



## *Editorial*

### **REVISION OF PENSION/FAMILY PENSION OF PRE-2007 AND POST 2007 BSNL PENSIONERS**

The minutes of the 26<sup>th</sup> Meeting of Standing Committee of Voluntary Agencies held on 3<sup>rd</sup> February 2015 on the above issue confirms that the matter, though on a slower pace, is moving in the expected line. Ever since the Department of Expenditure partially cleared the DoT's proposal and advised the Department to move a Cabinet Note to get it approved, many people started giving their views that the proposal will get cleared with no time. However, AIBSNLREA correctly apprised one and all that the submission of Cabinet Note would take some time due to some standard practices involved in finalization of a Cabinet Note. We had categorically told that first of all, a draft cabinet note will have to be prepared for which Internal Finance of DoT has to be consulted. Once the Internal Finance gives its concurrence, the Note is to be circulated to the concerned Ministries to get their views for incorporation in the Final Cabinet Note. This Final Cabinet Note is then to be got approved by Minister of Communications & IT and then sent to the Cabinet Secretariat. The Minutes of the SCOVA meeting confirmed the authenticity of the information given by this Association. The Minutes say that "as per the advice of the Department of Expenditure, a Cabinet Note has been prepared and sent to their (DoT) IFD for approval. Department of Telecom

was advised to finalise the draft Cabinet Note and circulate it to the concerned Ministries by the end of February, 2015". This was the status of the case as on 03.02.2015. But the position of the same issue during the last week of February was that the IFD (Internal Finance Division) of DoT had raised some queries and sent back the file which was to be re-submitted by the Establishment Branch with their replies to the queries raised.

Thus given the above position of the case, it is clear that the draft Cabinet Note is yet to be concurred by Internal Finance. At the same time, it is not illogical to expect that the draft Cabinet Note will be finalized and sent to all the concerned Ministries by March 2015 seeking for their comments. Once these comments are obtained, these will have to be incorporated in the final Cabinet Note and put up to the MOC&IT for his approval before it is sent to the Cabinet Secretariat. Our experience with the last Cabinet Note for revision of pension/family pension of the pre-2007 BSNL pensioners is that the comments from Department of Pension & Pensioners' Welfare and Department of Expenditure form important part of the final Cabinet Note. On the last occasion, the Department of Public Enterprises (DPE) refused to comment stating that it has nothing to comment on

pensionary matters. We feel that this time also, the comments of DOP&PW and DOE alone will be given all the importance in the final Cabinet Note. Earlier, we expected the entire exercise to be over by the end of first

quarter of 2015. But now given the changed situation, we are to add at least two more months for completion of the whole exercise.

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## **MINUTES OF THE 26<sup>TH</sup> MEETING OF SCOVA**

The Department of Pension & Pensioners' Welfare, Government of India has since issued the minutes of the 26<sup>th</sup> Meeting of SCOVA held on 03.02.2015 vide its No. 42/39/2014-P&PW(G) dated 26.02.2015. In this minutes, details of the discussions/decisions on three items in agenda concerning the absorbed BSNL pensioners also find place. These issues are (1) Anomaly in fixation of pension of DOT employees absorbed in BSNL, who retired between 1.10.2000 and 31.7.2001, (2) Merger of 78.2% IDA with basic pension benefit to the absorbed BSNL pensioners and (3) Extension of CGHS facilities to retired BSNL employees – Issue of follow up orders by the Ministry of Health and Family Welfare & fixation of rates of contribution & ward entitlement by DOT. [Full text of the Minutes has been posted on 26.02.2015 in this website.](#) However, the relevant extracts of the minutes pertaining to these items are reproduced below:

**5 (VII) SI No. 7 of ATR:- Anomaly in fixation of pension of DOT employees absorbed in BSNL, who retired between 1.10.2000 and 31.7.2001:** It was informed that since the last SCOVA meeting, two meetings were held with the officials of Department of Telecom on 20.9.2014 and 30.12.2014 and Department of Telecom was advised to expedite the details/Reply sought in DoP&PW's ID Note dtd 28.02.2014. Department of Telecom informed that the BSNL is collecting the requisite information sought by DoP&PW from corporate offices of BSNL/MTNL. Department of Telecom was advised to send a reply to DOP&PW within a fortnight.

**5 (VIII) SI No. 8 of ATR:- Merger of 78.2% IDA with basic pension benefit to the absorbed BSNL pensioners:** It was informed that the proposal has been approved by Department of Expenditure, in principle. Department of Telecom informed that as per the advice of the Department of Expenditure a Cabinet Note has been prepared and sent to their IFD for approval. Department of Telecom was advised to finalise the draft Cabinet Note and circulate it to the concerned Ministries by the end of February, 2015.

**5 (XV) SI No. 15 of ATR: Extension of CGHS facilities to retired BSNL employees – Issue of follow up orders by the Ministry of Health and Family Welfare & fixation of rates of contribution & ward entitlement by DOT:-** Department of Telecom informed that since pay structure in BSNL and Central Govt. was different, the orders of Ministry of Health & Family Welfare regarding Ward entitlement on the basis of pay band/grade pay could not be made applicable in case of BSNL retirees. Ministry of Health and Family Welfare requested Department of Telecom to suggest alternate mechanism for the retirees of BSNL. Department of Telecom was advised to send a proposal to Ministry of Health and Family Welfare in this regard in a month's time.

## PERSONAL INCOME TAX

The Union Budget 2015-16 presented in the Lok Sabha on 28.02.2015 did not propose any change in the personal income tax rates or exemption limit. These remain the same as in last year. But this is not the first time that the Government did not raise the basic income tax limit for individual tax payers. During 2000-01 to 2004-05, for consecutive five years, the exemption limit for income tax remained as Rs. 50,000. During 2009-10 and 2010-11, this limit was Rs. 1,60,00. Similarly, during 2012-13 and 2013-14, the basic income tax exemption limit was Rs. 2,00,00. However, Government has not ruled out the possibility of changes in income tax exemption limits or rates in future depending upon its financial strength.

Government, this time has focused mainly on savings. More one can save, more he or she can get benefit of IT exemptions. In the budget, the Government has proposed to raise the transport allowance exemption limit from Rs. 800 per month to Rs. 1600 per month. It has also proposed to increase the limit of deduction on account of health insurance premium from Rs.15,000 to Rs.25,000. In case of the senior citizens, this limit is to be increased from Rs.20,000 to Rs.30,000. For very senior citizens above the age of 80 years, who are not eligible to avail of health insurance, deduction will be allowed for medical expenses up to Rs. 30,000. The deduction limit of Rs. 60,000 on expenditure on account of specified diseases - like cancer etc is to be enhanced to Rs.80,000 in the case of senior citizens. Limit on deduction on account of contribution to a pension fund and the new pension scheme is proposed to be increased from Rs.1 lakh to Rs.1.5 lakh. Additional deduction of Rs.50,000 will be allowed for contribution to the new pension scheme under section 80 CCD of Income Tax Act -- increasing the exemption from Rs.1 lakh to Rs.1.5 lakh. The budget also proposed additional deduction of Rs.25,000 for differently-abled persons, increasing the limit from Rs.50,000 to Rs.75,000. It also proposed to increase the limit of tax deduction from Rs.1 lakh to Rs.1.25 lakh in case of severe disability. Investment in Sukanya Samriddhi Scheme will be eligible for deduction under section 80C of the income tax and any payment from the scheme shall not be liable to tax. These proposals would result in tax deductions to the tune of around Rs.4,44,200 for the individuals as given below:-

(i) Deduction u/s 80C: - Rs.150,000; (ii) Deduction u/s 80CCD: - Rs.50,000; (iii) Deduction on account of interest on house property loan (Self-occupied property): - Rs.200,000; (iv) Deduction u/s 80D on health insurance premium:- Rs.25,000; (v) Exemption of transport allowance - Rs 19,200; Total - Rs.4,44,200.

## TCIL'S BSNL DEFENCE PROJECT

TCIL is in need of services of the retired DE/SDE/JTO, who are having experience in the field of Transmission to work in Rajasthan for TCIL's BSNL Defence Project, on contract basis. Whomever are having above mentioned experience or willing to work in Defence Project at Rajasthan may send their resumes as well as the complete details in the given format. The Format is as follows: (1) Staff No/HRMS No., (2) Name & Designation, (3) Date of Birth, (4) Address, (5) Tel/Mob. No, (6) Experience details, (7) e-mail id. For further queries please contact: **Shri Deepak Sain, JCA (Pers.) Telecommunications Consultants India Ltd. Ph. No. 011-26202225, e-mail id: deepak.sain@tcil-india.com**

## **SENIOR CITIZEN WELFARE FUND**

The Finance Minister, in his budget speech, has proposed to set up a Senior Citizen Welfare Fund for the benefit of the Senior Citizens of the country. A huge idle amount of Rs, 9,000 crore – Rs 3,000 crore in the Public Provident Fund (PPF) and about Rs. 6,000 crore in the Employee Provident Fund (EPF) corpus will go into creating this 'Senior Citizen Welfare Fund'. It may be recalled that last year, Department of Pension & Pensioners' Welfare, Government of India had invited the suggestions from all the stake holders in this regard. All the details about this Fund, as and when known, will be circulated for the information of our members/viewers.

### **EXTENSION OF CGHS FACILITIES TO RETIRED BSNL EMPLOYEES**

DOT, vide its Office letter F.No 4-12(11)/2012(PAT) dated 20.02.2014, had earlier conveyed the approval of Ministry of Health & Family Welfare to its proposal to allow the option to either avail the CGHS facilities or to continue with the BSNLMRS by the retired BSNL employees. BSNL, on its part, had also circulated the said Order of DOT vide its No. BSNL/Admn/14-15/09 dated 02.04.2014. Both the above Orders are available in the "BSNLMRS" Section of "IMPORTANT ORDERS" page of this website.

However, there were some problems being faced by the retired BSNL employees to get the CGHS facilities. DOT was finding it difficult to fix the ward entitlement for the retired BSNL employees due to difference in the pay structure in BSNL and Central Government. The matter was last discussed in the 26th Meeting of SCOVA held on 03.02.2015 to sort out the issue. DOT was advised to send a detailed proposal suggesting an alternate mechanism to Ministry of Health and Family Welfare to resolve the issue.

## **GOVERNMENT ORDERS**

**EXTENSION OF BENEFIT OF DEFERRED OPTION UNDER PARA 4 OF DOP&PW NO. 4/18/87-P&PW(D) DATED 05.07.1989 TO THE ABSORBED GROUP C & D EMPLOYEES IN BSNL:** BSNL Corporate Office has again issued a reminder vide its No. 1-15/2011-PAT (BSNL) dated 03.02.2015 to all CGMs to supply the requisite information sought earlier vide its Nos. 1-15/2011-PAT (BSNL) dated 12.11.2014 and 01.12.2014 (Last posting on the same issue dated 02.12.2014 in this website may also be viewed). These information are required to be submitted to DOT for settlement of deferred option cases.

**PHYSICAL APPEARANCE FOR THE PURPOSE OF LIFE CERTIFICATE:** Department of Expenditure (Ministry of Finance) has since issued a circular letter dated 30.01.2015 in the background of some complaints being received that some banks are insisting for physical appearance of the pensioners/family pensioners at the time of submission of annual Life Certificate in the month of November every year. The Department of Expenditure has reiterated that physical appearance for the pensioners/family pensioners is not required if the Life Certificate is signed by any of the authority as already specified by it earlier. DOE has further clarified that Aadhar based Digital Life Certificate launched by the Prime Minister also does away with the need for physical appearance. [In order to read the circular letter, posting dated 19.02.2015 in this website be viewed..](#)

## BRANCHES IN ACTION

**27.02.2015: GB MEETING OF AIBSNLREA, AMBALA BRANCH:** A general body meeting of Ambala Branch of AIBSNLREA was held on 26.2.2015 under the President ship of Shri R C Khurana. 27 members attended the meeting. Shri R. C Kalia, Asstt Branch Secretary briefed the members on the pending issues concerning the members. On the 78.2% DA merger issue w.e.f 1.1.2007 there was great resentment among the members on the delay in finalization of Cabinet Note in DOT which is being tossed in Internal Finance and Estt Section of DOT for a quite a lot time. .... [For the remaining part of the report, please click the “Haryana” sub-page of the “STATE NEWS” page of this website.]

**12.02.2015: VARANASI BRANCH OF AIBSNLREA MEETS MOC&IT:** Representatives of AIBSNLREA, Varanasi Branch met Shri Ravi Shankar Prasad, Minister of Communications & IT at Hotel Gateway, Varanasi on 8th February 2015. They discussed with MOC&IT on the delay in final settlement of the case for extension of benefit of merger of 78.2% DA for fitment in pay/pension of the retired BSNL employees. They also handed over him a memorandum on the issue. The MOC&IT assured them to examine and expedite the matter. S/Shri Rakesh Garg, Secretary, DoT and Anupam Shrivastava, CMD, BSNL were also present during the discussion. The Branch was represented by S/Shri B N Singh, President, Yad ali, Branch Secretary and Hariom, Branch Organising Secretary.

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### STATEMENT OF PAYMENTS RECEIVED BY CHQ DURING FEBRUARY 2015

Allahabad Branch (UP State) of AIBSNLREA has deposited Rupees One thousand two hundred (Rs 1200/-) only in the CHQ's S/B Account with Syndicate Bank on 16.02.2015 as quota for 6 new Life Members.

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**Edited and published by Shri S.Basu, General Secretary, AIBSNLREA**