o I&B)

**Abdul Qayyum**

(Former Chief, Planning Commission)

**Ch. Muhammad Faridun**

(Former Deputy Registrar, SCP)

**Agha Amir Ahmad**

(Former Deputy Director, AGP)

**Abdul Majid Qaiser**

(Former Dy. Secretary, M/o Finance)

**Mukhtar Ahmed Bhatti**

(Former Deputy Secretary, M/o Finance)

**Fazal-I-Qadar**

(Former Senior J.S, M/o Commerce)

**Muhammad Sharif**

(Former Coordination Officer, M/o IPC)

To,

**Dr. Reza Baqir,**

Governor State Bank of Pakistan,

I.I.Chandigar Road, Karachi.

Attention: Banking Conduct & Consumer Protection Department.

Subject: Discriminating Senior Citizens and Pensioners in availing Banking Facilities.

Dear Sir,

Your kind attention is invited to Circular letter No. 02 dated June 1, 2016 (copy enclosed). The Presidents/Chief Executives of all banks have been directed to ensure dignified treatment for pensioners. The circular strictly advises provision of banking facility to pensioners without any discrimination.

2. Unfortunately, the State Bank's directives for facilitation for pensioners are not being observed by majority of the banks, uniformly. Following are some of the typical grievances reported by majority of the pensioners:

- a) Certain banks insist on production of life certificates *at the time of opening of bank accounts*, despite personal appearance of the pensioners. The pensioners are thus forced to get their 'life' certificates attested by a gazetted officer
- b) Certain banks render the pensioner account dormant even before the cut-off dates of 15<sup>th</sup> March and 15<sup>th</sup> September, for production of life certificates.

3. Consequently, majority of the pensioners are facing undue hardship due to lack of uniformity in compliance of State Bank directives even by various branches of the same bank. The banks are also unaware of the clear instructions entailed in the Finance Division's SoP for Direct Credit System, wherein the rights and duties of all stakeholders have been clearly defined.

4. It is requested that State Bank of Pakistan may kindly again issue necessary instructions to all banks to ensure that pensioners are provided dignified treatment while implementing the internal control requisites of bank accounts, specifically with regard to two grievances listed above.

Looking forward to a favorable response to our recommendation.

With profound regards,

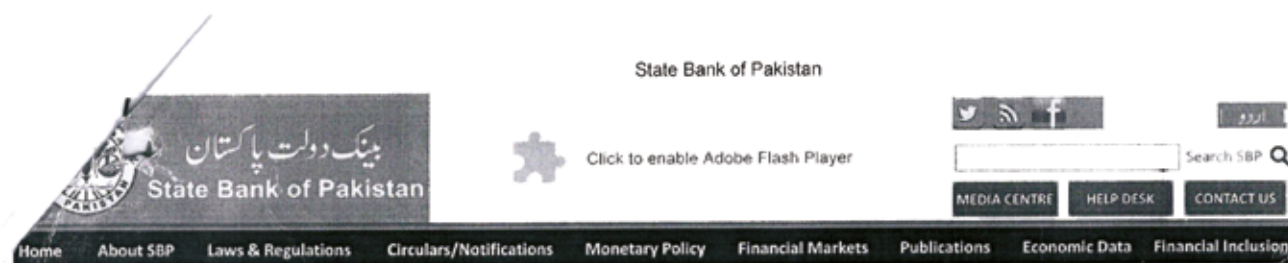
Yours sincerely,



(Manzur Hussain)

President, AWRP 2/10/2013

# INSTRUCTIONS OF THE STATE BANK TO ALL THE BANKS



## Circulars / Notifications - Banking Conduct & Consumer Protection Department

BC & CPD Circular Letter No. 02

June 01, 2016

The Presidents / Chief Executives,  
All Banks/ MFBs

Dear Sirs/Madam,

### DISCRIMINATING SENIOR CITIZENS AND PENSIONERS IN AVAILING BANKING FACILITIES

As you know that senior citizens are an important and priority segment of our society who deserve our special and dignified conduct while dealing with them. We, however, have been receiving complaints that some banks are reluctant in opening bank accounts and providing banking facilities including ATM card, credit card, etc. to the senior citizens/pensioners on one pretext or another. This is contrary to the instructions issued by SBP from time to time, specially BPRD Circular Letter No. 21 dated 19th August, 2008. Such discriminatory practices on the part of banks/MFBs are not acceptable and have been viewed seriously.

Accordingly, all banks/MFBs are strictly advised to desist from such type of practices and provide banking facilities to the senior citizens/pensioners as per their laid down criteria without any discrimination. Banks/ MFBs are further advised to ensure that a high level conduct is observed by all their employees while dealing with the senior citizens/pensioners. In general training of staff special emphasis must be placed in dealing with senior citizens and pensioners. If any deviation is observed, appropriate disciplinary action should be taken against such employees.

Any complaint received by us and found to be true and violation of above instructions would be dealt with in accordance with the relevant provisions of Banking Companies Ordinance, 1962.

Yours Truly,

(Muhammad Akmal)  
Director

Home  
About SBP  
Publications  
Economic Data  
Press Releases  
Circulars/Notifications

Laws & Regulations  
Monetary Policy  
Help Desk  
SBP Videos  
Feedback  
Contact us

What's New?  
Speeches  
Online Tenders  
Web Links  
Educational Resources  
Regulatory Returns

Library  
Rupee ko Pehchano  
Events  
Zahid Husain Memorial Lecture  
Careers  
Sitemap



Best view Screen Resolution : 1024 \* 768  
Copyright © 2016. All Rights Reserved.



# State Bank's Letter To AWRP



STATE BANK OF PAKISTAN  
BANKING CONDUCT & CONSUMER PROTECTION DEPARTMENT  
I.I. CHUNDRIGAR ROAD  
KARACHI

No. BC&CPD/O&SSD/76953/2019

1<sup>st</sup> November, 2019

Mr. Manzur Hussain  
President, AWRP  
Community Centre G-9/2  
Ibne Sina Road  
Islamabad.

Dear Sir,

## **Discriminating Senior Citizens and Pensioners in Availing Banking Facilities**

Please refer to your Letter dated 2<sup>nd</sup> October, 2019 on the captioned subject.

2. In the above context, we would like to add that State Bank of Pakistan has instructed all banks to put in place "Consumer Grievance Handling Mechanism (CGHM)" for efficient resolution of consumers' complaints and grievances. The banks have established centralized "Complaint Management System (CMS) which handles complaints received through surface mail, fax, email, website or complaints lodged at banks' call centers. As per procedure prescribed by SBP, on receipt of complaint, the respective banks/MFB would send an acknowledgement via SMS, email, recorded line or surface mail confirming the receipt of the complaint and would provide following details:

- Complaint number
- Time line to resolve or decide the complaint
- Contact details for follow up on complaint

3. Accordingly, you are advised to educate all pensioners to approach the concerned bank for resolution of their complaint. In case the bank fail to resolve the issue, they may approach SBP with the detail of complaint lodged with the bank and response of the bank.

4. Further, you may also share the detail of any specific cases with us for taking up with the concerned banks.

5. In case of any further assistance/query, you may please contact us.

Yours Truly

(Zaheeruddin Babar)  
Deputy Director

# LETTER TO FINANCE DIVISION FOR REVISION OF SPECIAL ADDITIONAL PENSION BASED ON ORDERLY ALLOWANCE AND THE MONETIZED VALUE OF SALARY OF A DRIVER



**ASSOCIATION FOR THE WELFARE OF RETIRED PERSONS (Regd.)**  
**( A National Body of the Retired Civilian Employees of the Federal Government )**

No. AWRP/1-15/2019

dated: 17 September, 2019

Mr. Naveed Kamran Baloch,  
Secretary Finance,  
Ministry of Finance,  
Government of Pakistan,  
ISLAMABAD.

## EXECUTIVE COMMITTEE:

### **PRESIDENT**

**Manzur Hussain**  
(Former Auditor General of Pakistan)

### **VICE PRESIDENT**

**Ahmad Mahmood Zahid**  
(Former Federal Secretary)

### **SECRETARY GENERAL**

**Ali Asghar Awan**  
(Former JS, M/o Minorities Affairs)

### **JOINT SECRETARY**

**Saifullah Khan**  
(Former Dy. Secy, M/o Religious Affairs)

### **FINANCE SECRETARY**

**Nasim Akhter Qureshi**  
(Former Controller, PBC)

## EXECUTIVE MEMBERS:

**S. Farogh Naweed**

(Former Federal Secretary)

**A.H. Qureshi**

(Former Deputy Secretary, M/o Finance)

**Abdul Rauf Malik**

(Former Director General, M/o I&B)

**Abdul Qayyum**

(Former Chief, Planning Commission)

**Ch. Muhammad Faridun**

(Former Deputy Registrar, SCP)

**Agha Amir Ahmad**

(Former Deputy Director, AGP)

**Abdul Majid Qaiser**

(Former Dy. Secretary, M/o Finance)

**Mukhtar Ahmed Bhatti**

(Former Deputy Secretary, M/o Finance)

**Fazal-I-Qadar**

(Former Senior J.S, M/o Commerce)

**Muhammad Sharif**

(Former Coordination Officer, M/o IPC)

Attention: Regulation Wing

**Subject: REVISION OF SPECIAL ADDITIONAL PENSION BASED ON ORDERLY ALLOWANCE AND THE MONETIZED VALUE OF SALARY OF A DRIVER.**

Dear Sir,

As you are kindly aware government officers who retired in BS 20 and above are given special additional pension in lieu of pre-retirement orderly allowance which is presently Rs. 14,000/- per month. Government officers who retired in BS-22 are also given monetized value of a salary of a driver, which is presently Rs. 14,000 per month.


2. In terms of Ministry of Finance O.M.No.F1 (2)-Reg.6/91-Vol-1X dated 24<sup>th</sup> December, 2012 (copy enclosed), it was decided that retired officers in BS 20 and above shall be paid special additional pension equal to the orderly allowance admissible to serving officers w.e.f. 01.01.2013 and that whenever the Government revises the rate of orderly allowance in future, the same increase shall be made applicable to the special additional pension of the retired officers.

3. Association for Welfare of Retired Persons (AWRP) has been approached by its members with the request that the additional special pension should be increased in view of unprecedented increase in cost of living. In this context it will be pertinent to mention that minimum wage fixed by the government has been increased from Rs. 15,000/- per month to Rs. 17,500/- per month w.e.f. 1<sup>st</sup> July, 2019. Servants/drivers to be employed by retired officers are aware of the minimum wage fixed by the government and invariably demand this as salary. AWRP feels strongly that the demand of retired officers is justified and the Orderly Allowance should be increased from Rs. 14,000/- per month to Rs.17,500/- per month or around that amount so that the rate of Special Additional Pension is also revised correspondingly.

4. For identical reasons there is a strong justification for similar increase in monetized value of salary of a driver to officers, who retired in BS-22. With the revision of the pay scales and sanctioning of ad-hoc increases with the budget, the lump sum salary of a serving driver has increased manifold and it seems incongruous to restrict the monetized value of salary of a driver allowed to BS-22 retirees to Rs. 14,000 per month. It should ~~be~~ at least synchronize with the amount of minimum wage sanctioned by the Govt from time to time. it will be appreciated that it is virtually impossible to engage a driver at 14,000 per month.

5. AWRP is confident that the government will take a benevolent view and increase these two i.e the Orderly Allowance and the Monetized Value of Salary of a driver to Rs. 17,500/- per month or around that amount and earn the gratitude of the retired officer's community.

With profound regards,

  
(Manzur Hussain) 17/9/21  
President, AWRP

Government of Pakistan  
Finance Division  
(Regulations Wing)

\*\*\*\*\*

No. F. 1(2)-Reg.6/91-Vol-IX

Islamabad, the 24<sup>th</sup> December, 2012

**OFFICE MEMORANDUM**

**Subject: - IMPLEMENTATION OF THE RECOMMENDATIONS OF PAY AND PENSION COMMISSION-2009 REGARDING SPECIAL ADDITIONAL PENSION AND PROVISION OF ORDERLY/DRIVER TO THE OFFICERS IN BPS-20 AND ABOVE ON RETIREMENT.**

The undersigned is directed to say in terms of para 2 of Finance Division's O.M. No. F. 1(2)-Reg.6/91 dated 29<sup>th</sup> September, 1991, officers in BPS-20 and above on retirement are entitled to Special Additional Pension equal to the admissible pre-retirement orderly allowance. This facility was further extended to all officers in BPS-20 and above who retired prior to 19.2.1991 on the orders of the Supreme Court of Pakistan. The rate of special additional pension remained fixed at the rate prevailing at the time of the officer's retirement and was not enhanced with the subsequent increases in the rate of orderly allowance.

2. The recommendations of Pay and Pension Commission-2009, Establishment Division and request of retired government officers in BPS-20 in the above matter have been examined in the Finance Division intensely. On the basis of principle of equity and fairness, the competent authority has been pleased to approve that the retired officers in BPS-20 and above shall be paid special additional pension equal to the orderly allowance admissible to serving officers w.e.f. 01.01.2013 and that whenever the Government revises the rates of orderly allowance in future, the same increase shall be made applicable to the special additional pension of the retired officers.

  
(MUHAMMAD SHAHID AHMED CH.)  
Deputy Secretary (Reg.III)

**ALL MINISTRIES/DIVISIONS/DEPARTMENTS**

**LIST OF HOSPITALS /LABS CLINICS ON THE PANEL OF AWRP**  
**PROVIDING DISCOUNT TO THE MEMBERS**

<b>S. No</b>	<b>HOSPITAL /LAB</b>	<b>DISCOUNT RATE</b>	<b>FOCAL PERSON</b>
1.	<b>Shifa International Hospital</b> Sector H-8/4, Islamabad.	5% to 17%  At different services	Mr. Muhammad Aslam, General Manager, Tele: 051-4863191 & 051-8463069
2.	<b>Maroof International Hospital,</b> 10 <sup>th</sup> Avenue, F-10 Markaz, Islamabad.	10% to 25%  At different services	Malik Zeeshan Ali, Senior Manager Marketing, Tele: 051-2222920-50
3.	<b>Kulsum International Hospital</b> Blue Area, Islamabad.	10% to 15%  At different services	Mr. Sikandar Zaman Tele: 051-8446666
4.	<b>My Clinic Hospital</b> Plot No. 1155, Rj's Avenue, Sector O-9, NPF, Main PWD Road, Islamabad.	7% to 40%  At different services	Syed Arshad Hussain Manager Admin & Operation Tele: 051-5194571-73
5.	<b>Islamabad Diagnostic Centre,</b>	8% to 20%  At different services	Col. ® M. Siddique, Director (Operation), Tele: 051-2263737 & 051-2263939
6.	<b>Biopath Clinical Labs</b> 1st floor, 96-W, Khyber Plaza, Fazl-e-Haq Road, Blue Area Islamabad.	30%  At different services	Dr. Umar Farooq Khan Barki Tele: 2347314-15
7.	<b>Nayab Labs</b> 6 -Pak Pavilion plaza, 65-E Fazl-e-Haq Road, Blue Area Islamabad	25% to 30%  At different services	Mr. Amir Raza Manager Lab, Nayab Labs & Diagnostic Centre, Tele: 051-2348373, 2348375
8.	<b>Fatima Labs</b> Royal Centre, Blue Area, Islamabad.	30% to 40% At different services	Mr. Rehan Mustafa Marketing Manager, 051-5194571
9.	<b>Accurate Labs</b> Opp, Gate No. 1-2, Holy Family Hospital, Sattelite Town, Rawalpindi.	40% At different services	Mr. Asif Khan Managing Director, Tele: 051-4942241
10.	<b>Dental and Maxillofacial Surgery Clinic</b> House No. 4, Street No. 13, Sector F-8/3, ISLAMABAD	20%  At different services	Dr. Prof. Anser Maxood, Tele: 051-2851122
11.	<b>Perfect Smile Dental Clinic,</b> United Plaza, 1st Floor, Shop #1, Behind Prince Bakers, G-9 Markaz, ISB	30%  At different services	Dr. Muhammad Qasim, Tele: 051-2285077
12.	<b>Islamabad Dental Clinic</b> F-10 Markaz, Islamabad.	25% At all services	Dr. M. Naeem Akhtar Tele: 051-2111101



13.	Western Dental Clinic Near Silk Bank, I-8 Markaz, Islamabad	35%  At different services	Dr. Arshad Hameed Tele: 4442666,4100001,4100002
14.	Orthopedic Clinic Saleem Plaza Blue Area, Islamabad	25%  At different services	Dr. Altaf Hussain Shah Tele: 051-2274009
15.	Skin,Hair and Nail Clinic Saleem Plaza Blue Area, Islamabad	25%  At different services	Dr. Muhammad Mobeen Khan Tele: 051-2274009
16.	Islamabad Heart Clinic City Plaza Near Caltex Petrol Pump, Main Road, F-10 Markaz Islamabad.	25%  At different services	Dr. Shahbaz A Kureshi Tele: 051-2101777
17.	Shafi Medical Complex Shafi Medical Complex, Rawalpindi.	30%  At different services	Dr. Farrukh Shehzad 0333-0303415/0333-8920963
18.	PAF Hospital E-9 Islamabad.	30% to 40% At different services	Mr. Tariq Nazir <a href="tel:051-9564013">Tel:051-9564013</a> 051-9563333/0519564298/ 03335212110 051-9564296





**OFFICE OF THE  
ACCOUNTANT GENERAL PAKISTAN REVENUES  
PENSIONER'S FACILITATION CENTRE(PFC)  
G-8/4, ISLAMABAD**

No. PFC/COORD/FGPEPC/2019-20/10

Date: 23-10-2019

To,  
07 NOV 2019  
M(A)  
A.S(Ren. Div.)

The Secretary / Head of Departments,  
All Ministries / Divisions / Departments  
Islamabad.

**CIRCULAR**

**SUBJECT: FEDERAL GOVERNMENT EMPLOYEES PENSIONERS CARD**

Please find enclosed herewith Pensioner Identity Card Form for issuance of pensioner card to the retired / family of deceased employees of Federal Government. It is requested to forward the Form to your ex-employees / family of the deceased employees for with the advice to fill up this form and submit to the concerned Account Office for issuance of Pension Identity Card.

Encl: As above

11 NOV 2019

C(M)

1C(M-C)

C(P)

C(A)

12 NOV 2019

S(MC-I)

S(MC-II)

S(MC-III)

S(MC-IV)

DEPUTY ACCOUNTANT GENERAL  
(FUND & PENSION)

269395  
FBR eDOX Dy.No.  
Revised in Chairman's Sectt.  
on 07 NOV 2019

Please upload on FBR website for information/action of all field formations.

S.M.C. - III



ACCOUNTANT GENERAL

## Accountant General Pakistan Revenues (Pensioner Identity Card Form)

Ministry/Department/Service Group																Clip attested (backside) passport size photograph
Personnel No																
Name of Government Servant																
Father's /Husband Name																
Designation of Retirement											BPS					
CNIC No																
Date of Birth (as per service book)																
Date of Entry into Govt. Service																
Date of Retirement / Death																
<b>Additional Information:(In case of Family pension)</b>																
Name of family pensioner																
Marital Status:	Married				Single				Widower				Divorced			
Father's /Husband's Name																
Relation with Govt: servant																
CNIC No of family pensioner																
Blood group:																
Postal Address:																
Permanent Address:																
Email											@gmail.com	Contact No:				
Major Illness											Emergency Contact No:					

<p>I hereby certify that the information provided above is correct to the best of my knowledge</p>  <p><b>Signature:</b> _____</p> <p><b>Name:</b> _____</p>	<p>To be verified by a Gazetted Officer:</p>  <p>Designation: _____</p> <p>Signature: _____</p> <p>CNIC: _____</p> <p>Contact NO: _____</p>
<p>Entered By: _____ Signature: _____ Date: _____</p> <p>Checked By: _____ Signature: _____ Date: _____</p>	

**Association for the Welfare of  
Retired Persons (Regd.)**

**Financial Statements  
For the year ended December 31, 2019**

**Auditors' Report to the Executive Committee**

We have audited the annexed balance sheet of **Association for the Welfare of Retired Persons (Regd.)** as at December 31, 2019, the related revenue and expenditure account and statement of comprehensive income together with the notes forming part thereof for the year then ended in accordance with the general practices of accounting and we report that:

We found the balance sheet of **Association for the Welfare of Retired Persons (Regd.)** as at December 31, 2019, the related revenue and expenditure account and statement of comprehensive income together with the notes thereof for the year then ended are in accordance with accounting policies consistently applied and are further in accordance with the books of accounts maintained by the management.

Place: Islamabad  
Dated: January 10, 2020



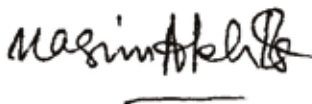
**MASOOM AKHTAR & CO.**  
**CHARTERED ACCOUNTANTS**

**Association for the Welfare of Retired Persons (Regd.)**  
**Statement of Financial Position as at December 31, 2019**

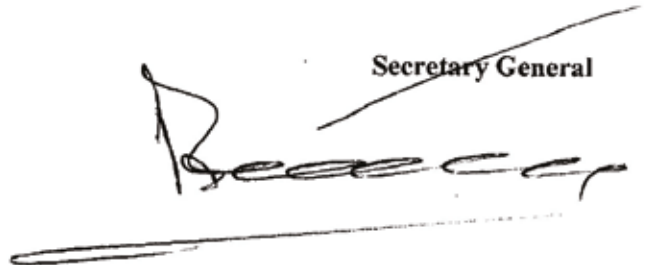
<b><u>Fund and liabilities</u></b>	<b><u>Note</u></b>	<b><u>2019</u></b> <b>(Rupees)</b>	<b><u>2018</u></b> <b>(Rupees)</b>
<b>Fund account</b>			
Balance as at January 01, 2019 (2018: July 01, 2017)		13,137,952	12,688,071
Revenue reserves		<u>(553,891)</u>	<u>449,881</u>
		12,584,060	13,137,952
<b>Current liabilities</b>			
Audit fee payable		17,000	23,100
<b>Contingencies and commitments</b>	4	<u>-</u>	<u>-</u>
		<b><u>12,601,060</u></b>	<b><u>13,161,052</u></b>
<b><u>Property and assets</u></b>			
<b>Non - current assets</b>			
Property and equipment	5	158,021	188,979
<b>Long term investment</b>			
Special savings account		11,958,750	12,550,000
<b>Current assets</b>			
Cash at bank - current account		5,308	5,578
- savings account		470,652	406,494
Cash in hand		8,329	10,001
		<u>484,289</u>	<u>422,073</u>
		<b><u>12,601,060</u></b>	<b><u>13,161,052</u></b>

The annexed notes 1 to 7 form an integral part of these financial statements.

Finance Secretary



Secretary General



**Association for the Welfare of Retired Persons (Regd.)**  
**Revenue and Expenditure Account**  
**For the period from January 01, 2019 to December 31, 2019**

	<b><u>2019</u></b> <b>(Rupees)</b>	<b><u>2018</u></b> <b>(Rupees)</b>
<b><u>Revenue</u></b>		
Funds received from Pensioners Foundation of Pakistan	-	1,320,000
Profit from NSC	876,149	1,088,830
Membership fee	79,800	112,400
Profit on bank deposits	21,955	14,584
Donations	102,000	-
Others	-	114,800
	<b>1,079,904</b>	<b>2,650,614</b>
<b><u>Expenditure</u></b>		
Staff salaries and benefits	694,000	826,866
Zakat	299,966	17,250
Functions and ceremonies	172,600	838,051
Printing and stationery	181,538	165,922
Withholding tax	128,004	137,995
Telephone	30,770	45,628
Legal and professional charges	22,500	35,000
Postage and telegram	23,232	31,962
Audit fee	17,000	23,100
Travelling and conveyance	18,432	21,380
Repair and maintenance	9,550	5,300
Entertainment	2,334	5,476
Bank charges	1,061	2,515
Miscellaneous	850	169
Advertisement	1,000	-
AWRP website	-	7,400
Depreciation	30,958	36,719
	<b>1,633,796</b>	<b>2,200,733</b>
<b>(Deficit) /surplus for the year transferred to fund account</b>	<b>(553,891)</b>	<b>449,881</b>

The annexed notes 1 to 7 form an integral part of these financial statements.

Finance Secretary

*Masim Akhtar*

Secretary General

*[Signature]*

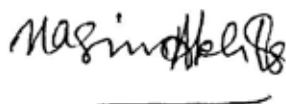


Association for the Welfare of Retired Persons (Regd.)  
Statement of Comprehensive Income  
For the period from January 01, 2019 to December 31, 2019

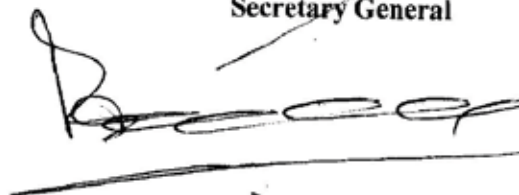
	<u>2019</u> (Rupees)	<u>2018</u> (Rupees)
(Deficit) /surplus for the year	<u>(553,891)</u>	<u>449,881</u>
Total comprehensive income for the year	<u><u>(553,891)</u></u>	<u><u>449,881</u></u>

The annexed notes 1 to 7 form an integral part of these financial statements.

Finance Secretary



Secretary General



**Association for the Welfare of Retired Persons (Regd.)**

**Notes to the Financial Statements**

**For the period from January 01, 2019 to December 31, 2019**

**1. Organization and its objectives**

Association for the Welfare of Retired Persons was registered on February 03, 1990 under the Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961 (XLVI of 1961) vide Registration No. VSWA/ICT/79 with the Registration Authority, Islamabad Capital Territory.

The main object of the association is to identify the collective and individual problems and difficulties of retired Federal Government and other agencies employees including to examine from time to time pension with reference to prevailing cost of living and to represent before the appropriate authorities for redressal of inadequate and removal of injustice wherever noticed.

Further, to encourage (and wherever possible partially finance) the formation of clubs and libraries where retired persons can get together and engaged in healthy indoor recreation and reading.

**2. Statement of compliance and significant accounting estimates**

The principle accounting policies adopted in the preparation of these accounts are as follows:

**2.1) Statement of compliance**

These financial statements have been prepared in accordance with the approved accounting standards as applicable in Pakistan.

**2.2) Basis of measurement**

These accounts have been prepared under the historical cost convention without any adjustments for the effects of inflation or current values.

**2.3) Functional and presentation currency**

These financial statements are presented in Pakistan Rupees which is also the trust's financial currency. All financial information presented in Pakistan Rupees has been rounded to the nearest rupee.

**2.4) Use of significant estimates and judgments**

The preparation of financial statements in conformity with approved accounting standards requires management to make judgment, estimates and assumptions that effect the application of policies and reported amounts of assets and liabilities, income and expenses.

The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances, the results of which form the basis of making judgment about carrying value of assets and liabilities that are not readily apparent from other sources. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which estimates are revised if the revision effects only that period, or in the period of the revision and future periods if the revision effects both current and future periods.

Judgments made by management in the application of approved accounting standards that have significant effect on the financial statements and estimates with a significant risk of material adjustment in the next year are discussed in the ensuing paragraphs.

### 3. Significant accounting policies

The principal accounting policies which have been adopted in the preparation of these accounts are summarized below:

#### 3.1) Property and equipment

- Fixed assets are stated at cost less accumulated depreciation and impairment, if any;
- Depreciation on operating assets is charged on reducing balance method;
- No depreciation is provided on assets in the year in which these are sold and depreciation is charged for full year in the year of purchase;
- Gain or loss, if any, on disposal of fixed assets is included in current years' income;
- Maintenance and normal repairs are charged to income as and when incurred. Major renewals and improvements are capitalized.

#### 3.2) Revenue recognition

Revenue and expenditures are recognized on actual receipt and payment basis.

#### 3.3) Financial instruments

Financial assets and financial liabilities are recognized at the time when the trust becomes a party to the contractual provisions of the instrument and assets and liabilities are stated at fair value and amortized cost respectively. The trust derecognizes the financial assets and liabilities when it ceases to be a party to such contractual provision of the instruments. Any gain or loss on derecognition of financial assets and liabilities are included in income currently.

#### 3.4) Cash and cash equivalents

Cash in hand and at banks are carried at fair value. For the purpose of cash flow statement, cash and cash equivalents consists of cash in hand and balance in bank.

### 4. Contingencies and commitments

There were no contingencies and commitments at the balance sheet date.

### 5. Property and equipment

Particulars	C o s t			Rate %	D e p r e c i a t i o n			W.D.V.
	As on 01.01.2019	Additions/ (deletions)	As at 31.12.2019		As on 01.01.2019	For the period	As at 31.12.2019	As at 31.12.2019
Computer and accessories	157,350	-	157,350	20	118,628	7,744	126,373	30,977
Office equipment	49,805	-	49,805	10	22,717	2,709	25,425	24,380
Electrical equipment	16,000	-	16,000	10	1,600	1,440	3,039	12,961
Furniture and fixture	179,520	-	179,520	15	70,752	19,065	89,817	89,703
<b>Rupees - 2019</b>	<b>402,675</b>	<b>-</b>	<b>402,675</b>		<b>213,697</b>	<b>30,958</b>	<b>244,654</b>	<b>158,021</b>
<b>Rupees - 2018</b>	<b>386,675</b>	<b>16,000</b>	<b>402,675</b>		<b>176,978</b>	<b>36,719</b>	<b>213,697</b>	<b>188,979</b>

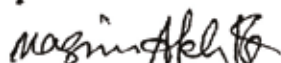
### 6. Number of employees

Total number of employees at period ended December 31, 2019 are 2 (June 30, 2018: 2).

### 7. General

Figures in comparison are for 18 months i.e., for the period from July 01, 2017 to December 31, 2018 against current period of 12 months i.e., from January 01, 2019 to December 31, 2019.

Finance Secretary



  
Secretary General

Executive Committee  
Association for the Welfare of Retired Persons (Regd.)  
Community Centre, Ibn-e-Sina Road,  
Sector G-9/2,  
**Islamabad**

Ref: AWRP/118/2020  
Date: January 10, 2020

Dear Sir,

Subject: **Consent to act as auditors**  
**For the year ended December 31, 2020**

We are pleased to give our consent to act as auditors of **Association for the Welfare of Retired Persons** for the financial year ended December 31, 2020. Our professional charges to carry out the audit assignment shall be Rs. 18,000/=.

Regards

  
**MASOOM AKHTAR & CO.**  
CHARTERED ACCOUNTANTS

## Proposed Budget of AWRP 2020

Particulars	Actual for 2019 (Rupees)	Budget for 2020 (Rupees)
<b>Income</b>		
Membership Fee	79,800	100,000
Profit from NSC	876,149	13,63,000
Profit on Bank Deposit	21,954	20,000
Other Income/donations	102,000	60,000
<b>Total</b>	<b><u>1,079,903</u></b>	<b><u>1,543,000</u></b>
<b>Expenditures</b>		
Staff Salaries & Honorarium	694,000	760,000
Withholding Tax	128,004	200,000
Zakat Paid	299,966	2,000
Printing & Stationery	181,538	200,000
Telephone Bill	30,770	35,000
Computer and Accessories	-	6,000
Repairs & Maintenance	9,550	5000
Entertainment	2,334	5000
Audit Fee	17,000	18,000
Postage & Telegram	23,232	25,000
Functions and Ceremonies	-	300,000
AWRP Website	-	5000
AGM Expenses	172,600	150,000
Bank Charges	1,061	2,000
Legal Charges	22,500	10,000
Advertisement	1,000	2,000
Travelling and Conveyance Charges	18,432	20,000
Miscellaneous	850	2,000
<b>Total</b>	<b><u>1,602,837</u></b>	<b><u>1,747,000</u></b>
Savings (Income- Expenditure)	<b><u>(522,934)</u></b>	<b><u>(204,000)</u></b>



# Resolution

## **Amendment of sub Article (a) of Article- 9 of the AWRP Constitution.**

The experience is witness to the fact that two years tenure of the EC is hardly sufficient to implement its manifesto for the welfare of pensioners through a plan of action chalked out by it. After the lapse of first one year election fever starts raising its head thus relegates the actual assignment of the EC. In order to allow the EC to implement its programme, the consistency is essential which for that matter requires adequate tenure.

In view of the above, the tenure of the EC may be increased from two years to four years warranting to amend sub Article (a) of Article 9 of the Constitution as under:

In line number 8 after the word “ for “ and before the word “ calendar “ the figure two may be replaced with figure 4.

The proposal is placed before the AGM for its approval and it will be applicable w.e.f January 2021(after the next elections).



## **EXCERPT FROM THE BOOK "JINNAH OF PAKISTAN" BY STANLEY WOLPERT, A WORLD KNOWN BIOGRAPHER.**

Few individuals significantly alter the course of history. Fewer still modify the map of the world. Hardly anyone can be credited with creating a nation-state. Mohammad All Jinnah did all three. Hailed as "Great Leader"

(Quaid-i-Azam) of Pakistan and its first governor-general, Jinnah virtually conjured that country into statehood by the force of his indomitable will. His place of primacy in Pakistan's history looms like a lofty minaret over the achievements of all his contemporaries in the Muslim League. Yet Jinnah began his political career as a leader of India's National Congress and until after World War I remained India's best "Ambassador of Hindu-Muslim Unity." As enigmatic a figure as Mahatma Gandhi, more powerful than Pandit Nehru, Quaid-i-Azam Jinnah was one of recent history's most charismatic leaders and least known personalities. For more than a quarter century I have been intrigued by the apparent paradox of jinnah's strange story. which has to date never been told in all the fascinating complexity of its brilliant light and tragic darkness.

## SOME GOLDEN WORDS

### HOLY QURAN

In the name of Allah, the most Affectionate, the Merciful.

The Most Merciful, Taught the Quran, Created man, (And) taught him eloquence, The sun and the moon (move) by precise calculation, And the stars and trees prostate, And the heaven He raised and imposed balance, That you not transgress within the balance, And established weight in justice and do not make deficient in balance, And the earth He laid (out) for the creatures, Therein is fruit and palm trees having sheaths(of dates),And grain having husks and scented plants, So which of the favours of your Lord would you deny?

(Surrah Rehman 1---13)

### SAYING OF HOLY PROPHET (S.A.W)

Abdullah bin Amr reported: Allah's Messenger (peace and blessings of Allah be upon him) having said: Amongst the grievous sins are associating anything with Allah, disobedience to parents, killing a person and deliberate perjury. (Bukhari)

### THE QUAID SAID

Islamic principles today are as applicable to life as they were 1400 years ago. Islam and its idealism have taught democracy. Islam has taught equality, justice, and fair play to everybody. What reason is there for anyone to fear democracy, equality, freedom on the highest standard of integrity and on the basis of fair play and justice for everybody?

Quaid said, "Let us make it the future constitution of Pakistan. We shall make it and we will show it to the world." (Address to Bar Association, Karachi on the occasion of the Holy Prophet's birthday: 25 the January, 1948).

### PROVERBS

When the head is sick, the whole body is sick.

Ill-gotten goods never prosper.

Nothing is achieved without effort.

A problem shared is a problem halved.

Truth gives a short answer, lies go round about.

When God destroys, He first makes mad.

Joy shared, joy doubled; sorrow shared, sorrow halved.

Who has not served, cannot command

# DIET PLAN FOR ELDERLY/BONE HEALTH/BENEFITS OF EXERCISE

## **ELDERLY MUST TAKE PROPER DIET TO AVOID HEALTH PROBLEMS**

A significant proportion of elderly population in the country is suffering from chronic health problems like diabetes, high blood pressure, high cholesterol, heart diseases and problems involving lungs and kidneys apart from mild to moderate health problems like fatigue, depression, weak immune systems, anemia and weakness. Besides, skin related problems and digestive problems that get severe in winter are also noticed in most of the cases.

Health experts are of the opinion that the elderly people can stay healthy and avoid a number of health problems through healthy eating and by using adequate nutrition. In majority of cases with health problems, the elderly people are found to be unaware of healthy diet, they should choose.

In winter, it is much important for the elderly people to choose the most appropriate diet as in colder months, majority of chronic patients in old age may face serious complications. With age the number of calories, one need begins to decline due to lowering of metabolic rate and less physical activity. However, by using too little food and too fewer nutrients, mainly because of digestive problems, the elderly people fall prey to malnutrition. It is suggested that the elderly people need smaller quantities of food so that they can digest and absorb the food easily. The elderly people should use plenty of fluids and it is better for them to have three smaller meals per day instead of a large meal daily.

In case of malnutrition, the elderly people suffer from fatigue, depression, weak immune system, anemia, weakness, digestive lung and heart problems as well as skin concerns and the symptoms may get severe in winter.

According to Dr.Waseem Khwaja, Deputy Director, Pakistan Institute of Medical Sciences, people in old age should have a nutrient rich diet high in foods providing proteins, vitamins and minerals such as milk,dairy products,meat,eggs,fish,bread,cereals,fruit and vegetables. However, in case an elderly person is suffering from any chronic health issue, he or she must consult a qualified physician for advice on diet.

It is commonly observed that majority of aged persons have complaints of flatulence and constipation but balanced and appropriate diet can reduce these complaints. Sufficient fluid intake, at least eight to ten glasses of water daily and diet high in fiber through fruits and vegetables and whole grains often relieves constipation. The elderly persons should avoid fruit drinks that contain too much sugar. Another problem with the aged persons is that they start losing appetite because the senses of taste and smell decline with age but according to health experts; the problem can be overcome with the addition of herbs and spices particularly, those, which are beneficial for health.

## BONE HEALTH

Adequate calcium and Vitamin D intake is much important for maintaining bone health and old age, particularly to prevent osteoporosis and bone fractures. Studies reveal that older adults need 1200mg of calcium a day and 800 international units of Vitamin D daily, which can be obtained either through serving of milk, yogurt, fatty fish ,eggs and leafy green vegetables and sun exposure.

Doctors say that vitaminB12 is important for creating red blood cells and maintain healthy nerve function. This can be achieved through fish, seafood, lean meats, cereals etc.

(Note: The above article has been picked up from the Daily News, Islamabad/Rawalpindi dated 2-1- 2018.1t was written by Mr. Muhammad Qasim and is based on an interview with Dr.Waseem Khwaja Deputy Director, Pakistan Institute of Medical Sciences, Islamabad )

## BENEFITS OF EXERCISE IN OLD AGE

We become inactive, slowdown, and sedimentary in old age. There are many reasons as it may be due to health problems, weight, pain issues or worries about falling.

Regular exercise, therefore, provides a lot of benefits in older people which can keep you fully active. There are many types of physical exercises/activities which can be done in accordance to the individual fitness. However, the more preferred exercises for older people include swimming, walking, jogging, biking, aerobics and yoga.

Major benefits of exercise are, however, listed below:

- Live longer as it decreases age related mortality.
- Prevent falls as it enhances flexibility and balance.
- Reduce risks of stroke or heart attack.
- Reduce risk of developing dementia
- Boosts mood and confidence.
- Prevent or delay diseases as it improves blood pressure, diabetes, lipid profile, Lower depression and less stress etc.

If you follow the above advice, you can feel yourself fully alive and physically active in your advance age, provided you also take balanced diet and plenty of water.

# **OVERVIEW OF PROBLEMS IN ELDERLY**

---

## **AGING**

- Aging is a gradual and continuous process of natural change that begins in early adulthood.
- During early middle age, many bodily functions begin to gradually decline
- People do not become old or elderly at any specific age.

## **AGING TYPES**

**Chronologic age:** Chronologic age is based solely on the passage of time. It is a person's age in years.

**Biologic age:** Biologic age refers to changes in the body that commonly occur as people age. Some people may be biologically 50, but chronologically 35 only.

**Psychologic age:** Psychologic age is based on how people act and feel. For example, an 80-year-old who works, plans, looks forward to future events, and participates in many activities is considered psychologically young.

## **WHAT IS NORMAL AGING?**

People often wonder whether what they are experiencing as they age is normal or abnormal?

Answer: **Every individuals ageing is different, some changes result from internal processes ("pure aging").**

## **HEALTHY (SUCCESSFUL) AGING**

- Healthy aging refers to postponement of or reduction in the undesired effects of aging

### **• GOALS**

1. Maintaining physical and mental health
2. Avoiding disorders
3. Active and independent

## **TIPS FOR HEALTHY (SUCCESSFUL) AGING ??**

- Following a nutritious diet
- Exercising regularly
- Staying mentally active

## BRANCHES

- Gerontology is the study of the aging process, including physical, mental, and social changes.
- Geriatrics is the branch of medicine that specializes in the care of older people, which often involves managing many disorders and problems at the same time.

*Most people do not need the expertise of a geriatrician (a doctor who specializes in the care of the elderly) until they are 70 to 75 years old*

## LIFE EXPECTANCY

- In the US, 81 years for women and 76 years for men.

## FACT CHECK !!

**Did You Know...** Average life expectancy has increased a lot, but maximum life span has increased little if at all.

## FACTORS OF LIFE EXPECTANCY

- **Heredity:** Heredity influences whether a person will develop a disorder. For example, a person who inherits genes that increase the risk of developing high cholesterol levels is likely to have a shorter life. A person who inherits genes that protect against coronary artery disease and cancer is likely to have a longer life. There is good evidence that living to a very old age—to 100 or older—runs in families.
- **Lifestyle:** Avoiding smoking, not abusing drugs and alcohol, maintaining a healthy weight and diet, and exercising help people function well and avoid disorders.
- **Exposure to toxins in the environment:** Such exposure can shorten life expectancy even among people with the best genetic makeup.
- **Health care:** Preventing disorders or treating disorders after they are contracted, especially when the disorder can be cured (as with infections and sometimes cancer), helps increase life expectancy

## FACT CHECK !!

**Did You Know...** Disorders, not aging, usually account for most loss of bodily functions.

## AGING ORGANS

- How well organs function depends on how well the cells within them function (Older-cells function less well)
- When the number of cells becomes too low, an organ cannot function normally
- Often, the first signs of aging involve the musculoskeletal system. The eyes, followed by the ears, begin to change early in mid-life

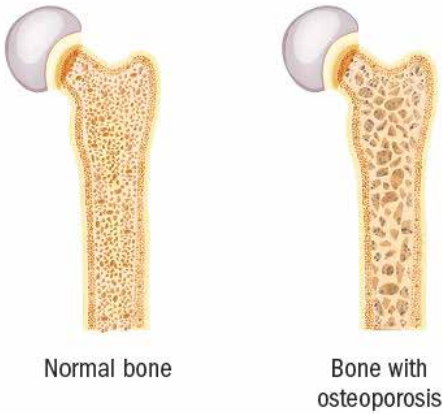


## BONES AND JOINTS

Bones tend to become less dense. Loss of bone density is osteoporosis.

Damage to the cartilage due to lifelong use of joints often leads to osteoarthritis.

### Osteoporosis



### AVOID BATHROOM FALL!!



### MUSCLES AND BODY FAT

Aging's effects reduce muscle mass and strength by no more than about 10% to 15% during an adult's lifetime



## MUSCLES AND BODY FAT

By age 75, the percentage of body fat typically doubles compared with what it was during young adulthood.

Too much body fat can increase the risk of health problems, such as diabetes.

### FACT CHECK !!

**Did You Know...** To make up for the muscle mass lost during each day during strict bed rest period by an elderly, it may need up to 2 weeks of exercise (Bed rest not always good unless indicated)

## Eyes

As people age, the following occur:

- 1.The lens stiffens, making focusing on close objects harder.
- 2.The lens becomes denser, making seeing in dim light harder.
- 3.The pupil reacts more slowly to changes in light.
- 4.The lens yellows, changing the way colors are perceived.
- 5.The number of nerve cells decrease, impairing depth perception.
- 6.The eyes produce less fluid, making them feel dry.

**Loss of near vision:** This change in vision, called presbyopia, occurs because the lens in the eye stiffens. Need for brighter light: So for reading, brighter light is needed.

**Changes in color perception:** Colors are perceived differently, partly because the lens tends to yellow with aging. Colors may look less bright and contrasts between different colors may be more difficult to see. Blues may look grayer, and blue print or background may look washed out.

**Floaters:** Older people may see more tiny black specks moving across their field of vision. These specks are bits of normal fluid in the eye that have solidified.

### FACT CHECK !!

**Did You Know...** Most 60-year-olds need 3 times more light to read than 20year-olds.

## Ears

- Most changes in hearing are probably due as much to noise exposure as to aging
- This change is considered age-associated hearing loss (Presbycusis). For example, violin music may sound less bright.

### FACT CHECK !!

**Did You Know...** High-pitched sounds are particularly hard for older people to hear

## **Mouth and Nose**

- Taste and smell starts to gradually diminish.
- Many foods tend to taste bitter, and foods with subtle smells may taste bland.
- With aging, the nose tends to lengthen and enlarge, and the tip tends to droop.

## **Skin**

- The skin tends to become thinner, less elastic, drier, and finely wrinkled
- The skin changes because the aging body produces less collagen (a tough, fibrous tissue that makes skin strong) and elastin (which makes skin flexible)
- The fat layer under the skin thins (Cushion and preserves body heat)

## **Brain and Nervous System**

The number of nerve cells in the brain typically decreases.

- New nerve cells may form in some areas of the brain, even during old age (Contrary to popular belief).

The brain has more cells than it needs to do most activities—a characteristic called “redundancy”.

**FACT CHECK !!**

**Did You Know...** The brain has ways to compensate for the loss of nerve cells that occurs with aging.

## **Heart and Blood Vessels**

1. The heart and blood vessels become stiffer.
  2. The heart fills with blood more slowly.
  3. The stiffer arteries are less able to expand when more blood is pumped through them.
- Thus, blood pressure tends to increase.

## **Muscles of Breathing and the Lungs**

The muscles used in breathing, such as the diaphragm, tend to weaken.

The number of air sacs (alveoli) and capillaries in the lungs decreases. Thus, slightly less oxygen is absorbed from air that is breathed in.

## **Digestive System**

Digestive system is less affected by aging than most other parts of the body In the large intestine, materials move through a little more slowly. In some people, this slowing contributes to constipation Liver function declines

## **Kidneys and Urinary Tract**

Certain changes in the urinary tract may make controlling urination more difficult.

The maximum volume of urine that the bladder can hold decreases. Thus, older people may need to urinate more often.

The bladder muscles may contract unpredictably (become overactive).

The muscle that controls the passage of urine out of the body (urinary sphincter) is less able to close tightly and prevent leakage.

## **Endocrine System**

- Growth hormone levels decrease, leading to decreased muscle mass.
- Aldosterone levels decrease, making dehydration more likely. This hormone signals the body to retain salt and therefore water.
- Insulin, which helps control the sugar level in blood, is less effective, and less insulin may produce Diabetes.

## **Blood & Immune System**

- The amount of active bone marrow, where blood cells are produced, decreases.
- The cells of the immune system act more slowly.

**Anemia**

**Easy Infections**

**Easy Bleedings**

## **PSYCHOLOGICAL SUPPORT**

- Cognition and Perception Support Cognitive function is defined as the intellectual process by which an individual becomes aware of surroundings.
- Inter-generational Relations.
- Show regards for Values and Beliefs Values are standards, principles or qualities that a person upholds Beliefs come from real life experiences.
- Providing Emotional Support.

## **NINE WARNING SIGNALS!! CAUTION US**

**C** hange in bowel or bladder habits.

**A** sore that does not heal.

**U** nusual bleeding or discharge.

**T** hickening of skin/ lump in the breast or elsewhere.

**I** ndigestion or difficulty in swallowing.

**O** bvious change in a wart or mole.

**N** agging cough or hoarseness of voice.

**U** nexplained anaemia, fever.

**S** udden unexplained weight loss.

## **SOME NECESSARY PRECAUTIONS IN OLD AGE**

A study in the United States shows that over 51% of Old people fall down while climbing stairs. Every year, many Americans are killed by falling while climbing stairs.

### **Experts Reminder:**

After 60 years: these 10 actions should be avoided:

1. Do not climb staircase.

If must climb, Hold on firmly to Stair-case railings.

2. Do not rapidly twist your head.

Warm up your whole body first.

3. Do not bend your body to touch your toe. Warm up your whole body first.

4. Do not stand to wear your "Pants". Wear your Pants while sitting down.

5. Do not sit up when lying face up. Sit up from one side (left hand side, or right hand side) of your body.

6. Do not twist your body before exercise. Warm up whole first.

7. Do not walk backwards.

Falling backwards can result in serious injury.

8. Do not bend waist to lift Heavy weight. Bend your knees & Lift up Heavy object while half squatting.

9. Do not get up fast from bed. Wait a few minutes before getting up from bed.

10. Do not over force defecation. Let it come naturally.

One more important thing you must be active always think positive as life has started now only after all years of hard working now it's time to enjoy life. ..



# HEART ATTACK VS. CARDIAC ATTACK

People often use these terms interchangeably, but they are not the same.

## HEART ATTACK

A heart attack happens when the flow of blood to heart is interrupted or blocked, usually by the plaque. If not cleared quickly, the interrupted blood flow can cause damage or destroy part of the heart



Heart Attack is a **CIRCULATORY** problem

### Signs & Symptoms

- Discomfort, pressure, squeezing, or pain in the chest area of the upper body
- Nausea or vomiting
- Shortness of breath, cold sweat
- Lightheadedness or sudden dizziness

Symptoms can start and stop for days or even weeks before the heart attack occurs

### What To Do

Even if you are not sure it's a heart attack, call emergency services or get to nearest hospital as soon as possible. Every minute matters. The earlier the treatment is given, the greater the absolute benefit. Early treatment within the first few hours of a heart attack can save your life.

## CARDIAC ARREST



Cardiac arrest is an **ELECTRICAL** problem

Sudden Cardiac Arrest can be caused by a heart attack or a malfunction in the heart's electrical system. When this happens, the heart is not able to continue pumping blood to the brain, lungs and other organs.

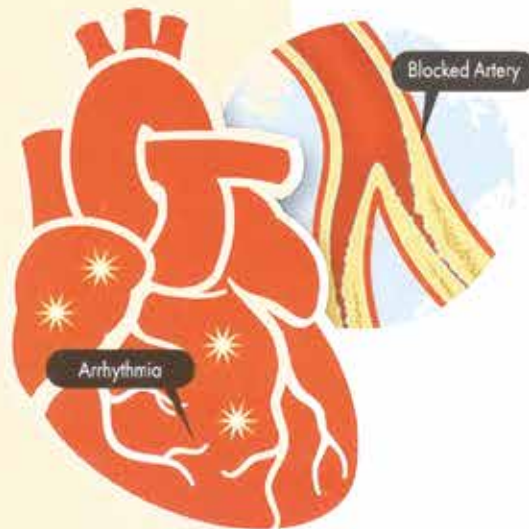
### Signs & Symptoms

- Sudden collapse
- No pulse
- No breathing
- Loss of consciousness

Usually there are no warning signs. Death can occur within minutes if the patient does not receive treatment

### What To Do

Cardiac arrest is reversible in some cases if it is treated within a few minutes. First call emergency services and start CPR right away. Cardiac Arrest is a leading cause of death. Nearly 360,000 out of hospital cardiac arrests occur annually in United States



### WHAT IS THE LINK

Most heart attacks do not lead to the cardiac arrest. But when cardiac arrest occurs, heart attack is a common cause. Other conditions may also disrupt the heart rhythm, and lead to cardiac arrest

### How to tell the difference

#### HEART ATTACK



Yes

Yes



Yes

#### CARDIAC ARREST

Does the person have a pulse?

No

Is the person breathing?

No



Can he or she respond to your question?

No



*Fast  
Action can  
Save Lives*



## Meeting with Mr. Ali Muhammad Khan, Minister of State for Parliamentary Affairs-for redressal of pensioners issues.



Ali Asghar Awan, Abdul Rauf Malik, Manzur Hussain, Ali Muhammad Khan (Honourable Minister), Ahmed Mahmood Zahid, Sh. Farogh Naweed with some officials of Ministry.



**Election 2019**

## BOOK POST / PRINTED MATTER

### ASSOCIATION FOR THE WELFARE OF RETIRED PERSONS

A National body of Retired Civilian Employees of the Federal Government



## NEWS LETTER

Regd.No ID-269

(Under Postage Certificate)

To: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Stamp

If undelivered please return to:

**Association for the Welfare of Retired Persons (AWRP)**  
**Community Centre, Ibn-e-Sina Road, G-9/2 Islamabad.**  
**Telephone: 051-2256282**