



GENERAL SECRETARY REPORT

AIBSNLREA – FOURTH ALL INDIA CONFERENCE-VARANASI



MARCH 24 & 25, 2026

ALL INDIA BHARAT SANCHAR NIGAM LIMITED RETIRED EXECUTIVES' ASSOCIATION
Central Head Quarters
Chennai

Report of the General Secretary placed in the Fourth All India Conference of AIBSNLREA held on 24th and 25th March 2026 at Varanasi

Respected President and Dear Comrades,

1.0 WELCOME: We extend a cordial and dignified welcome to all esteemed delegates attending the Fourth All India Conference of AIBSNLREA, being held in the historic city of Varanasi. Renowned as one of the world's oldest continuously inhabited cities, Varanasi embodies the profound civilizational heritage, intellectual tradition, social harmony and cultural glory of our nation. Its sacred ghats, ancient temples, and enduring legacy of knowledge provide an inspiring and elevating setting for our deliberations. As we assemble on the banks of the revered Ganga, we do so with a shared sense of purpose and responsibility, confident that the city's spiritual depth and cultural richness will lend added meaning to our collective efforts in advancing the welfare and dignity of pensioners across the country. This Report, which is a summary of CHQ activities after the Kolkata All India Conference in January 2023, is submitted to the esteemed House for its review and endorsement.

1.1 With immense respect and heartfelt admiration, we extend our most cordial welcome to Comrade Basu as the Chief Guest at the Conference. His more than five decades of tireless service to the cause of telecom executives and retired BSNL executives stands as a beacon of dedication, integrity, and selfless commitment. AIBSNLREA, the organization that he nurtured with vision and perseverance continues to draw inspiration from his leadership and unwavering resolve. His contributions have not only safeguarded the rights and dignity of thousands but have also instilled in us the courage to carry forward the mission with unity and determination. His presence here is a source of inspiration to all of us, reminding every member of the values and ideals upon which AIBSNLREA was built.

1.2 As a true leader, having chosen to hand over charge of General Secretary to his successor in the Kolkata AIC, he displayed the highest form of leadership by refusing the proposal to take over as 'Advisor'. He allowed the new team the space to think, decide, and act independently, without interference or overshadowing. Such dignified non-intrusion is not withdrawal but an affirmation of trust - an understanding that growth, confidence, and organisational maturity emerge only when new leaders are allowed to learn through their own judgement and experience. By offering guidance only when sought, and by refraining from influencing day-to-day functioning, he set a noble example of responsible leadership, ensuring continuity, stability, and the healthy evolution of the organisation.

2.0 TRIBUTE: We remember with profound respect Shri R.S. Arora, State Secretary, Uttar Pradesh, and Shri R.F. Valand, CHQ AFS, whose sudden departure left us deeply saddened and grieving. Their dedication and presence enriched our association, and their loss is felt by every one of us. Our heartfelt condolences go out to their families, as well as to the families of all our members

who passed away during this period. May their memories continue to inspire us, and may their loved ones find strength and peace in this difficult time.

3.0 SYNERGY OF THE TEAM: Comrade Basu, oversaw the transition to a mix of veterans and relatively younger persons in the Third All India Conference of AIBSNLREA held at Kolkata. Many other veterans like Shri S.Ratnasubramanian, Shri D.K.Joshi, Shri S.R.Palit and Shri D.S.Sandhu stepped down paving the way for induction of new faces who have had experience in other organisations while in service and have varied capabilities. The new CHQ Team was aware that it had an uphill task as everyone would be inclined to compare its functioning with that of the 'One Man Army' Comrade Basu who independently carried the organisation on his shoulders with his unmatched dedication, commitment, knowledge, honesty, transparency, experience and acumen. While the new CHQ office bearers were aware that they cannot match even a fraction of his adeptness individually, they strived to carry forward the organisation built and nurtured by him, collectively working as a team.

3.1 To foster effective teamwork, it was resolved that all CHQ office bearers would meet virtually each month to deliberate and make decisions focused on the efficient management and advancement of the organization. These monthly virtual meetings held consistently—mostly on the first day of each month—have ensured uninterrupted engagement, enabling the discussion of a wide array of issues and the micro-management of organizational direction. As a result, the association has remained vibrant and active at every level. Recognizing the foundational role of the Branches, their perspectives and suggestions were actively sought through Zone-wise 'CHQ meetings with Branch Secretaries' conducted midway through the tenure. This initiative proved highly successful, invigorating the organization and strengthening its collective resolve. Although there was widespread enthusiasm for more frequent meetings, time constraints limited the exercise, as a single round of seven virtual meetings extended over two months.

4.0 DISSEMINATION OF INFORMATION: AIBSNLREA website stands out as a model of transparency, timeliness, and organisational integrity, consistently updating members with authentic information, official communications, and developments of direct relevance to their welfare. Its meticulous dissemination of orders, letters, meeting reports, and policy updates ensures that no member is left uninformed or dependent on other sources. Equally commendable is the Association's practice of sharing every update through its extensive network of WhatsApp groups, enabling information to reach pensioners at the grassroots level swiftly and without dilution. This commitment to openness, never withholding information, never delaying communication, and always maintaining accuracy, has earned the website and its communication channels a reputation for reliability and trustworthiness across the BSNL pensioner community.

5.0 RESPONSE FROM THE MINISTRIES/DEPARTMENTS AND OTHER AGENCIES ON OUR REPRESENTATIONS: It is quite natural, grievances submitted through Posts and email are not normally responded to by any department. Frequent personal visits to offices are difficult as unlike the period while we were in service and when we remained in the office and could ascertain the presence of any higher level officer in his seat at any given time, we are required to travel long distances to BSNL/DoT offices, many times to find that the officers concerned are not available due to various reasons. During the Covid period, we started using CPENGRAMS and CPGRAMS to their full extent, as physical visits had been barred. Exactly the same is being followed since the last AIC, with a pattern – submitting a letter through email, waiting for some

time to respond and if no response is received, lodging the grievance through CPENGRAMS or CPGRAMS or even PMOPG as required.

5.1 Initially these mechanisms were seen reduced to just automated post offices, mostly forwarding the grievances to the wrong authority who is in no way connected to the grievance. The authority thus receiving grievances not related to him were in compulsion to close the case as there was no provision for him to return or to forward the grievance to the appropriate authority. While some closed the case stating that the matter was not of their concern, some gave amazingly irritating responses and even advised us that we were not supposed to lodge the grievance. Even when the matter went to the appropriate authority, most of the time it was being closed with a one-line irrelevant reply calling it 'union matter' or 'court matter' or 'vigilance matter'. One could not help feeling annoyed, frustrated and disgusted on seeing the reply. Of course, there were a few cases which were resolved, depending upon the empathy of the person sitting in the position. There is provision of Feedback and Appeal but no one saw or responded to Feedback and the Appeal was mostly closed with a single line, confirming the reply by sub-appellate authority.

5.2 But all these did not deter AIBSNLREA from finding ways to effectively utilising the system for redressal of common as well as individual grievances of its members. In the course of past three years, despite facing all the above said issues, AIBSNLREA modified its approach to get the attention of the concerned authorities for resolution of the issues – by repeatedly registering the grievance, carefully wording the text for online input, not using the word 'BSNL' anywhere while registering grievances related to DoT and other departments, prominently mentioning the designation of authority who had to resolve the issue and the subject of our letter, registering the same issue with different but concerned authorities and lodging appeal whenever required. We also found that even though our grievances were closed with improper and irrelevant replies, the issues raised by us were still being taken note of, considered and settled but with some delay.

5.3 Our unwavering commitment to resolving grievances was matched by sustained engagement with the DoP&PW and DARPG where we proactively advanced suggestions to enhance grievance redressal mechanisms. As a direct result of our efforts, most of our suggestions were adopted, leading to continuous improvements in the system. Notably, incorrectly forwarded letters are now being redirected to the appropriate authority, grievances are no longer dismissed with perfunctory remarks, appeal decisions are required to be speaking orders, monitoring of grievance disposal has become more robust, and specific officers are assigned to oversee cases until their final resolution. Rather than merely highlighting shortcomings, we have taken pride in driving tangible improvements in platforms such as CPENGRAMS, CPGRAMS, PMOPG, and SAMPANN, demonstrating our commitment to constructive action and lasting change. Today we find that there is positive response to most of our grievance submissions and the authorities like CGCA and CCAs are responding even to our emails, without waiting for us to lodge grievances in CPENGRAMS.

5.4 Despite persistent efforts, it remains a matter of concern that both DoT and BSNL continue to disregard the instructions and guidelines issued by DoP&PW regarding the release of pensionary benefits. Specifically, pensioners drawing provisional pension due to pending court cases—where acquittal has been granted but an appeal is pending without a stay—are denied their rightful benefits. Furthermore, the provisions of the CCS (Pension) Rules are contravened when interest on delayed gratuity payments is withheld, even though such delays are attributable

solely to administrative lapses and not to any fault of the pensioner. Additionally, notwithstanding explicit DoP&PW instructions stating *“Unless departmental or judicial proceedings are pending against a retiring employee, the pensionary/retirement benefits of the retiring employee should not be withheld or delayed on the ground of pendency of verification of caste certificate”*, DoT and BSNL have continued to withhold pension, pensionary benefits, and ex-gratia payments for hundreds of BSNL VRS 2019 retirees from the ST community under the jurisdiction of BSNL Maharashtra Circle and CCA Maharashtra & Goa. Although these issues have been raised repeatedly, no resolution has been achieved thus far, as DoP&PW has indicated its inability to enforce its directives. It is imperative that a viable solution be found to address these persistent challenges.

6.0 DOP&PW ADDS AIBSNLREA TO THE LIST OF REGISTERED PENSIONERS ASSOCIATIONS UNDER "PENSIONERS PORTAL": AIBSNLREA had submitted an application for registration under "Pensioners Portal" in response to a DoP&PW circular dated 21.12.2022. An Under Secretary from DoP&PW visited the residence of General Secretary, from where the CHQ is functioning, on 22.08.2023 in connection with our application for registration under Pensioners' Portal. The Under Secretary was impressed with our activities, paperless functioning, transparency, availability of information on our website since 2008, our letters to different authorities, our language and the style of presentation of issues." DoP&PW vide its letter No.4(4)/2021-P&PW(H)-7311 dated 04.01.2024 conveyed the approval of competent authority, registering AIBSNLREA for being associated with the implementation of "Pensioners Portal", a Mission Mode Project under National e-governance Plan of Government of India. AIBSNLREA decided to use this opportunity to further protect and promote the interests of the BSNL pensioners. Since then, we have been participating in all the interactive virtual meetings Chaired by Secretary (Pension) on different occasions and have been presenting pensioner-related matters, which are being duly acknowledged.

6.1 As one of the nearly fifty registered associations nationwide, primarily comprising Central Government, Defence, and Railways Pensioners' organizations, we are entitled to receive an annual grant-in-aid from the Government. This grant is designated for expenditures such as office rent, infrastructure, and personnel, with reimbursement occurring in the subsequent year. However, our association has consistently operated from the residences of the General Secretaries, utilizing their personal resources and without employing any staff. In a deliberate and principled decision, we have chosen not to claim the grant-in-aid. This approach underscores our commitment to integrity and self-reliance. Moreover, our status as a registered association has ensured that officials in the Department of Pension & Pensioners' Welfare regard us as a serious and credible organization, responding positively to our well-founded submissions.

6.2 CERTIFICATE OF APPRECIATION TO AIBSNLREA FOR ITS CONTRIBUTION TO THE SUCCESS OF DLC CAMPAIGN 3.0:

DoP&PW issued a Certificate of Appreciation to over a dozen Pensioners' Associations for their active participation in DLC Campaign 3.0. AIBSNLREA is one among them. AIBSNLREA had earlier conveyed that *"Unlike the Central Government pensioners who have to submit their Life Certificate in November every year, the expiration of Life Certificate of BSNL absorbed pensioners falls in different months for different pensioners, throughout the year. Therefore, the significance of November is lost as far as BSNL absorbed pensioners are concerned. Also, we can proudly say that 80% of BSNL absorbed pensioners already submit their Life Certificate using Face Authentication*

RD App every month. Our Branches hold mela themselves to help the pensioners. Anyway, as AIBSNLREA is part of DLC Campaign 3.0 and desires to be identified with the great effort by DoP&PW, we are taking the information to all our members through a well-knit WhatsApp network. Office bearers of our Branches across the country will join DLC Campaign 3.0 by taking part in camps organized by CCAs throughout November." The poster circulated by AIBSNLREA on the occasion was appreciated as 'well designed and looking good' by DoP&PW. In all fairness, the credit goes to the Branches and members who took active part in the camps and even organised their own camps. This year, we have submitted a report on the activities of our Branches which participated in DLC Campaign 4.0

6.3 SCOVA: The Standing Committee on Voluntary Agencies has 15 non-official members – 5 pensioners associations in the Standing Group and 10 pensioners associations in Rotating Group, all drafted from the registered associations. The term of SCOVA being reconstituted through a Resolution will be of 2 years. The Standing Group members would serve for three terms of two years each (total 6 years) from the date of inclusion in SCOVA or till the pleasure of the Chairman, SCOVA, whichever is earlier. The Rotating Group members would serve for one term of two years from the date of inclusion in SCOVA and would be eligible for re-nomination for one more term or till the pleasure of the Chairman, SCOVA, whichever is earlier. The SCOVA will function to promote the following objectives: (i) To provide a feedback on implementation of policies/programme of the Department of Pension and Pensioners' Welfare. (ii) To discuss and critically examine the policy initiatives; and (iii) To mobilise voluntary efforts to supplement the Government action. Earlier SCOVA was meeting regularly but the frequency of holding meetings has been reduced to 1 year. As and when AIBSNLREA is included in the Rotating Group, it will serve as the authentic voice of pensioners, firmly establishing its reputation as a serious and influential association.

7.0 BSNL MRS:

7.1 ISOLATED CASES OF NON-PAYMENT OF MEDICAL CLAIMS SINCE THE YEAR 2018-19: After prolonged and continuous efforts by AIBSNLREA, which included a petition to the Chief Justice of India and a Savingram Campaign, BSNL started releasing funds for claims for the periods from 2018-19 onwards, during late 2022, as reported in our last AIC held at Kolkata. The matter was pursued further after Kolkata AIC, ensuring clearance of all long pending medical claims and later timely clearance of current bills. BSNL also started releasing funds on monthly basis, as if to resolve the issue once for all. Later, BSNL switched to quarterly release of funds, resulting in accumulation of bills for three months. But isolated cases of non-payment of medical claims since the year 2018-19 started coming up with individual pensioners failing to get the issue resolved after several representations. At least a dozen such cases were taken up by AIBSNLREA during the past few years and resolved. There was unwarranted delay in some of such cases, due to unhelpful attitude by the BA level administrations. One such case is yet to be resolved, though BSNL Corporate Office was made to intervene and the local administration has agreed to resolve it.

7.2 THE NEED FOR WEB-BASED PORTAL: While pursuing the isolated cases of non-payment of medical claims since the year 2018-19, we observed that the concerned BSNL offices maintained that the claim papers were untraceable. This was a result of the claim papers being kept untouched for years on the plea of non-availability of funds, since 2018-19. Many claims remained unsettled even after allotment of funds as these offices lost track of the claim bills. This situation

has caused significant difficulties for the pensioners affected. Facility for online tracking of the claims would have been beneficial to both the pensioners as well as the dealing officials. AIBSNLREA had anticipated such a situation many years back and had been representing for introduction of online tracking system to know the status of medical claims by the BSNL Pensioners/Family Pensioners. This will avoid the need for the pensioners to visit the offices to pursue the cases at their old age and with physical problems. Subsequently Admin Section of BSNL Corporate office took up the matter with CGM ITPC Pune. It took almost 6 years for the efforts to see progress in this matter, wherein BSNL announced its decision to implement a web-based solution for the retired employees to submit and track latest status of their claims in the background of a web portal developed by Kerala Circle for providing various online services to retired employees and stating that this service is to be implemented on Pan-India level by ITPC Circle. Subsequently in February 2023, Director (HR) BSNL had requested CGM ITPC Pune to bestow his personal attention in the matter that the portal "Goes Live" w.e.f. 1st March 2023, with the remark that he was looking forward for its successful Pan India launch. But launching of this portal on Pan-India basis did not happen, although we had been repeatedly pursuing the same.

7.3 The portal which was stated to be working in a few Circles, under the URL <https://pensioners.bsnl.co.in/portal/> with the title PORTAL FOR BSNL RETIRED EMPLOYEES, had claimed itself to be a comprehensive solution to problems faced by the retirees viz. 1. Downloading Digital MRS Card and Pensioner's ID Card, 2. Online Life Certificate Validation/Renewal remotely through Built-in Video call, 3. Intimation on Hospitalization, 4. Status of Medical Bills, 5. Process requests for modification in MRS data such as option/BA change, 6. Life Certificate for continuation of RDOT Connection, 7. Online Support and service for BSNL Pensioners. But unfortunately, this portal has been dysfunctional for a long time .

7.4 On 11.09.2025 BSNL replied to our letter stating that *"The Pensioner Portal is live on a PAN-India basis, and circles are currently using it."* We strongly countered this wrong claim by enclosing the screenshot of the page. On our appeal, DDG (SMC) DoT mailed to us that, *"The hardship being faced by the pensioners is deeply regretted. As per your feedback, M/s BSNL has been asked to review the matter and provide proper resolution in a time bound banner. Please feel free to directly contact me in case the issue is not resolved within a reasonable period"*. The matter still remains unresolved and we have recently sent a reminder to the DDG (SMC) DoT. Meanwhile DoP&PW has forwarded our Editorial on this matter to BSNL for necessary action.

7.5 Submission of DLC issued by Jeevan Pramaan for yearly validation of BSNL MRS card: BSNL vide its letter No.BSNLCO-ADMN/61/13/2022-ADMN dated 21.11.2024 has allowed submission of Digital Life Certificate issued by Jeevan Pramaan Portal for yearly revalidation of BSNL MRS card. According to the letter, the Circle Heads are required to nominate one AGM/SDE under Admin/HR section in Circle/BA offices for confirming revalidation of BSNL MRS card electronically on the basis of DLC received through email/messenger from retired employees.

8.0 CGHS:

8.1 SWITCHING TO CGHS – IDA TO CDA MAPPING: We were receiving grievances from our members that there is unduly long delay in issue of IDA-CDA mapping certificates, resulting in delay in switch-over to CGHS. Those who had surrendered their BSNL MRS card before applying for the mapping certificate were in a soup and they kept praying that nothing untoward happens before they get the CGHS card. Many applications were reportedly lost or misplaced among the

piling number of requests. CCAs handling large number of BSNL absorbed pensioners found it difficult to issue the certificate timely and without delay.

8.2 As the SAMPANN has data of the IDA pay scale, the basic pay at the time of retirement and the grade in which a pensioner has retired, there should not be any difficulty to insert a programme to match these with the corresponding CDA pay scale and in creation of the mapping certificate, which can be downloaded by the pensioner from the SAMPANN portal, of course after due authentication through OTP. This will be a simple and easy task for the IT team entrusted with SAMPANN Version 2.0. Responding to our letter on this matter, CGCA had on 03.04.2024 informed us that *“the feasibility to incorporate such IDA/CDA mapping facility will be examined and will be taken for consideration in future developments.”* We sent a reminder on 07.10.2024. There has been no response from CGCA thereafter. We did not press for the issue further as the switching over to CGHS had slowed down and there was no delay reported in obtaining the mapping letter physically.

8.3 THE NEED TO EXPAND CGHS: After switching over to CGHS the pensioners have been facing a lot of issues like, overcrowding in some wellness centres, increase in waiting times, need to return on another day for collecting indented medicines, unsympathetic and indifferent approach by the doctors and other staff in some wellness centres, empanelled hospitals refusing admission to CGHS beneficiaries on one context or another, forcing the pensioners to pay over and above the CGHS rates and so on. But all these issues do not prevent the pensioners craving to have CGHS extended to their cities. We have been taking up such requests with the CGHS directorate when the necessary statistics about number of Central Government employees in the location and any special reason to justify opening CGHS in the city are provided by the Branches.

8.4 Whenever a suggestion to expand CGHS to a new city is advanced, the standard response from the Ministry of Health is *“expanding CGHS to a new city is considered based on extant norms, which include minimum 6000 Central Government serving employees in the particular city, subject to availability of resources, sanction for creation of posts of Medical Officers, Staff Nurse, Pharmacists, and Clerical Staff etc. by the Department of Expenditure, Ministry of Finance, and availability of suitable accommodation for new Wellness Centre.”* This effectively rules out any consideration, as 6000 Central Government employees residing in cities other than the Capital cities will be nearly impossible, even if all the others eligible to opt for CGHS are included. AIBSNLREA therefore represented to the Union Minister of Health and Family Welfare to examine and cause relaxation of the norms. It is a matter of fact, that many of the existing CGHS cities do not qualify, as per the said norms, revealing that there are other considerations too.

8.5 In respect of the ‘resources’, the main hurdle is said to be Department of Expenditure under Ministry of Finance, which has to approve creation of posts of staff and infrastructure before expanding CGHS to a new city. Strangely, even sanctioned posts remain unfilled for a long time and already there are around 500 contractual doctors engaged in the CGHS wellness centres. This does not mean that there is a shortage of doctors in India. According to recent reports, *“more than 1 lakh doctors are produced from 700+ medical colleges every year. However, 1.5 lakh junior doctors are currently unemployed. It is also stated that in many cases doctors are employed on an ad hoc basis and get salaries ranging between Rs 25,000 and Rs 30,000 per month. Moreover, a good number of doctors recruited in the private sector are receiving wages on a per-day basis”.*

Indian Medical Association has even launched an online platform called 'Doctors Employment Exchange'.

8.6 After we drew attention of DG CGHS to its office order No.Z15025/38/2023/DIR/CGHS dated 10.01.2024 wherein it had been stated that Ministry of Health & Family Welfare is exploring the option of opening CGHS Allopathic Wellness Centres in 22 new locations - Alwar and Bharatpur in Rajasthan, Bahadurgarh, Rewari and Rohtak in Haryana, Bhilai and Durg in Chhatisgarh, Dharamshala and Kangra in Himachal Pradesh, Haldwani and Nainital in Uttarakhand, Hapur in Uttar Pradesh, Jamshedpur in Jharkhand, Mangaluru in Karnataka, Narmadapuram in Madhya Pradesh, Navi Mumbai in Maharashtra, Patiala in Punjab, Sabarmati in Gujarat, Shivamoga and Udupi in Karnataka, Tirupathi in Andhra Pradesh and Warangal in Telangana - and had requested to ensure that the process is completed earlier, CGHS responded by stating that *"The proposal had been sent to the Department of Expenditure, Ministry of Finance for getting approval for creation of posts for opening the said wellness centres."* In spite of infrastructure readiness in many of these cities, wellness centres are still on paper.

8.7 Increasing the empanelment of better hospitals under CGHS is another element to be looked at for ensuring quality healthcare of the beneficiaries. Unlike the Central Government employees residing in non-CGHS area who are taken care of by CS (MA) Rules, the pensioners residing in non-CGHS area and subscribing to CGHS, are required to obtain prior approval from CMO in charge of concerned Wellness Centre where the CGHS card is registered, for non-emergency treatment. Empanelling specialty hospitals in non-CGHS areas under the control of the respective wellness centres will be another option to be explored.

8.8 In our Editorial of March 2025 eJournal, we had emphasized that *"Expanding CGHS to all District Headquarters will give relief not only to the CGHS beneficiaries but also to the doctors unemployed or employed with low wages. After all there are only around 800 Districts in India. But it needs a steadfast commitment on the part of the Government which has the responsibility to take care of the pensioner beneficiaries as well as the unemployed doctors."* A copy of the eJournal was sent to Minister of Health & Family Welfare and DG CGHS.

8.9 FRESH EMPANELMENT OF HOSPITALS UNDER CGHS: CGHS has released an O.M. vide F.No.5-34/CGHS/HEC(HQ)/2025 dated 22.12.2025 inviting applications from Private Hospitals, both existing empanelled hospitals and new applicants for empanelment under CGHS for treatment of CGHS beneficiaries. The offer for empanelment is open to private hospitals located in cities already covered under CGHS, as well as those situated within municipal limits of district headquarters across India. AIBSNLREA has requested all Branch Secretaries and members to approach acquaintances in well-equipped private hospitals known to them and request them to get the hospital empanelled under CGHS. Those hospitals which were earlier weary of getting empanelled due to low CGHS rates may be encouraged to apply now, pointing to the revised CGHS rates.

8.10 CGHS REVISES RATES APPLICABLE FOR TREATMENT AT HEALTH CARE ORGANISATIONS (HCOs): In supersession of all previous memoranda, CGHS has issued an OM vide F.No.5-16/CGHS(HQ)/HEC/2024(PartI) dated 03.10.2025 notifying CGHS package rates effective from 13.10.2025, applicable to all CGHS empanelled hospitals, Medical reimbursement claims in respect

of CGHS beneficiaries and CGHS treatment extended to Central Government employees and other specified categories of beneficiaries as per extant rules.

8.11 OPD CONSULTATION IN EMAPANELLED HOSPITALS WITHOUT REFERRAL: ABOVE 70: CGHS Directorate issued an OM vide FNO.5-36/CGHS (HO/HEC2024 dated 5th August 2024 permitting beneficiaries aged 70 years and above to seek direct OPD Consultation from Specialists of hospitals empanelled under CGHS without referral from cGHS Wellness Centre. The terms and conditions remain same, mentioned in OM dated 29.05.2019 and 28.06.2024.

8.12 In order to impress upon the need to make CGHS facilities accessible to a major section of the pensioners, AIBSNLREA will make a submission on all the above points to the Eighth Pay Commission as and when it starts functioning, supported by data and the recommendations of the past and present Parliamentary Committees on Health and Family Welfare, apart from submissions on pension related issues.

8.13 THE ABHA EPISODE: CGHS Directorate issued an Office Memorandum on 28.03.2024 mandating linking of CGHS card to ABHA card, leading to large scale outrage amongst the CGHS beneficiaries. It was AIBSNLREA which first raised the concerns and apprehensions of the pensioner beneficiaries in such linking, writing to CGHS Directorate immediately. All the pensioners associations across the country followed suit, with one BSNL pensioners association copying the entire text of AIBSNLREA letter while conveying its concern. While this O.M. wanted the exercise to be completed by the end of April, CGHS issued another O.M. on 14.04.2024 extending the date up to 31st October 2024, sensing the outrage and also understanding its own unpreparedness. We again wrote to DG CGHS requesting that such linking should continue to be voluntary. Only a year earlier, in March 2023, CGHS had wanted the linking to be done by CGHS beneficiaries, but it was not compulsory.

8.14 There were also doubts and concerns as to whether this was a prelude to CGHS planning to force the beneficiaries to seek medical care from hospitals under Ayush Bharat Scheme, instead of empanelled private hospitals. CGHS was not able to specify the benefits that would accrue to the CGHS beneficiaries. Linking with ABHA was not going to alter the long lines in our wellness centres in any way. Also, with CGHS functioning already computerised, connecting all wellness centres and all the empanelled hospitals onboarding in the computerised system, we felt that there was no need to make the linking mandatory. On the other hand, the concerns about safety and security of their medical records, the CGHS beneficiaries becoming pawns in the hands of private hospitals and private insurance companies remained unaddressed. We also pointed out that making it mandatory for CGHS beneficiaries while ABHA is voluntary for all other Indian citizens, would be unjust and discriminatory.

8.15 We wrote to the new Minister of Health & Family Welfare immediately after he took charge, requesting to get both the O.Ms withdrawn, in view of various concerns raised by us. A week later, the Health Ministry issued orders keeping in abeyance the CGHS O.M. dated 28.03.2024, till further orders.

8.16 INTRODUCTION OF HEALTH INSURANCE SCHEME FOR PENSIONERS INCLUDING THOSE RESIDING IN NON-CGHS AREA: It is pertinent to recall that the introduction of a health insurance scheme for pensioners, including those residing outside CGHS areas, had been under

consideration by SCOVA for several years. However, this item was unexpectedly removed from the Action Taken Report following the 32nd SCOVA meeting, and no steps have been taken to reinstate it, despite representations made by us to DoP&PW and also the Prime Minister. The Pensioner Associations represented in SCOVA did not raise this issue in the subsequent two meetings.

8.17 Two months back, Department of Financial Services (DFS), Ministry of Finance launched Paripoorna Medclaim Ayush Bima (PMAB) for CGHS beneficiaries, claiming to offer cashless facilities, modern treatments and access to a wide network of hospitals. The Press Information Bureau Press Release said *“The policy is exclusively available to CGHS beneficiaries with a maximum of six members per policy. It provides indemnity-based in-patient hospitalization coverage within India, with sum insured options of ₹10 Lakh or ₹20 Lakh. Product will have co-payment component allowing beneficiaries to choose between 70:30 or 50:50 co-sharing between insurance company and the subscribers. This optional health insurance plan will be available as a retail product for all CGHS beneficiaries. “*

8.18 Many CGHS pensioner-beneficiaries had reacted to the launch of the Paripoorna Medclaim scheme with marked disinterest, shaped by their earlier experiences with initiatives like ABHA, which was later made mandatory for CGHS beneficiaries but was successfully resisted by AIBSNLREA. Beneath the glossy announcements, pensioners sense a familiar pattern: schemes framed as “welfare” often end up shifting responsibility and financial burden onto pensioners while allowing the Government to gradually dilute its own obligations under CGHS. The repeated push toward digital IDs, data-driven profiling, and insurance-based models is to be viewed as part of a larger agenda to reduce long-term commitments to pensioners’ healthcare, replacing guaranteed entitlements. For pensioner beneficiaries, Paripoorna Medclaim Ayush Bima appears less like a solution and more like another attempt to repackage cost-cutting as reform.

8.19 According to the New India Assurance Co. Ltd., Paripoorna Medclaim Ayush Bima is a new, optional top-up health insurance plan created exclusively for CGHS beneficiaries, offering ₹10–20 lakh coverage, full AYUSH reimbursement, cashless treatment, and discounted premiums. It is designed to *supplement* CGHS rather than replace it.

8.20 On the positive side, PMAB provides for lower premiums than market policies due to government-negotiated discounts and no GST; guaranteed acceptance for CGHS beneficiaries, unlike retail insurers who may load premiums or reject proposals for age/health reasons; AYUSH coverage at 100% will be useful for chronic conditions where seniors often seek alternative therapies and cumulative bonus helps increase coverage over time without extra cost. Unlike CGHS, it provides cashless treatment in a wide network of hospitals.

8.21 On the other hand, the co-payment requirement means the pensioners must still pay 30–50% of the bill unless CGHS covers part of it. This may lead to out-of-pocket expenses in high-end hospitals. Room rent is capped at 1% of sum insured per day; ICU expenses not to exceed 2% of sum insured per day; Coverage for Modern treatments (like robotic surgery?) as per list mentioned in policy will be maximum up to 25% of Sum Insured; 90 days waiting period for Diabetes and High Blood pressure; 24 months waiting period for a long list of pre-existing diseases (which are very common in old age) which includes cataract, all benign tumours, ear, nose, throat disorders, enlarged prostate, ulcer, arthritis, piles, spinal/vertebral disc prolapse, kidney stone,

Gall Bladder Stone etc. In practical terms, this means the pensioner could end up paying premiums for nearly two years before receiving any tangible benefit from the policy.

8.22 Though this is said to complement CGHS, the first claim is to be done with the insurer and there is no specific provision that CGHS will pay the remaining. CGHS pensioner beneficiaries will have to cough up around 50000 rupees each (for self and spouse) every year as premium. So, the question is, why should a pensioner pay ₹1,00,000 every year for a scheme that does not even guarantee that CGHS will cover the remaining amount, after having already paid a huge amount as Life-time contribution to CGHS? This is a major departure from the usual “top-up” logic. In a true top-up, the base scheme (CGHS) pays first, and the insurance covers the excess. Here, the order is reversed — and that changes everything. The structure of the scheme appears to reduce financial responsibility of CGHS rather than the beneficiaries.

8.23 With a mandatory co-payment of 30 to 50% on every hospital bill—including any charges exceeding room rent, ICU, and modern treatment limits—and no assurance that CGHS will cover the remaining amount, pensioner beneficiaries may find themselves solely dependent on the insurer for settling their claims. If the insurer rejects part of the claim, CGHS is not bound to pay the difference. This again protects CGHS, not the pensioner.

8.24 In the Minutes of the 31st SCOVA meeting held on 05.09.2019, it had been stated that *“Ministry of Health and Family Welfare informed that proposal/EFC memo for the Health Insurance Scheme had been submitted to Department of Expenditure. A revised EFC memo has been sent to Department of Expenditure in April,2019 and the same is pending for approval by the Department of Expenditure.”* Ministry of Health and Family Welfare should further pursue this matter vigorously with Department of Expenditure.

8.25 INCREASING FIXED MEDICAL ALLOWANCE FROM RS.1000/- PER MONTH TO RS.3000 PER MONTH: In February 2022, Department related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice in its 110th Report had made recommendations for enhancement of Fixed Medical Allowance from Rs.1000/- to Rs.3000/- per month. In this connection, the DoP&PW vide its letter No. 04/04/2022-P&PW(D) dated 16.01.2022 had also called for information from the Central Government Departments as to how many Central Government Civil Pensioners/Family Pensioners are getting Fixed Medical Allowance (FMA). The matter was last discussed in the 32nd Meeting of SCOVA and as per the official minutes of the meeting held in May 2022 *“JS (Pension), DoPPW informed that a proposal to increase the amount of Fixed Medical Allowance is under consideration. Based on the data received from the concerned Departments, financial implications on the proposal are being worked out and a reference will be made to Department of Expenditure shortly.”* Now, according to the Minutes of the 34th meeting of the SCOVA, *“Department of Expenditure has informed that increase in FMA may be included in the Terms Of Reference of VIII CPC.”* But this item does not appear explicitly in the ToR of VIII CPC. This does not preclude us from drawing attention of VIII CPC to the issue.

8.26 DIFFICULTIES FACED BY THE CGHS BENEFICIARIES AFTER IMPLEMENTATION OF HMIS DEVELOPED BY CDAC FOR CGHS: On 22.04.2025, CGHS Directorate issued an O.M. conveying the decision to Implement Health Management Information System (HMIS) developed by C-DAC (Centre for Development and Advanced Computing) for CGHS, w.e.f. 28.04.2025. During the transition period, chaos was reported from some of the wellness centres across the country.

AIBSNLREA sought the attention of the DG CGHS to the significant suffering of the CGHS beneficiaries, starting from inability to login into the new website, inability to book appointments, appointments booked after great struggle not showing in the Wellness Centre requiring to book again at the counter, the doctors not able to see the patients due to non-opening/slowness of the system, inability to prescribe and supply medicines and making referrals, following implementation of HMIS. We had requested her personal and urgent attention to the matter and to cause immediate resolution of the above-mentioned issues, in order that all the efforts put in for switchover to the new system do not become futile, drawing flak from all the stake holders viz. the CGHS beneficiaries, the doctors and the pharmacists, not to speak of the HCOs. _

8.27 In order to alleviate the difficulties being faced by CGHS beneficiaries in availing 'Indent' medicines from the Wellness Centres, CGHS issued orders permitting the wellness centres to procure medicines for a period of one month only from the open market based on a valid prescription, irrespective of issuance of a Non-availability Certificate and for the quantity specified in the prescription, as a one-time measure and subject to conditions. On 24.06.2025 CGHS replied to us - *"Sorry for inconvenience. Now wellness Centres are functioning smoothly, as transition from NIC to CDAC is completed"*

8.28 MISERABLE SITUATION WHERE A BSNL PENSIONER OR HIS FAMILY MEMBER FALLS ILL AND REQUIRES INDOOR TREATMENT AFTER SURRENDERING HIS BSNLMRS CARD BUT BEFORE GETTING A CGHS CARD:

As far as Central Government pensioners are concerned, DoH&FW has taken care of the issue for reimbursement when Pensioners take treatment immediately after retirement before getting CGHS cards, with the latest clarification issued vide F.No.12011/64/98-CGHS Desk-I/CGHS(P) dated 15.09.2011. The said OM clarifies that *"The treatment taken and expenditure incurred thereon within the grace period of three months from the date of retirement will be allowed and expenditure reimbursable subject to the condition that the beneficiary has either obtained or applied for CGHS pensioner card with all document and requisite CGHS subscription within one month of expiry of the grace period of three months."* It further clarifies that *"the expenditure on treatment taken after the grace period of three months from date of retirement will not be reimbursable unless the beneficiary has obtained a valid CGHS card or has applied for CGHS pensioner card with all documents and requisite CGHS subscription prior to taking such treatment."* Issue of similar guidelines in respect of BSNL Pensioners switching over to CGHS, providing some grace period between surrender of BSNLMRS card and obtaining CGHS card and allowing reimbursement of expenditure for indoor treatment during the said grace period, will protect the BSNL pensioners and their families during the intervening period. AIBSNLREA has been pursuing this matter with CGHS Directorate but without any success, till now.

9.0 PENSION REVISION:

9.1 THE CONCEPT OF PARITY IN PENSION: The General Secretary's reports presented at the Madurai and Kolkata AICs had already provided extensive information and the subject was debated in depth. Notably when even members of those BSNL pensioner associations that had long advocated delinking pension revision from pay revision, and argued for pension revision on the lines of the VII CPC (earlier VI CPC), have now begun to realise that these positions are logically untenable and that they have been misled by their own associations, still doubts and illusions linger in the minds of some pensioners. Before turning to the developments since the last AIC

held at Kolkata, it is therefore necessary to revisit the very concept of pension revision and burst the myths surrounding the claims for pension revision as per CPCs.

9.2 In the decades after Independence, a pensioner's basic pension remained what it was at the time of retirement. Over the time, Dearness Relief (DR) was granted to neutralize inflation, but the basic pension itself was not revised. There was no mechanism to bring the pensions of past retirees in line with the pay or pension of current retirees. The Fourth Central Pay Commission recognized the hardship of older pensioners and suggested fixed additional amounts to be added to existing pensions for certain categories of past retirees.

9.3 A decisive conceptual shift came with the Supreme Court's judgment in D.S. Nakara & Others vs. Union of India (1983). The Court held that "*pensioners for the purpose of pension benefits form a class, would its upward revision permit a homogeneous class to be divided by arbitrarily fixing an eligibility criteria unrelated to purpose of revision, and would such classification be founded on some rational principle? The classification has to be based, as is well settled, on some rational principle and the rational principle must have nexus to the objects sought to be achieved.*" "*To illustrate, take two persons, one retired just a day prior and another a day just succeeding the specified date. Both were in the same pay bracket, the average emolument was the same and both had put in equal number of years of service. How does a fortuitous circumstance of retiring a day earlier or a day later will permit totally unequal treatment in the matter of pension?*" The essence of Nakara judgment was - There cannot be disparity in pension between past and future pensioners solely on the basis of retirement date. This judgment did not itself create a pension revision mechanism, but it laid the constitutional and moral foundation for later Pay Commissions to move towards parity and revision.

9.4 The Fifth Central Pay Commission recommended that "*the pension of all the pre-1986 retirees may be updated by notional fixation of their pay as on 1.1.1986 by adopting the same formula as for the serving employees. This step would bring all the past pensioners to a common platform or on to the Fourth CPC pay scales as on 1.1.1986. Thereafter all the pensioners who have been brought on to the Fourth CPC pay scales by notional fixation of their pay and those who have retired on or after 1.1.1986 can be treated alike in regard to consolidation of their pension as on 1.1.1996 by allowing the same fitment weightage as may be allowed to the serving employees. However the consolidated pension shall be not less than 50% of the minimum pay of the post as revised by Fifth CPC, held by the pensioner at the time of retirement.*"

9.5 The Sixth Central Pay Commission continued and refined the concept of pension revision. It introduced the Pay Band + Grade Pay system and linked pension to this revised structure. Recommended "modified parity" for pre-2006 pensioners, ensuring that their pension would not be less than 50% of the minimum of the revised pay band plus grade pay corresponding to their pre-revised scale.

9.6 The Seventh Central Pay Commission completed the conceptual journey by making pension revision and proposed two methods: Past pensioners' pay is notionally fixed in the new pay matrix by successive application of each intervening CPC recommendations on fitment benefit. Pension is then fixed at 50% of this notional pay. In the other method, existing pension is multiplied by a factor of 2.57. The pensioner is to be given the higher of the two.

9.7 A common feature of Pension Revision orders issued as per V, VI and VII CPC recommendations is the requirement of *"a pay scale/pay band plus grade pay corresponding to the pre-revised pay scale from which the pensioner retired."* It should be understood that this is how pension revision is linked to revised pay scale.

9.8 Effecting pension revision before implementing pay revision (de-linking) will create disparity in pension between the person retiring before the date of implementation (getting more pension) and the person retiring after that date (getting lower pension). Delinking will create disparity which defeats the purpose of pension revision itself. This will be against the essence of Supreme Court judgment in Nakara case. How the Government is now seeking to undo the benefit of the judgment [in effect de-linking pension revision and pay revision] by way of the Validation of Pension Rules passed in the parliament, is discussed later in a separate paragraph.

9.9 The above details establish the fact that pension revision of BSNL absorbed pensioners is linked to the pay revision of BSNL absorbed employees. Unlike Pay Commissions, the Pay Revision Committees (PRC) for Central Public Sector Enterprises (CPSE) executives recommend only revision of pay scales for the working executives and do not recommend revision of pension [as different CPSEs follow different types of pensions]. AIBSNLREA successfully raised the parity issue, cited a precedent in Food Corporation of India and ensured pension revision following pay revision of BSNL employees w.e.f. 1.1.2007 with the same fitment granted for revision of pay scales.

9.10 Those associations who are battling for delinking of pension revision from pay revision are fully aware of this concept of parity. AIBSNLPWA in its affidavit filed in PCAT New Delhi has averred that *"On the basis of the recommendations of the 2nd PRC, BSNL, with the concurrence of DOT, revised the pay of the BSNL Executives w.e.f. 01.01.2007. On the basis of bilateral settlement between BSNL and the recognized unions, BSNL issued orders for pay revision of non-executive employees w.e.f. 01.01.2007, after seeking approval from DOT on 07.05.2010. The formula for pay revision for both executives and non-executives was existing basic pay plus existing DA as on 01.01.2007 plus 30% weightage of both. However, the pension for those who retired prior to 01.01.2007 was not revised along with pay revision. The employees who retired after 01.01.2007 from BSNL got more pension based on their revised pay. However, the employees who retired prior to 01.01.2007 including even one day prior got less pension. In order to correct this anomalous situation, DOT prepared a Cabinet Note for pension revision for pre-2007 retirees, which was approved by the Cabinet on 20.01.2011, based on which DOT issued an O.M. on 15.03.2011 for pension revision from 01.01.2007 for those who retired prior to 01.01.2007."*

9.11 On 25.08.2022, DoT sent a proposal to DoP&PW that *"the benefit of 3rd PRC may be extended to the pensioners by merging the basic pay and IDA/DR as on 01.01.2017 with NIL fitment factor and placement in the revised pay scales. This would ensure that the pensioners are not placed below the minimum of the 3rd PRC scales. Further, as and when 3rd PRC is implemented in BSNL/MTNL, the same fitment factor may be extended to all the pensioners. For removing anomalies vis-a-vis post 01.01.2017 pensioners, the pension of post 2016 pensioners shall be revised on the notional pay derived after merging the basic with IDA as on 01.01.2017. Subsequent pay updations by way of promotion, annual increments etc will be calculated on notional basis till his retirement for post-2017 retirees. In this case PPO shall be prepared not on the basis of last pay drawn, but on the basis of notional pay so derived. Hence the anomaly regarding the past pensioners would be getting more pension than the freshly retired pensioners*

would be addressed. However, this will require amendment of rule 44 of CCS (Pension) Rules 2021.” All BSNL pensioner associations had in one voice rejected the 0% proposal. Though it was reported that DoT was working out some alternate proposals, nothing surfaced.

9.12 MISCONCEPTIONS: The BSNL pensioner associations which have been demanding delinking pension revision from pay revision, however desire linking pension revision of BSNL absorbed pensioners to the pay revision of Central Government employees, putting up several untenable arguments. Although these points have been addressed and refuted in previous All India Conferences, the misconceptions and corresponding facts are now presented in a tabular format for clarity.

MISCONCEPTIONS	FACTS
<p>BSNL absorbed pensioners are also covered by CGHS. Therefore, they are eligible to get pension revision as per CPC recommended pay scales</p>	<p>CGHS has published a long list of 38 categories of employees/pensioners eligible for joining CGHS, which includes Ex-Governors and Lt. Governors and their families, Ex-Vice Presidents and their families, Members of Parliament and their families, Ex-Members of Parliament, Sitting Judges of Supreme Court and High Court of Delhi and former Judges of Supreme Court and High Courts, Freedom Fighters and members of their family and Employees of Supreme Court Legal Services Committee Employees of India Pharmacopoeia Commission, and their families. Eligibility to join CGHS alone does not make these categories eligible to get pension revision as per CPC recommended pay scales.</p>
<p>BSNL absorbed pensioners are paid pension from consolidated fund of India. Therefore, they are to be treated as Government pensioners and are entitled to get pension revision as per CPC recommended pay scales.</p> <p>BSNL absorbed pensioners are to be treated as Government Pensioners and not PSU pensioners.</p>	<p>Apart from Central Civil Pensioners, Defence & Railway pensioners and BSNL absorbed pensioners, pension of retired Supreme Court and High court judges, Ex-MPs and their Family Pensioners, former Presidents, former Vice-Presidents, former Governors and former Lt.Governors is also charged to the Consolidate Fund of India. They are not granted pension revision as per CPC.</p> <p>Sub Rule 4 of Rule 37 A of CCS (Pension) Rules, 1972 [Now sub Rule 5 of Rule 37 of CCS (Pension) Rules, 2021] stipulates that “The permanent absorption of the Government servants as employees of the Public Sector Undertaking shall take effect from the date on which their options are accepted by the Government and on and from the date of such</p>

	<p>acceptance, such employees shall cease to be Government servants and they shall be deemed to have retired from Government service.” BSNL absorbed pensioners are covered by Rule 37 A of the CCS (Pension) Rules.</p>
<p>The argument that pursuant to absorption, the absorbees cease to be Government servants has been rejected by the Hon’ble Supreme Court vide judgment dated 15.12.1995 in WP (C) No.11855 of 1985, in the context of a similar provision incorporated in OM dated 05.03.1987 of the DoP&PW and the said judgment was implemented by the DoP&PW vide OM dated 30.09.1996</p>	<p>The question before the <u>Supreme Court in WP (C) No.11855 of 1985</u> was whether the persons (the petitioners) who had opted for and got commuted the full pension and therefore were not drawing any monthly pension are eligible for restoration of one-third commuted portion of the pension after 15 years as had been allowed to the persons who had opted for commutation of one-third of the pension and therefore were drawing a sliced monthly pension reduced to the extent of commuted amount, both the options available under the then existing (different) Rule 37 A of CCS (Pension) Rules, 1972. The Supreme Court had held that the petitioners who had commuted full pension are also entitled to the benefit, as given to those persons who had commuted only one-third of pension, “so far as it related to restoration of one-third of the commuted pension.” The Para 4 of OM dated 05.03.1987 (which was quashed by the Supreme Court) stated ““Central Government employees who got themselves absorbed under Central Public Sector Undertakings/autonomous bodies and have received/or opted to receive commuted value for 1/3rd of pension as well as terminal benefits equal to the commuted value of the balance amount of the pension left after commuting 1/3rd of pension are not entitled to any benefit under these orders as they have ceased to be Central Government pensioners.”</p>
<p>Pension is being revised as per the fitment formula recommended by the Pay Commission for the pay revision. Nowhere is there any link with pay revision</p>	<p>Pay Commission recommends revised pay scales, and a fitment factor for fitment in revised pay scales. Pension is also revised with the same fitment factor used to derive revised pay.</p>
<p>As per VII Pay Commission pension was revised by multiplying existing pension with 2.57. It is not linked to revised pay scales.</p>	<p>The VII CPC did not pick 2.57 arbitrarily. This multiplying factor was the ratio of the new minimum pay arrived at by the Commission (₹18,000) and the existing minimum pay (₹7,000). It included a factor of 2.25 to account</p>

	for DA neutralisation, with DA at 125% as on 01.01.2016. The actual fitment as percentage worked out by the Commission was 14.29 percent. The same fitment/multiplying factor was allowed for the pensioners.
According to Rule 37A the Government pays our pension. So, it cannot deny pension revision.	The Government has committed to pay the pension to BSNL absorbed pensioners, unlike in other PSUs converted from Government departments, where pension is paid by a Trust. The Government continues to honour that commitment.
Gratuity and commutation are calculated in the same way for both Central Government CDA pensioners (on the basis of CDA pay) and BSNL IDA pensioners (on the basis of IDA pay), as per 7th CPC recommendations from 01.01.2016. Central Government and absorbee pensioners of BSNL are identically placed in so far as the issue of retirement benefits is concerned. Therefore, it is logical and rational that the pension revision factor for both should also be calculated identically.	Whenever there is a change in rule regarding limit of DCRG, Calculation of emoluments for pension/family pension, Commutation of pension and qualifying service etc. for Central Government employees, they are equally applicable to us. As per sub Rule 14 of Rule 37 of CCS (Pension) Rules, 2021, <i>“A Government servant who has exercised option under clause (b) of sub-rule (12) and his family shall be eligible for pensionary benefits (including commutation of pension, gratuity, family pension or extra-ordinary pension), on the basis of combined service rendered by the employee in the Government and in the public sector undertaking in accordance with the formula for calculation of such pensionary benefits as may be in force in the Central Government at the time of his retirement from the public sector undertaking or his death.”</i> This rule does not include pension revision.
BSNL pay revision depends on its affordability. DoT pays our pension and it does not suffer affordability, hence it should revise the pension	Government is not denying pension revision in the name of affordability. Pension can be revised only when BSNL pay revision takes place, in order to maintain parity in pension between present and future pensioners.

9.13 Developments after Kolkata AIC: Keeping the above facts in mind, the developments that took place on this matter post-Kolkata AIC may be examined. With all the BSNL pensioner associations rejecting in one voice, the DoT’s proposals for revising the pension of BSNL absorbed pensioners pending revision of pay of BSNL employees and proposing 0% fitment a few months before the last AIC, the associations were claiming that DoT was preparing multiple proposals with 5%, 10% and 15% fitment and the actual fitment will be finally decided by the MoC.

9.14 But then came the orders of PCAT New Delhi in three OAs filed by two BSNL pensioners associations and one MTNL pensioners association, in September 2023. There were instantaneous

celebrations by these associations, with BSNL absorbed pensioners expressing excitement, doubts, anxiety varying according to their allegiance and understanding of the issue. Initial excitement caused by calculated propaganda even before the contents of the PCAT order were known, started dying down after the publication of the order, leaving doubts and anxiety lingering in different sections of the pensioners. The leaders who had claimed historical victory started talking of 'have to go a long way,' and 'orders cannot be issued immediately.'

9.15 The PCAT New Delhi had allowed the OAs with the direction that "*The competent authority amongst the respondents is directed to forthwith revise the pension and family pension wherever applicable, strictly in accordance with the relevant rules and the entitlement governing pension to various sets of employees of the Central Government, maintaining strict parity. It is clarified that the benefits of revision of pension and family pension as notified by the Central Government on the recommendations of the Pay Commission, shall stand extended in favor of the applicants, analogous to the revision of such pension in case of Central Government pensioners.*"

9.16 We did not want to go into the nitty-gritty of the judgement and its implementability as it was for the respondents to study the order, get it examined by their legal experts and decide further action. But what worried us was that the court had not suggested any solution to remove the disparity which will arise out of its order in respect of those BSNL employees who retired on or after 1.1.2017, who will draw less pension than the pre-1.1.2017 pensioners. Conscious of the fact that PB CAT judgment had remained silent on revision of pension for post-2017 retirees, one of the applicant associations, AIBSNLPWA, had gone on record, claiming that "*When DoT prepares Cabinet Note, this point shall definitely be covered.*" These associations were pressing DoT to implement the PCAT New Delhi orders and were reluctant to file a contempt petition, on the plea that DoT was showing positive intent to resolve the issue.

9.17 But suddenly, DoT filed Writ Petitions in Delhi High Court on 20.03.2024 assailing the orders of PCAT, New Delhi. The shocking information found in the petition is that DoT had decided to file the petitions immediately after receiving the PCAT orders. It cited the delay in filing the petitions to the time consumed in seeking legal opinion, appointment of Counsel through Litigation Cell of Delhi High Court, obtaining the certified copy of the entire record, conducting conference, discussions, research and completing the draft work.

9.18 It has now been over two years, yet there is no indication that the legal proceedings will conclude in the near future. DoT remains unwilling to disclose the proposals it had reportedly submitted to the Department of Expenditure, citing the sub judice status of the matter. Once the legal process is complete, we will certainly request DoT to take the matter further from the point at which it was paused, with the objective of achieving a viable solution for the revision of pension for BSNL absorbed pensioners if revision of pay scales of BSNL employees as per 3rd PRC remains unresolved till then. Any such solution should result in at least 5% fitment and should not create disparities between those who retired before January 1, 2017, and those who retired thereafter. AIBSNLREA remains receptive to a practical solution proposed by anyone, provided that such suggestions do not result in disparities in pension between pre-2017 and post-2017 pensioners.

10.0 RETROSPECTIVE VALIDATION OF CCS (PENSION) RULES AS PART OF FINANCE BILL:

In a major retrograde move, the Government on 26.03.2025 got passed the Validation of CCS (Pension) Rules, as a part of Finance Bill 2025 in Lok Sabha, according to which, the Central

Government has the authority to establish distinctions among pensioners as a general principle and that a distinction may be made or maintained amongst the pensioners, which may emanate from the accepted recommendations of the Central Pay Commissions and in particular the distinction may be made on the basis of date of retirement. This is aimed at undoing the milestone judgment of Supreme Court in D S Nakara case that pensioners for the purpose of pension form a class and cannot be divided by arbitrarily fixing an eligibility criteria like date of retirement, which became the basis of revision of pension of past pensioners, whenever pay is revised for serving employees.

10.1 Immediately on 29.03.2025, AIBSNLREA submitted a representation to the Prime Minister expressing its strong resentment with deep anguish, concern and profound disappointment over the provisions of Part IV of the Finance Bill 2025 which declares the intention not to continue with parity of pension between present and future pensioners by classifying them on the basis of date of retirement in regard to pension entitlement. Economic Times had published a boxed News report in its online as well as print editions across the country with a caption "Pension Rule Triggers Disquiet Among Retirees", quoting from our letter addressed to the Prime Minister of India.

10.2 These retrospective changes, brought in the name of validation, can affect us - the BSNL combined services pensioners drawing pension under CCS (Pension) Rules - too as we got pension revision for pre-2007 pensioners based on the BSNL pay revision as per Second PRC recommendations, arguing that there can be no disparity in pension between pre 2007 and post-2007 pensioners.

10.3 The Finance Bill 2025 (now Finance Act 2025) too specified that *"it has become necessary to deal with the interpretation of the Courts and to address the issue relating to pensioners of the Central Government, since the Supreme Court in its judgment in Union of India and Ors. Vs All India S-30 Pensioners Association and Ors. has obliterated such distinction and proceeded on the premise that the Government lacks authority for providing for such distinction of the Central Government pensioners based on their date of retirement"*.

10.4 The grievances of the S-30 pensioners had arisen from two issues. From the Third Pay Commission onwards, the minimum of the pay scales of S-30 and S 31 had remained the same but while implementing the recommendations of the Sixth CPC, the Government had raised the minimum of S-31 pay scale astronomically, creating disparity. The S 30 pay scale was revised to 37400-67000 and the S-31 pay scale was revised to 75500-80000, although the VI CPC had recommended the same pay scale of 39200-67000 for both S-30 and S-31. Second, the revised pension of S-30 pensioners was less than the pension drawn by those who retired after 1.1.2006 in S-28 and S-29 pay scales. This anomaly was the creation of VI CPC which had introduced the concept of clubbing the pay scales in Pay bands with running scales of same minimum and same maximum in each band and providing a grade pay to different pay scales within the band. This matter of discrepancy was being fought in the courts for the past 15 years, with the cases moving up and down between CAT, High court and the Supreme Court. The courts allowed parity between S-30 pensioners and post-2006 S-28, S-29 pensioners but did not accept parity between S-30 and S-31 pensioners. FORIPSO (Forum of Retired IPS Officers), which had been fighting the same issues in courts, claimed that the legislation appears to be brought to negate Delhi High Court judgement on 20.03.2024 in its favour which was confirmed by Supreme Court on 04.10.2024, as hefty

arrears are to be paid to around 300 retirees. It adds that the Government wanted to face a contempt petition filed by it which was coming up for hearing in May 2025, armed with the legislation.

10.5 In our Editorial published in eJournal, April 2025, we had observed that *“But it is hard to believe that the Government chose to ‘validate’ pension retrospectively from 1972 only to deny payment of arrears of pension to a small group of pensioners. The Government is not unwise to choose a cannon to kill a fly. Armed with the ‘authority to classify the pensioners based on the date of retirement’ the Government may leave out pension revision from the terms of reference of VIII CPC. Even if included, the VIII CPC may stop short of recommending pension revision, citing the ‘authority to classify’. If these apprehensions of the pensioners are proved wrong, still the authority to make distinction will stay like a ticking time bomb, which can be used/misused by the Government in the future, if not today. “*

10.6 In accordance with the decision of the CHQ office bearers meeting held on 01.04.2025, AIBSNLREA launched an Email campaign to convey the apprehension of members to the Prime Minister of India and the Finance Minister over the retrospective validation of pension rules. Amid calls for demonstrations and Press briefing by different Central Government Pensioner Associations, based on their own perception and capabilities, AIBSNLREA had opted for Email Campaign, as unlike other forms of protests, it reaches the recipients directly. It achieves higher personal engagement rate, involving maximum of members. Those who could not send emails due to lack of knowledge of sending emails, difficulty in using mobile for the purpose and those who could not succeed after repeated attempts, were all involved in the campaign.

10.7 If Central Government pensioners are denied pension revision, we, the BSNL combined service pensioners will also be denied pension revision, as and when the pay scales of the BSNL employees are revised. The number of Central Government pensioners is very huge, and we are a small fraction of that number. We are keeping a watch over the developments and the action by the large groups of Central Government pensioners.

10.8 S-30 Pensioners’ Association and FORIPSO have approached Supreme Court against the legislation brought in to deny them the benefit of the Supreme Court orders. A few Central Government Pensioners associations have also filed a petition in the Supreme Court, while the umbrella organization of major Central Government Pensioner Associations, feels that others approaching the court could spoil the case. Some BSNL Pensioner Associations are party to the petition in the Supreme Court challenging the Validation Act which in effect delinks pension revision from pay revision, which they have been demanding for nearly a decade. The irony is that in Delhi High Court they are fighting to delink pension revision from pay revision, in the Supreme Court they want pension revision to be relinked to pay revision by denying the Government the right to make distinction between the past and future pensioners.

10.9 THE GOVERNMENT TESTS ITS VALIDATION ACT WITH A SUBMISSION IN A CONTEMPT PETITION BY ALL INDIA S-30 PENSIONERS WELFARE ASSOCIATION & OTHERS:

In a contempt petition filed by All India S-30 Pensioners Welfare Association and two others in Delhi High Court, which was heard on 08.04.2025, the Addl. Solicitor General, on behalf of the UOI, submitted that Finance Act 2025 has been passed in the parliament validating decision of the Central Government that *“the Central Government has the authority and shall always deemed to*

have the authority to classify its pensioners, and may create or maintain distinction amongst pensioners as deemed expedient for implementing the recommendation of the Central Pay Commissions” and “in the light of the extant legislation, the High Court's order dated 20th March 2024 is no longer applicable and the Government is not obliged to implement the said order and hence no contempt arises”. However the High Court opined that *“a clarification by the Division Bench of this Court, is necessitated, with regard to the order of 20th March 2024 - as to whether the said Finance Act 2025, shall obliterate and eclipse the orders passed by this Court, thereby giving the authority to the Central Government to recognise and endorse the distinction between the various categories of the pensioners”* and referred it back to the Division Bench, subject to the orders of Hon’ble the Chief Justice. The matter is pending before the Division Bench of Delhi High Court. Subsequently DoT filed a supplementary affidavit in a contempt proceeding in CAT Chandigarh Circuit Bench at Shimla too, involving BSNL pensioners, claiming authority to classify pensioners and to maintain distinctions based on the date of retirement, making the Government's intention clear.

11.0 PENSION CONTRIBUTION ON EXISTING BASIC PAY: For almost a decade, AIBSNLREA has been at the forefront of a sustained campaign to correct a long-standing injustice - the calculation of pension contribution for BSNL absorbed employees on the maximum of the pay scale rather than their actual pay. This flawed practice not only burdened BSNL financially but also became a major roadblock to pay revision—directly impacting pension revision for retirees. AIBSNLREA has consistently raised this issue through a series of well-reasoned letters to the Prime Minister, Secretary, DoT, Member (Services), DoT, CMD, BSNL, Secretary, DoP&T, Secretary DoE and Secretary, DoP&PW. This issue was part of the resolutions passed in AIC Madurai and AIC Kolkata, which were duly submitted to the Prime Minister. These communications, spanning over a decade, emphasized the irrationality of the existing method and its cascading effect on pay and pension revision. Each letter was backed by policy references, financial implications, and a clear articulation of how resolving this would benefit BSNL, its employees, and pensioners alike. Despite skepticism from some quarters—who questioned why a pensioners’ association should concern itself with pension contribution in respect of employees, AIBSNLREA stood firm. AIBSNLREA firmly believed that “additional outgo on pension contribution far exceeds additional outgo on pay revision as per 3rd PRC recommendations, at 15%, 10% and 5% fitment, when paid at the maximum of the revised pay scales. Pay revision would remain a difficult task unless this impediment is addressed”. This strategic foresight set AIBSNLREA apart from other associations and unions, many of whom ignored or underestimated the issue. While President and General Secretary had a meeting with Member (S) on 26.09.2023, both the AGS at Delhi had multiple meetings with senior DoT officials, including Member (S)

11.1 BSNL FINALLY WAKES UP ON THE MATTER OF PENSION CONTRIBUTION ON EXISTING BASIC PAY:

At one point in time, DoE had wanted some clarifications on allowing BSNL to pay pension contribution on existing pay. DoT vide its letter No.40-32/2011-Pen(T) dated 2nd January 2019 addressed to CMD BSNL had listed five points on which DoE required clarification on the matter and had requested BSNL to get them examined and furnish clarifications to DoT for further deliberation in DoT and onward submission to DoE. While we believed that BSNL had submitted the clarifications and the matter was only pending with DoE, we were shocked to learn through a reply dated 11.11.2022 from DoT under RTI, that “reply from BSNL is still awaited.” We raised this point during a meeting with the then Member (S) DoT on 26.09.2023 and at least twice later,

following up our effort by submissions in writing. Finally, BSNL woke up and on 21.05.2025 asked the Circles to verify the data extracted from HRMS and ERP-SAP for reconciliation of pension contribution paid to DoT and claims recoverable on account of excess payment of pension contributions, as DoT has desired to submit the Financial Impact of Change of Methodology of Payment of Pension Contribution in respect of employees of DoT Absorbed/Unabsorbed in BSNL.

11.2 DOT ALLOWS BSNL TO PAY PENSION CONTRIBUTION IN RESPECT OF ITS COMBINED SERVICE PENSIONERS ON EXISTING BASIC PAY INSTEAD MAXIMUM OF PAY SCALES: During our meeting with the Member (S) DoT on 21.08.2025, he had acknowledged AIBSNLREA's persistent efforts and assured "*resolution within the next few months.*" On 09.09.2025, DoT issued orders conveying the decision of Department of Expenditure vide its ID Note No.1(2)/E-V/2014 dated 29.08.2025 to allow BSNL to pay pension contribution on the basis of existing pay, instead of maximum of the pay scales, w.e.f. 01.09.2025. DoE's clearance has come earlier than expected, though falling short of expectation. AIBSNLREA immediately on 12.09.2025 wrote the Secretary, DoE requesting to review the date of effect of the decision, pointing out that "While the DoP&T OM dated 19.11.2009 was implemented in respect of the Central Government departments w.e.f. 01.01.2006 , BSNL was discriminated against by making it pay pension contribution based on the old DoP&T OM dated 15.05.2000. There was no justification for treating BSNL differently, especially when it has been all along making pension contribution under the same rules as in respect of Government Servants on deputation." DoE is yet to respond to our letter.

11.3 As the DoT's long-awaited orders were out, we saw everyone scrambling to take the credit. But records will testify that it was AIBSNLREA that lit the torch and carried it through the storm. With the pension contribution issue resolved, though prospectively, the baton has passed to service unions and associations. It is their responsibility to push for pay revision. Once that happens, pension revision for BSNL retirees will follow.

12.0 PAY SCALE REVISION OF BSNL EMPLOYEES IS STILL POSSIBLE: Shortly after DoT allowed BSNL to pay pension contribution on actual pay and immediately after signing of wage agreement between BSNL and its recognized unions on 08.10.2025, a much-delayed milestone, expectations were running high among the BSNL employees over their over-due pay revision, as they feel they are one step closer now. With the DPE stipulated pay scales for Executives already in place, it is now incumbent upon the DoT to take the next decisive step by moving a cabinet note seeking relaxation of the affordability clause for BSNL, as suggested by DPE long back in the year 2018.

12.1 While replying to DoT OM dated 20.03.2018 proposing implementation of 3rd PRC by relaxing affordability criteria, DPE vide its OM dated 18th April 2018 had suggested that "*Any relaxation/amendment in the extant guidelines would require the approval of the Cabinet for which DoT may examine the issue at its end for necessary action*". Although DoT did examine the issue, its focus remained on establishing that BSNL could not afford to implement the pay revision, rather than strengthening the case for relaxing the affordability clause. All the justifications provided by BSNL for such relaxation were dismissed solely on grounds of non-affordability. After nine months of repeated queries to BSNL, DoT closed the matter advising BSNL to submit a "concrete and comprehensive proposal firming up the exact quantum of financial burden."

12.2 BSNL had supported its request to relax the affordability clause with well-founded arguments such as, "BSNL is a legacy organization accountable to Parliament, amenable to CAT

and writ jurisdictions of Courts and cannot be compared with other companies"; BSNL "addresses market imperfections in telecom sector, is a reference point for getting reliable information for the sector regulator, is working as a tariff balancer to ensure availability of affordable telecom services to the masses, is providing services to uneconomic, unviable, rural, far flung and difficult hilly terrains, is playing vital role in providing connectivity during emergencies and natural calamities, a key driver of socio-economic development and has a greater role to play in providing the necessary infrastructure for E-Governance services and fulfills the vision of the Government on transforming India into a digitally empowered society and knowledge economy" and "14th Finance Commission has identified BSNL as a strategic, socially and economically significant CPSU."

12.3 While the Department of Telecommunications (DoT) did not acknowledge these assertions at that time, recent public addresses by the Prime Minister of India and the Minister of Communications substantiate the claims previously made by BSNL. Hon'ble Prime Minister Shri Narendra Modi has frequently highlighted BSNL's pivotal role in India's digital transformation, emphasizing its contributions to self-reliance, underscoring its strategic value for nation-building. Hon'ble Minister of Communications Shri Jyodiraditya Scindia has been recently on record stating that *"BSNL holds strategic importance not only to the government but also to our customers. I am not just saying this because BSNL is a PSU but also because it is BSNL which, through its vast network, has always been at the forefront of providing affordable, reliable, and widespread connectivity."* *"Through its journey, BSNL has achieved several key milestones that have transformed the lives of ordinary citizens. From the fixed line services to expansion of 2G-3G-4G mobile & broadband services to Fiber to the Home services - it is BSNL that has enabled India to enjoy high-speed internet, powering education, business, and entertainment in an increasingly digital age"*. He added that *"BSNL will prove to be a game changer in providing secured, affordable and reliable telecom networks"*. *The Minister of Communications has also acknowledged that "BSNL's achievement of a net profit after 18 years is a direct result of the unwavering dedication and hard work of every member of the BSNL family"*.

12.4 We wrote to the Secretary DoT on 13.10.2025 drawing his attention to the above developments. We had emphasized that *"Given these imperatives, BSNL must be viewed as a strategic public utility, not a profit-earning entity. The affordability clause, designed for commercial CPSEs, is incongruent with BSNL's mandate and must be relaxed in this context."* We had also reiterated in uncertain terms that *"the fitment benefit cannot be anything but stipulated in the DPE OM vide W-02/0028/2017-DPE(WC)-GL-XIII/17 dated 3rd August 2017 for pay revision. The OM provides for a fitment of either 15% or a lower fitment benefit of 10% or 5%. There is no provision for 0%. Introducing a 0% fitment would not only contravene the DPE stipulations but also significantly demoralize a workforce that has consistently demonstrated exceptional dedication, despite prolonged financial and operational challenges, and the increased burden following the departure of more than 80,000 employees under the BSNL VRS 2019 scheme.*

12.5 We had further said that the pay scales for Executives have been structured to suit fitment benefit of 15%, with provision for adjustment in cases of bunching arising out of lower fitment of 5% and 10%, vide Annexure-III A of Para 6 of DPE OM dated 3rd August 2017. If 0% fitment is applied, bunching occurs in a greater number of stages and adjustment as per Annexure-III A of Para 6 applies only to cases *"where a lower fitment benefit (i.e. 10% or 5%) is granted"* and not for 0%. The financial implication associated with a 5% fitment is expected to be minimal, considering the fact that the manpower has been reduced from 165000 to just around 35000 and BSNL has

now been allowed to pay pension contribution on the 'existing pay' instead of the previous practice of 'maximum of pay scale.'

12.6 Now that the wage agreement between BSNL and its employees' unions has been cleared by the BSNL Board, DoT is required to act with urgency and fairness. The employees of BSNL have waited long, served diligently, and absorbed multiple shocks, including VRS, stagnation, and disproportionate workload. A just pay revision with at least 5% fitment is not only policy-compliant but also a moral obligation. We trust that DoT will initiate the Cabinet note for affordability clause relaxation and ensure a dignified fitment, in line with BSNL's strategic role and the expectations of its workforce.

13.0 IMPLEMENTATION OF GOVERNMENT'S DECISION TO ACHIEVE PAY SCALE PARITY OF MTNL AND BSNL BY BRINGING DOWN THE PAY SCALES OF MTNL TO THE LEVEL OF BSNL PAY SCALES AT THE TIME OF NEXT WAGE REVISION: While circulating the copy of the Gazette Notification issued by DoP&PW, vide GSR 135(E) dated 03.03.2014 amending Rule-37A of CCS (Pension) Rules 1972 to the effect that "*Payment of pensionary benefits to all categories of the erstwhile employees of the Government (Group A, B, C and D) absorbed in MTNL who have opted for pension in combined service will be made by the Government in the same manner as in BSNL with effect from 01.10.2000...*", MTNL vide its OM No. 42-4/2012-Pen(T) dated 28.04.2014 had communicated some important decisions of the Government on the subject. At Para (c) of this OM dated 28.04.2014, it was stated that "The liability of the Government for the payment of aforesaid pensionary benefits shall be restricted to the amount arrived at by calculating pensionary benefits of MTNL absorbed employees based upon the equivalent pay-scales of similarly placed employees of BSNL. As most of the pay scales in MTNL are higher than that of BSNL, the additional liability arising out from the same shall be borne by MTNL, by making one advance payment to the Government". Again, at Para (d) of this OM, it was stated that "The arrangement as specified in para (c) above shall continue till next wage revision by which time MTNL and BSNL shall achieve pay scale parity by bringing down the pay scales of MTNL to the level of BSNL pay scales".

13.1 Following up a resolution passed on the matter in the last AIC held at Kolkata, which urged Department of Telecommunications to immediately implement its above decisions by bringing up the pay scales of BSNL Executives to the level of MTNL Executives pending implementation of 3rd PRC recommendations, since MTNL-Pay scales cannot be brought down from their existing levels, we had sought the intervention of the Prime Minister of India. DoT however closed the matter stating, "*Any such proposal as demanded for enhancing the pay scales of BSNL to the level of MTNL would be against the decision of Cabinet.*"

14.0 EIGHTH CENTRAL PAY COMMISSION: In the year 2018 there were media reports that, the Government had "decided to do away with pay commissions in the future" and that "the Government was looking at an alternative to revise future salaries and allowances of central staff and pensioners" according to a top finance ministry official. Though this was then refuted by the Government, stating "*non-formation of Pay Commission in future is not on government radar for the time being and this will be declared later by Finance Minister Arun Jaitley*". Since then, the Government has been maintaining a consistent stand on its intention not to go for pay commission, in its replies in Parliament. Even on 3rd December 2024, the Government had stated in the Parliament that "*The government currently has no proposal for the constitution of the 8th*

Central Pay Commission". But within a month the Government changed its mind, for whatever reason, and the Cabinet approved setting up of 8th Central Pay Commission, on 16th January 2025.

14.1 Though the Cabinet approved constitution of VIII CPC on 16th January 2025, it took another nine months to approve the Terms of Reference. According to the Terms of Reference, the Pay Commission is required to keep in view the unfunded cost of non-contributory pension schemes. Confirming the worst fears of Central Government Pensioners following enactment of Validation of Pension Rules as part of Finance Act 2025, the Terms of Reference is silent about revision of pension of past pensioners, unlike the Terms of Reference of VI and VII CPCs. While the TOR of VI CPC directed examining "*the principles which should govern pension, DCRG, family pension and other terminal benefits having financial implications to the present and former Central Government employees*", VII CPC had a specific TOR - "*To examine the principles which should govern the structure of pension and other retirement benefits, including revision of pension in the case of employees who have retired prior to the date of effect of these recommendations.*"

14.2 While the Central Government pensioners have a flicker of hope that the VIII CPC will recommend pension revision although the TOR does not contain any specific reference, the Government's replies to pointed questions from MPs are evasive, without committing anything about pension revision. On 3rd February 2026 too, in response to a question "*whether Central Government pensioners who retired on or before 31st December, 2025 are covered for revision of their pension under 8th Central pay Commission;*", the State Minister of Finance has stated that "*The 8th CPC has been mandated to make its recommendations on pay, allowances, pension, etc of Central Government Employees,*" carefully avoiding any mention of revision of pension.

14.3 It is important to note that, although Central Pay Commissions (CPCs) are responsible for examining and recommending revisions to pay scales for Central Government employees, in the case of BSNL, such revisions are determined by the Pay Revision Committee. Consequently, the recommendations of the CPCs regarding pay scale revision are not applicable to us. However, the methodologies and recommendations of the CPCs concerning the calculation of pension, gratuity, family pension, commutation of pension, enhanced pension, and improvements in CGHS are relevant to BSNL pensioners. Should the Eighth CPC choose not to recommend pension revision for those Central Government Pensioners who retired prior to January 1, 2026, we will lack grounds to seek pension revision when the pay scales of BSNL employees are revised in accordance with future PRC recommendations or wage agreements between BSNL and its unions.

14.4 AIBSNLREA RESPONSE TO VIII CPC QUESTIONNAIRE: Following our earlier practice of submitting a memorandum to the Seventh Central Pay Commission, on issues pertaining to the structure of the pension, we have been planning to make a submission to the VIII Central Pay Commission as well. The proposed memorandum will focus on key issues such as enhancement of the quantum of pension on attaining the age of 65, 70, and 75; restoration of commutation in less than 15 years; expansion of the CGHS to more cities with the objective of covering all district headquarters; and enhancement of the Fixed Medical Allowance under CGHS to Rs.3,000 per month. The VIII Central Pay Commission launched its official website in early February, inviting all stakeholders to submit their representations, memoranda, or suggestions in a structured format prescribed by the Commission on or before 16 March 2026. Submissions are to be made exclusively through the designated online link. Paper-based memoranda, hard copies, PDFs, or

submissions sent by email will not be considered or entertained by the Commission. While the link for submitting the memorandum is yet to be activated, the link to the questionnaire was available, allowing inputs in text boxes with a limit of 200 words for each answer. The questionnaire was expected to be an opportunity for meaningful consultation. Instead, it has raised deeper concerns about the mindset with which the Commission has begun its work. This is more evident in Question 11, the only question related to civil pensioners: *"The Seventh Pay Commission had assessed that in January, 2014, there were about 47 lakh serving Central Government personnel. This included CAPF, Railways & Defence forces. The number of pensioners was just short of 52 lakh. In 2025-26, the number of Central Government personnel stands at about 50 lakh, which the number of pensioners is almost 70 lakh. The increase in the number of pensions has created additional demands on Government's Budget. What approaches could help to satisfy reasonable expectations of pensioners whilst keeping the fiscal impact within manageable limits?"*.

14.5 In response to Question 11, we have categorically submitted that, *"The premise that pensioners constitute a "burden" on the Budget is fundamentally flawed. Pensioners are not liabilities; they are citizens who devoted the most productive years of their lives to the service of the Nation. Their pensions are not charity but a deferred wage. India's governance, infrastructure, security, and public institutions stand on the foundation built by these very individuals. An ageing population is not a fiscal problem. It is a Government responsibility. Developed nations honour their elders, and the Government of India, as a model employer, must uphold this principle. The increase in number of pensioners reflects demographic reality and improved longevity, both signs of national progress. Fiscal prudence cannot be achieved by suppressing rightful pensions; it must come from better revenue mobilization and efficient expenditure management. Pensioners' expectations are modest - protection from inflation, timely revision, and dignity in old age. These are entirely manageable within the Budget when viewed as essential social obligations, not unwanted costs. We request the VIII CPC to view the matter from this perspective and to be true to the expectations of the pensioners."* We will submit a detailed memorandum, within the structure prescribed by the Commission, as soon as the link is made available.

15.0 ENHANCING THE QUANTUM OF PENSION ON ATTAINING THE AGE OF 65, 70 AND 75 YEARS: The Department related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice, in its 110th Report submitted to the Parliament on 10.12.2021 had recommended payment of "5% additional quantum of Pension on attaining the age of 65 years, 10% on 70 years, 15% on 75 years and 20% on 80 years to the Pensioners, in view of changes at societal level and the need to have a robust pension system for elderly which can help them survive in this world without being a burden on anyone." As per existing system, additional pension is admissible after attaining the age of 80 years. It was suggested that after retirement at the age of 60 years, additional 5% pension may be granted every 5 years which will lead to 20% after attaining age of 80 years.

15.1 However, Department of Expenditure vide their ID Note dated 01.06.2022 had stated that *"the proposal has been examined in this Department and in line with the views offered by Budget Division of DEA considering the fiscal perspective of the Govt., the proposal is not agreed to."* Department related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice, in its 120th meeting regarding Action Taken on 110th Report of the Committee on "Pensioners Grievances, observed that *"The Committee takes note of the reply and do not wish to pursue this matter for now in wake of the reply of the Department."* The matter was also under

consideration by the Standing Committee on Voluntary Agencies (SCOVA) functioning under DoP&PW. SCOVA meeting was last held on 22.02.2024 wherein the ID note by Department of Expenditure was taken note of and the Chairman SCOVA *“suggested to DoPPW/Department of Expenditure to again look into the matter.”*

15.2 On this matter, it is important to note that the Government of Himachal Pradesh has been already granting additional pension in the name of pension allowance @5%, 10% and 15% on basic pension/family pension to the State Government pensioners /family pensioners, including AIS pensioners/family pensioners on attaining the age of 65 years, 70 years and 75 years respectively, since the year 2014.

15.3 Earlier, the Seventh Pay Commission sought the views of the government in this regard. *“Department of Pension and Pensioners Welfare stated that the additional pension for old pensioners of the age of 80 years and above has been allowed as per the recommendations of VI CPC. However, it is felt that the same should be allowed from 75 years onwards. The Ministry of Defence has not supported the proposal.”* The Seventh Pay Commission was of the view that the existing rates of additional pension and additional family pension are appropriate. This matter will be included in our Memorandum to the VIII CPC for its consideration.

16.0 RESTORATION OF COMMUTED VALUE OF PENSION EARLIER TO 15 YEARS: Government of India is still restoring commuted value of pension after 15 long years, even though the interest rates on loans given by banks have come down drastically and the commuted amount of pension would have been recovered in full along with the interest element thereon, in less than 7 years period. The Third AIC held at Kolkata expressed concern and resolved to urge the Government of India to review its old decision for restoration of commuted value of pension after 15 years from the date of commutation and reduce it to 7 years. Communicating this resolution, we sought the intervention of the Prime Minister of India to the matter, but without any result.

16.1 Then came an interim order of Punjab and Haryana High Court on 09.02.2024. The Court while issuing notice to the respondent – State Government of Punjab and others in CWP 2490 of 2024 passed an interim order staying further recovery (in respect of the petitioner). High Court of Kerala on 08.08.2024 and CAT Chandigarh on 29.08.2024 also stayed further recovery in identical prayers, as an interim measure. Subsequently the Government of Punjab issued an order on 29.08.2024 to all Pension Drawing Banks of the State of Punjab to stop the recovery of commuted value of pension till the vacation of stay not only from the petitioners but all pensioners of the State government of Punjab. In another application vide OA 413 of 2024 before CAT Jaipur on restoration of commutation, the court disposed of the OA directing the respondents to decide the representations of the applicants and pass a speaking order. On 09.09.2024, the Jammu & Kashmir High Court in WP (C) 2199/2044, while issuing notice to Union of India & Others, passed an interim order directing the respondent banks not to recover commuted value of the pension of the petitioners/pensioner, if they have completed 10 years after retirement. Yet another stay was reported, wherein the High Court of Uttar Pradesh had on 26.09.2024 passed an interim order that *“no further recovery shall be executed from the petitioners, who are doctors retired from various posts from the Department of Industry”*. Interestingly, the Government of Haryana issued an order on 16.07.2024 to *“stop recovery of commuted value of pension till the vacation of Stay Orders from all pensioners of the State Government who has completed 10 years of retirement or above.”* These developments provided a fillip to the genuine demand of restoration of

commutation earlier to 15 years. But later these interim orders were reversed by many of these courts, stating that it is for the respective Government to decide on restoring the commuted value of pension earlier to 15 years.

16.2 In between, AIBSNLREA submitted a Petition to the Chief Justice of India on this issue presenting all the facts:

“Presently the restoration of commuted portion of pension is allowed after 15 years from the date of commutation. This was decided by the Hon'ble Supreme Court of India in WP No.3958-61 of 1983 Common Cause Society & Ors vs UOI in 1986. Following this decision, the DoP&PW issued an Office Memorandum on 05.03.1987, allowing restoration of commutation after 15 years. Prior to that the reduction in monthly pension on account of commutation was a lifetime commitment and a pensioner was entitled to draw only the reduced pension during his entire life.

” Later in the year 1997, the Fifth Central Pay Commission recommended restoration of commutation after 12 years instead of 15 years. While arriving at this decision, the V CPC had also taken note of the fact that several State Governments, such as Kerala, Madhya Pradesh, Orissa and Punjab were already allowing restoration after 12 years. However, the recommendation did not find favour with the Central Government. The Sixth CPC did not make any recommendation on the matter, though it had referred to the Supreme Court judgment of December 1986.

“The Second National Judicial Pay Commission headed by retired Justice P. V. Reddy of Supreme Court appointed by Hon'ble Supreme Court of India in the year 2021 has examined in detail on the subject of commutation of pension had observed:

"Viewed from any angle, the Commission is of the prima facie view that the time of restoration of commuted value of pension is too long and a fresh look has to be taken in view of the long passage of time. It is axiomatic that the Government should not stand to gain or lose in the transaction which is basically in the nature of welfare measures. The period of restoration of commuted pension shall be such that the Government shall be able to recover the amount released in lumpsum with reasonable interest and the period of restoration determined shall not be such as to result in profit to the Government. The fact that the pensioner gets advantage in the form of lumpsum amount shall not be stretched too far." [Para 10 of Chapter III of SNJPC report]

“From the Government point of view, interest on the lumpsum made available to the pensioner is a factor to be taken into account. The risk factor is another relevant aspect, since if the pensioner dies before complete recovery of the commuted amount, the Government will not be able to recover the commuted amount in full. However, it is to be noted that when the pensioner dies, the liability to pay pension ceases and the family pension payable thereafter is much less. [Para 9 of Chapter III of SNJPC report]

“Also, the fact that the longevity of life has substantially improved since 1987, with on average a male living up to 77.4 years and female up to 78.9 years, has to be taken into consideration. The SNJPC had also worked out a detailed calculation as to the commutation amount, interest thereon and recovery period and found that with an interest rate of 8% per annum, the commuted amount stands recovered in 131 months i.e.

less than 11 years. In any case it would not go beyond 12 years, even after providing for some unforeseen contingencies and prima facie no disadvantage is going to be caused to the Government as well as to the Pensioners. Further, there has been a gradual and steep fall in interest rates.

” The SNJPC had concluded that:

i. Restoration period of 12 years suggested by V CPC appears to be more than adequate. In fact, as per the workings given by the Commission Supra, it is seen that the lump sum paid in lieu of commutation stands recovered with an interest rate of 8% p.a. within 11 years. Even after giving due allowance to unforeseen contingencies, prima facie, it is reasonable to conclude that the restoration ought to take place on the expiry of 12 years and not beyond that.

ii. Prima facie it appears that the judgment of Hon'ble Supreme Court rendered in the year 1986 [(1987) 1 SCC 142] has lost its relevance in the present-day context and cannot be taken as binding precedent for all time to come. There are certain general observations which were primarily meant to give a quietus to the issue of commutation at that point of time, keeping in view the offer made by the Central Government for the first time to confer the benefit of commutation and restoration of full pension after a certain period.

iii. The issue regarding the restoration period needs to be examined denova after issue of notice to Government of India (Department of Pension and Pensioners' Welfare) and on consideration of the material placed before the Hon'ble Court.

“In the recent months, several Courts in India have issued interim orders to stop further recovery of commuted portion in respect of the applicants/petitioners till further orders, while issuing notice to the respondents.”

16.3 With the above submissions, we had prayed that, the Hon'ble Court may be pleased to Direct the Union of India to restore the commuted portion of the pension after 12 years from the date of commutation instead of the current period of 15 years and pass such other order(s) as the Hon'ble Court may deem fit and proper in the interest of justice.

16.4 The Supreme Court of India formally registered our petition as an ePLI, and its status remained persistently “under process.” Our primary objective in filing this petition was to put a spotlight within the highest corridors of justice on the glaring neglect of the SNJPC’s recommendations. While we did not anticipate an instant or dramatic decision by the Supreme Court of India, we are firmly convinced that our action sent a powerful message—challenging the government’s unjust refusal to acknowledge and implement these well-founded recommendations and ensuring that this critical issue could no longer be ignored by those in authority. AIBSNLREA will highlight this issue in its submission to the VIII CPC.

17.0 RECTIFICATION OF ANOMALY IN GRANT OF ADDITIONAL QUANTUM OF PENSION FOR PENSIONERS BORN ON THE FIRST DAY OF A MONTH:

AIBSNLREA wrote to the Secretary (P), DoP&T requesting him to consider aligning the rules so that pensioners born on the first day of a month are granted the additional quantum of pension from

the month in which they complete the age of eligibility, i.e one month earlier than others. Under existing rules, a government servant retires on the last day of the month in which he **attains** the age of superannuation. However, the additional quantum of pension (e.g., 20% increase at age 80) becomes payable from the first day of the month in which the pensioner **completes** 80 years of age. This distinction in terminology— “attaining the age” versus “completing the age”—creates an unintended inequity - A person born on the 1st of a month retires a full month earlier than others born later in the same month. For example, someone born on 1st January retires on 31st December of the previous year, while someone born on 2nd January retires on 31st January. This results in a loss of one month’s service and associated benefits. When it comes to the additional quantum of pension, both individuals—those born on 1st and 2nd January—are treated equally, with the benefit commencing from 1st January of the year they turn 80. This ignores the fact that the person born on 1st January actually completes 80 years a day earlier than the one born on 2nd January. This inconsistency stems from the use of different age definitions in two contexts. The person born on the 1st of a month is disadvantaged twice: first by retiring a month earlier, and second by not receiving the additional pension a month earlier, despite having completed the age milestone sooner. DoP&T has forwarded our letter to DoP&PW for necessary action. On our part, we have included this issue in our submission to the VIII CPC.

18.0 GOVERNMENT AMENDS CCS (PENSION) RULES 2021, TAKING AWAY THE PROTECTION PROVIDED UNDER RULE 37 SUB RULE (29) (C) IN THE EVENT OF DISMISSAL OF AN EMPLOYEE ABSORBED IN A PUBLIC SECTOR UNDERTAKING UPON CONVERSION FROM A GOVERNMENT DEPARTMENT:

On 22.05.2025, the Government has issued a notification amending CCS (Pension) Rules 2021, calling it CCS (Pension) Amendment Rules 2025, substituting Rule 37 Sub-rule (29), clause (c) [Previously sub Rule 24 C of Rule 37A of CCS (Pension) Rules 1972] which provided that "the dismissal or removal from service of the public sector undertaking of any employee after his absorption in such undertaking for any subsequent misconduct shall **not** amount to forfeiture of the retirement benefits for the service rendered under the Government and in the event of his dismissal or removal or retrenchment the decisions of the undertaking shall be subject to review by the Ministry administratively concerned with the undertaking" with "the dismissal or removal from service of the public sector undertaking of any employee after his absorption in such undertaking for any subsequent misconduct shall lead to forfeiture of the retirement benefits for the service rendered under the Government also and in the event of his dismissal or removal or retrenchment the decision of the undertaking shall be subject to review by the Ministry administratively concerned with the undertaking". By removing a single word 'not', the protection available for the service rendered under the Government in the event of dismissal of erstwhile DoT employees absorbed in BSNL, has been taken away. The Government took advantage of a Supreme Court ruling in this regard.

19.0 STATUS OF OUR COURT CASE ON 78.2% FITMENT W.E.F. 01.01.2007 ON ACTUAL BASIS:

This legal fight started in the year 2017 following the decision in our first AIC held at Bhubaneswar. Initially we filed a Writ Petition under Article 32 of the Constitution in the Supreme Court and challenged DOT’s Presidential Order dated 10.6.2013 and the DoT’s OM dated 18.07.2016 on pension revision and also prayed for orders to get the (i) arrears of pension between 1.1.2007 and 9.6.2013 for the pre-2007 pensioners, (ii) arrears of pay and pension and other pensionary benefits like enhanced DCRG, Leave encashment, Commuted value of Pension (wherever admissible) for the pensioners who retired between 1.1.2007 and 9.6.2013 and (iii) pay arrears

w.e.f. 1.1.2007 to those who retired after 10.06.2013. On 05.02.2018, the Supreme Court was not inclined to entertain the Writ Petition under Article 32 of the Constitution of India and then our Advocate sought Leave to withdraw the petition and approach the appropriate High Court under Article 226 of the Constitution of India. This Leave and Liberty was granted. We then moved Delhi High Court which, on being told by the Advocate of the Respondents that a similar case is already pending in Principal CAT, the High Court ordered that we may also move Principal CAT. Accordingly, AIBSNLREA filed an Original Application, on representative capacity, with the same prayers in the Principal Bench of Central Administrative Tribunal. Our OA was tagged with another OA already filed by another Association in which the DOT's Presidential Order dated 10.06.2013, implementing DPE OM, allowing fitment benefit by merger of 78.2% IDA w.e.f. 10.06.2013 and denying pay arrears, was not challenged. The OA filed by another association did not ask for pay arrears too. This OA by other Association was heard first and then our OA was heard on 30.07.2019 and CAT then dismissed both the OAs. Then a Writ Petition was filed by AIBSNLREA against the orders of PCAT, Delhi, in Delhi High Court in the year 2019. Since then, the case has been dragging on with frequent adjournments, changes in the Bench several times and occasional effective hearings. All details of listings and 'daily orders' appear in our website.

20.0 DENIAL OF BENEFIT OF EXTRA-INCREMENT ON POST-BASED PROMOTION PERMITTED UNDER BSNL EXECUTIVE PROMOTION POLICY, 2007 TO THE EXECUTIVES WHO RETIRED BETWEEN JULY 2017 AND APRIL 2018: The resolution of Kolkata AIC on this matter was submitted to the Prime Minister of India on 25.01.2023. DoT issued orders on 20.02.2023, conveying the decision that the benefit of DoT order dated 17.05.2018 may also be extended to BSNL absorbed employees who have retired between 05.07.2017 and 17.05.2018.

21.0 NOTIONAL INCREMENT FOR PENSIONARY BENEFITS IN THE CASES WHERE ANNUAL INCREMENT IS DUE ON THE NEXT DAY OF RETIREMENT: AIBSNLREA had been taking up the issue of notional increment for pensionary benefits to those who retired a day prior to their date of increment since the year 2015 citing a decision of State Government of Tamilnadu to extend this benefit to its retiring employees. We took up the issue with Department of Personnel & Training (DOP&T) requesting similar orders in respect of all pensioners, but DoE in its reply dated 22.06.2016, had *expressed inability to accede to our request*. Later the Madras High court had ruled in favour of the petitioner P.Ayyamperumal, in WP 15732/2017 on the same issue, which is widely believed to be the basis for hundreds of all subsequent cases filed by affected individuals in several courts across the country, culminating in the orders of Hon'ble Supreme Court of India in CA 2471 of 2023 between KPTCL & Ors vs Mundinamani & Ors, accepting the judgment of High Court of Karnataka which had directed KPTCL to grant one annual increment which the original writ petitioners earned on the last day of their service for rendering their services preceding one year from the date of retirement with good behaviour and efficiently.

21.1 Since then, AIBSNLREA had been relentlessly and consistently pursuing the issue promptly and appropriately with all concerned including the Prime Minister, whenever a new development happened in the case. But DoP&T has been dilly dallying over the issue since 2019, although Department of Expenditure had then informed us that *"the issue is under examination in DOPT, the nodal department concerned in the matter."* However, on 16.11.2020, DoP&T replied to our letter stating that *"the judgment in the case of Ayyamperumal is 'in personam', i.e specific to the case of petitioner only"*.

21.2 In response to another representation from AIBSNLREA, DoP&T gave an ambiguous reply on 15.11.2023 that *“Where references are being received in this Department on the subject matter from the administrative Ministry/ Department/ Organisation concerned, it is being advised to take cognizance of the stated position for taking action as deemed appropriate in the matter.”* On 19.07.2024 we again represented to DoP&T citing Hon’ble Delhi High court order in W.P.(C) 1731/2020 which had quoted the Supreme Court judgment [KPTCL & Ors vs Mundinamani & Ors] and had directed that *“the respondents shall pass necessary orders not only in respect of the petitioners but also in respect of all similarly situated persons”*. We had requested issue of a common order as directed by Hon’ble Delhi High court.

21.3 Later, responding to our letter, DoP&T replied on 30.08.2024 that *“issue of general instructions regarding grant of notional increment” “.....require concurrence of both D/o Expenditure and D/o Legal Affairs. The matter was accordingly referred to these Departments for consideration. D/o Expenditure did not find justification for issuing a general order on the subject matter. They advised DoPT to consult D/o Legal Affairs based on presentation of the full facts and basis for the present rule. This necessitated further examination of the matter which is underway. Further action, as may be required in this regard, can be taken only after completion of the consultation process.”*

21.4 Subsequently, a Review petition was filed on behalf of the Union of India against the orders of Supreme Court dated 11.04.2023 passed by it in CA 2471/2023 titled KPTCL vs C.P.Mundinamani & Others. While hearing a batch of IAs, Hon'ble Supreme Court of India passed interim orders on 06.09.2024, pending the review petition, *“to prevent further litigation and confusion:”* While issuing specific guidelines in respect of date of implementation of orders for persons who have filed writ petitions and succeeded, where the judgment has not attained finality and where no appeal has been preferred, it made it clear that *“The judgment dated 11.04.2023 will be given effect to in case of third parties [emphasis is ours] from the date of judgment, that is, the pension by taking into account one increment will be payable on and after 01.05.2023. Enhanced pension for the period prior to 31.04.2023 will not be paid.”*

21.5 In pursuance of the interim order dated 06.09.2024 by Hon'ble Supreme Court of India, DoP&T issued an O.M on 14.10.2024 that *“action may be taken to allow the increment on 1st July/1st January to the Central Government Employees who retired/are retiring a day before it became due i.e on 30th June/31st December and have rendered the requisite qualifying service as on the date of their superannuation with satisfactory work and good conduct for calculating the pension admissible to them. The notional increment shall be reckoned only for the purpose of calculating pension admissible and not for the purpose of calculation of other pensionary benefits. The action taken shall be subject to the final outcome of the Review petition pending before the Hon'ble Supreme Court”*.

21.6 The affected pensioners felt that finally they were seeing light at the end of tunnel. But shattering their hope, on 18.10.2024, DoT while circulating DoP&T OM dated 14.10.2024 for information and necessary action, put a restriction that *“this OM is applicable to Central*

Government Employees only". DoT had issued this order hurriedly just four days after the release of DoP&T OM, for reasons not known and without examining the entire history of the case.

21.7 AIBSNLREA immediately reacted to the DoT OM, vide its letter dated 28.10.2024, requesting review and re-issue of the OM, duly pointing out that "Nowhere does the interim order say that the "third parties" are only Central Government Employees. In fact, Mundinamani and others were employees of KPTCL and not employees of Central Government. This OM defeats the sole purpose of the interim orders by Hon'ble Supreme Court of India aimed at preventing further litigation. Hon'ble Supreme Court in CA 2471/2023 was in complete agreement with the decision of the Division Bench of the High Court of Karnataka direction to KPTCL and others "to grant one annual increment which the original writ petitioners earned on the last day of their service for rendering their services preceding one year from the date of retirement with good behavior and efficiently." Thus, the judgment relates to all cases where the employee earned an increment on the last day of their service and not merely to those who retired on 30th June/31st July". On 19.11.2024, DoT replied that "The matter is under examination in consultation with Nodal Departments i.e Department of Personnel & Training and Department of Pension & Pensioners Welfare."

21.8 On 18.12.2024, Supreme Court dismissed the Review Petition filed by KPTCL and others, on the ground of defects, delay as also on merits.

21.9 DoT then issued an O.M. vide No.38-45/2024-Pen(T)(Part-1) dated 22.01.2025 conveying its decision that "notional increment will be extended to the absorbed employees of BSNL/MTNL also who retired/are retiring a day before it became due in any month of the year."

21.10 Later, while disposing of a batch of Miscellaneous Applications in CA 3933 of 2023, Union of India vs M.Siddaraj, Hon'ble Supreme Court of India, vide its final order dated 20.02.2025, has directed that Clauses (a), (b) and (c) of its interim order order dated 06.09.2024 will be treated as final directions. However clause (d) of the interim order will be modified as "In case any retired employee filed an application for intervention/impleadment/writ petition/original application before the Central Administrative Tribunal/High Courts/this Court, the enhanced pension by including one increment will be payable for the period of three years prior to the month in which the application for intervention/ impleadment/ writ petition/ original application was filed." Further, clause (d) will not apply to the retired government employee who filed a writ petition/original application or an application for intervention before the Central Administrative Tribunal/High Courts/this Court after the judgment in "Union of India & Anr. v. M. Siddaraj", as in such cases, clause (a) will apply.

21.11 Following the final orders of Supreme Court of India, AIBSNLREA again wrote on 24.03.2025 to the Secretary, DoP&T, requesting issue of modified orders based on it. We had also drawn attention to its earlier order stating that the Supreme Court orders will be "*reckoned only for the purpose of calculating the pension admissible and not for the purpose of calculation of other pensionary benefits*". Neither the interim order dated 06.09.2024 nor does the final order dated 20.02.2025 of Hon'ble Supreme Court mention so either specifically or even implicitly. DoP&T's attempt to deny the consequent pensionary benefits of the notional increment amounts to undoing all the labour and legal struggle by the affected pensioners for nearly 10 years. We had requested that this issue be re-examined, and justice be rendered to the pensioners. On

04.04.2025, DoP&T informed us that *“the directions contained in the Order dated 20.02.2025 of the Honourable Supreme Court while disposing of MA No. 2400/2024 filed by M/o Railways are presently under consideration in consultation with the other nodal authorities concerned.”* On 20.05.2025, DoP&T issued the modified O.M. based on the final orders of Supreme Court of India but only reiterated that the order will be applicable only for calculating the pension admissible and not for any other pensionary benefit.

21.12 On 23.05.2025, AIBSNLREA again wrote to DoP&T expressing disappointment over DoP&T repeating the same language as it used in its OM dated 14.10.2024, giving room for ambiguity and misinterpretation, AIBSNLREA has requested issue of a clarification that those taking voluntary retirement under a specific scheme offered by the department/organisation, shall also be covered by the DoP&T OM dated 20.05.2025, in order to avoid further litigations, which was the objective of the Hon’ble Supreme Court, while issuing its interim orders.

21.13 On 26.05.2025, referring to DoP&T OM dated 20.05.2025 communicating the final orders of Supreme Court of India dated 20.02.2025, DoT communicated its decision that the "Notional increment, as it was due in any month of the year should be drawn in favour of all the eligible retired employees/third parties who had retired/are retiring from BSNL/MTNL service w.e.f 01.01.2006 as decided for DoT employees also". "The applicability of notional increment guidelines w.r.t the absorbed employees of BSNL/MTNL who retired under VRS Scheme-2019, is being examined. Instructions in this regard will be issued separately". While DoT is yet to issue guidelines w.r.t VRS 2019 retirees, Delhi High Court has on 09.02.2026 dismissed a writ petition by the Union of India against PCAT Delhi order dated 03.07.2025 granting one notional increment to a BSNL VRS retiree and has made it clear that *“this issue is squarely covered by the judgement passed by the Hon’ble Supreme Court in The Director (Admn. And HR) KPTCL & Ors. (supra) and we see no reason why the benefit of the said judgement should not be given to the Respondents.”* Without any delay, AIBSNLREA has drawn the attention of Secretary, DoT on 18.02.2026, to this judgment and has requested him to ensure that the necessary clarification is issued at the earliest.

22.0 IMPLEMENTATION OF ORDERS OF SUPREME COURT OF INDIA IN CA NO. 4389 OF 2010 - HOLDING OF REVIEW DPCS FOR PROMOTION TO DE GRADE BASED ON THE REVISED SENIORITY LISTS OF TES GROUP B IN RESPECT OF DE PROMOTIONS ORDERED BY DOT PRIOR TO FORMATION OF BSNL AND EXTENDING THE CONSEQUENTIAL BENEFITS: The Hon’ble Supreme Court delivered its final verdict on 14.12.2017 on the above matter for revision of Seniority Lists No 1 to 17 of the TES Group B Officers based on the principle of Para 206 of P&T Manual Volume-IV. The Supreme Court accepted the recommendations of the Expert Committee appointed by it and duly incorporated them in the final Order. The Expert Committee had recommended that based on the seniority lists submitted by BSNL and also the officers working in MTNL who were originally under the control of DoT and all officers similarly situated may be granted the consequential monetary and service benefits. However, the Supreme Court made it clear that no arrears will be payable in terms of the impugned judgment.

22.1 Since then, AIBSNLREA has been pursuing with all concerned the need for holding of Review DPCs based on the final seniority lists 1 to 17 as published by BSNL vide its letter No.56-04/2015-Pers (DPC)/Pt.III/100 dated 04.06.2019 and granting consequential benefits including refixation of pensionary benefits. After repeated representations, BSNL started holding Review DPCs in respect of the DE/AGM Regular promotions ordered by BSNL after its formation on

01.10.2000 and completed the process with the Sixth such review DPC on 09.03.2022. But neither BSNL nor did DoT take any initiative for holding such review DPCs in respect of DE promotions ordered before formation of BSNL, ie prior to 01.10.2000. While we discussed the issue with concerned authorities in DoT, we were informed that all the files had been handed over to BSNL on its formation and BSNL alone can initiate action as the files are with it. But BSNL had taken a stand that such initiation of the process needs a green signal from DoT.

22.2 President, General Secretary, Financial Secretary and AGS Shri Rakesh Sethi met Member (S), DoT on 26.09.2023 and explained to him the history of the case. Member (S) was requested to impress upon BSNL for taking necessary action. The meeting was followed up with a detailed representation submitted to him on 26.10.2023 and Member (S) forwarded our letter to BSNL on 08.03.2024 for necessary action. As BSNL was not taking any action, subsequently we wrote to the Member (S) on 29.08.2024, 27.02.2025 and again on 24.08.2025. In between AGSs Shri V.P.Arya and Shri Rakesh Sethi met Member (S) thrice reiterating our request for early resolution of this matter. They also met concerned officers in BSNL. But the stalemate continues. BSNL officers orally observe that there were no regular promotions to DE grade during DoT period but are unwilling to commit it in writing. And the stalemate continues.

23.0 STOPPING ADVANCE RECOVERY OF TDS ON THE INTEREST PAYABLE ON GRATUITY TO BSNL VRS RETIREES:

Responding to AIBSNLREA letter dated 02.12.2024, CGCA DoT replied that "*an SOP on deduction of Income Tax on account of interest payable on deferred gratuity at the time of actual payment of the same has already been issued to all CCAs vide this office letter No.13-6/2020-21/2577-2605 dated 27.09.2024.*" State/Branch Secretaries may take up with the concerned CCAs if TDS is still being recovered in advance, in violation of the above SOP.

24.0 SMS ALERT TO PENSIONERS REGARDING ACCEPTANCE/REJECTION OF DIGITAL LIFE CERTIFICATE:

DoP&PW had issued an O.M vide F.No.1(2)/2023-P&PW(H) dated 13.01.2025, reiterating the existing guidelines that the Pension Disbursing Authorities are required to send SMS messages to the pensioners, confirming acceptance/rejection of their DLC, in order to ensure corrective action by pensioners. But this guideline was not followed, resulting in stoppage of pension who were not aware of the non-acceptance of the DLC. In response to AIBSNLREA letter dated 27.11.2025 addressed to CGCA drawing attention to DoP&PW OM vide No. 1(3)2022-P&PW(H) dated 20.02.2024 and F.No. 1(2)/2023-P&PW(H) dated 13.01.2025, mandating PDAs to send SMS messages on the same day to ensure continuity of pension and to enable corrective action by pensioners in case of rejection, CGCA has stated that "*It is submitted that under the enhanced system of SAMPANN 2.0, a comprehensive alert mechanism has been introduced to ensure timely and targeted dissemination of information to stakeholders. Various alerting tools such as dashboards, system notifications, SMS alerts, emails, and pop-up messages have been implemented. Under this enhanced system, SMS alerts are already being sent to pensioners, including BSNL absorbed pensioners, upon acceptance of their Digital Life Certificate (DLC). However, with regard to sending SMS alerts in cases of rejection or non-updation of DLC after stoppage of pension, it is submitted that this functionality is currently under process. At present, SAMPANN sends SMS alerts automatically to the mobile number registered in its database. In contrast, the Jeevan Pramaan portal allows pensioners to submit their DLC using any mobile number at the time of submission, which may differ from the mobile number registered in*

SAMPANN. Accordingly, in SAMPANN 2.0, necessary enhancements and system-level improvements are being carried out to enable SMS alerts to be sent to the same mobile number that was used for submitting the DLC on the Jeevan Pramaan portal. This will help ensure accurate and effective communication with pensioners. The said enhancement is presently under development."

25.0 MIGRATION OF PRE-JANUARY 2019 BSNL IDA PENSIONERS TO SAMPANN: Ever since migration of pre- January 2019 pensioners to SAMPANN commenced in the year 2022, there had been quite a lot of complaints from the pensioners that their personal data entered in SAMPANN were wrong, with incorrect date of birth, mis-spelt names, blanks in spouse's name, mobile number, incorrect bank account number, IFSC and so on. Requests for corrections remained unattended, except in a few cases. This had resulted in delayed payment of pension, non-payment of pension due to wrong bank details, delay in ordering family pension and restoration of commuted value of pension after 15 years. The case of the pensioners whose mobile numbers were left blank, was more pathetic, as they were not even aware that they had been migrated to SAMPANN, as no SMS is received and they cannot log in to check the data and register a complaint. It took a lot of time and effort on the part of the pensioners and their associations to pursue each case for getting the mobile numbers added.

25.1 And there have been quite a number of complaints of unwarranted/excess recovery of TDS, in spite of documents related to deductions eligible under IT Act having been submitted to the banks prior to migration. One CCA even recovered TDS even before its own deadline for submission of documents expired.

25.2 Any digitalization and centralization should ensure ease of living to the targeted group. In order that the pensioners do not suffer at this old age without mental peace, President, General Secretary, Financial Secretary and AGS Shri Rakesh Sethi met the CGCA, DoT on 26.09.2023, presented a list of problems arising out of the migration to SAMPANN and had detailed discussions for over two hours. CGCA assured us that all the issues raised by us will be resolved in a phased manner, giving priority to sanction of Family Pension, restoration of pension where it has been stopped due to non-submission of DLC and incorrect/missing mobile numbers entered in SAMPANN.

25.3 Despite the assurance by the CGCA, entry/correction of personal details were unduly delayed with almost every pensioner complaining about one or other missing/incorrect data. Grievances regarding these were not acknowledged but closed with standard phrases like 'will be settled'. Most pitifully the pensioners were forced to go to Pension Adalat even to get their personal data corrected. Our apprehensions about the ability of CCA offices to handle the new situation had come true. Due to the acute shortage of staff and never-ending technical issues on one side and a barrage of complaints on the other side, the CCA offices were unable to do justice to the enormous task of replacing bank CPPCs. Resulting discontent made them see pensioners as interruption in their work while the pensioners in turn perceived them as insensitive. And the System which caused this situation found itself helpless, failing to move towards next version as assured a year back. However, the data entry corrections have been completed for most of the pensioners now. Isolated cases reported to us are being pursued with the CGCA and are getting resolved promptly.

26.0 DELAY IN PAYMENT OF PENSION: During late 2024, there was delay in payment of pension for a few months with many pensioners not getting pension even on 1st of next month. While the pensioners were extraordinarily patient in getting their personal details corrected in SAMPANN which had led to non-drawl of pension in several cases and while many tolerated the undue delay in sanctioning Family Pension which was never an issue before migration to SAMPANN, the inability by CCAs in ensuring credit of monthly pension on time, became a matter of botheration, as the pensioners recalled how the banks/post offices were doing the job with ease and were crediting pension a few days earlier too. We promptly took up the matter with the CGCA each month when the payment was delayed. CGCA, in his response to our letters, put the blame on some technical issues in PFMS and CMP (SBI Hyderabad), saying the issue had been taken up with them for resolution. The issue stands resolved now, and pension is being credited much earlier than the last day of the month.

27.0 ISSUANCE OF PENSIONERS IDENTITY CARD TO THE PENSIONERS: It may be recalled that DoP&PW had earlier issued a few instructions to all Ministries/Departments to issue Pensioners' Identity Card. At that time, BSNL was issuing Identity Card printed on paper. Our Association had then requested both BSNL and DoT to issue Pensioners' Identity Card to the BSNL retirees in the line of the DoP&PW instructions. The CCAs started the work of issue of ID cards by conducting camps in late 2022, but after more than 3 years, a small fraction of cards has been issued. CCAs are also reluctant to send the printed and laminated cards by Speed Post. We have been repeatedly taking up the issue with CGCA, pointing out that the work is being delayed due to shortage of staff and infrastructure in CCAs offices and the process of printing, laminating and despatching the Pensioner ID cards to the concerned pensioners.

27.1 We have been suggesting an alternative - With almost all of the pensioners having been migrated to SAMPANN, there should not be any difficulty in digitally processing the application for Pensioner ID cards, as all the details required to be furnished as per the revised format issued by DoP&PW, are already available in the system. Uploading the recent photographs of the pensioners will only be the remaining task. The cost of printing, laminating and despatching can be saved by following the mechanism successfully implemented by CGHS wherein the beneficiaries are able to download the CGHS card, get it printed and laminated on their own. Of course, before uploading the final version of the ID card, the Pensioner may be given access to the draft ID card so that the pensioner can check for any mistakes in the card and request correction. Anyhow, a few pensioners who may find it difficult to access, download and get it printed, may be allowed an option to collect the printed and laminated cards from the concerned CCA office. On 03.12.2024, CGCA had informed us that "Your valuable suggestions in r/o enabling access of downloading identity card will be taken into consideration for upcoming improvements in SAMPANN 2.0". But for reasons best known to them the CGCA office is still dragging its feet on the subject. In its recent response to our letter, CGCA has only reiterated its earlier instructions to the CCAs, with a specific direction that the cards may be sent by Speed Post to the pensioner's address.

28.0 GRANT OF HIGHER PAY SCALES FOR THE STAFF BELONGING TO ORGANISED ACCOUNTS IN VARIOUS DEPARTMENTS ON ACTUAL BASIS W.E.F. 1.1.1996:

Government had approved grant of higher scales for the Accounts staff of Railways on notional basis w.e.f.1.1.1996 with actual payment made prospectively. DoE vide its OM vide F.No6/82/E.III(B)/91 dated 28th February 2003 extended this to the corresponding categories in all the organised Accounts cadres with actual payment to be made from 19.2.2003, the date on which the decision was approved by the Government. 3. Since then, many individuals from the Organised Accounts cadres have approached different courts seeking the benefit of actual grant of the upgraded pay scales from 01.01.1996, instead of granting notional benefit. And decisions of many courts have been in favour of granting actual benefits from 01.01.1996. The Apex court too had dismissed an SLP against decision of Kerala High Court favouring grant of actual benefits from 01.01.1996.

28.1 Principal Bench of CAT New Delhi, in its orders dated 21st March 2023 in OA No.2544/2015, had held that *"all the applicants are held to be entitled to the benefit of replacement/upgraded scale of pay on actual basis w.e.f. 01.01.1996 as against 19.02.2003. Pursuant to this they are also held to be entitled to the payment of arrears which would have accrued in their favour from this date."* PCAT New Delhi has further observed that *"Before parting we would also express a hope that the competent authority shall on its own extend the benefit of upgraded pay scales to all eligible employees w.e.r.01.01.1996 irrespective of the fact whether they have approached an appropriate judicial forum for the same or not, so that unnecessary litigation is avoided."* We had therefore requested DoE to issue common orders extending the actual benefit of upgraded scale of pay to all the organized accounts cadres w.e.f. 01.01.1996 itself, with consequent arrears. DoE had forwarded our letter to DoT for necessary action.

28.2 Then, on 24.01.2024, the Delhi High Court dismissed the appeal filed by the Government against the PCAT orders. We wrote to the DoT on 22.03.2024 requesting to take up the matter with the DoE for issue of a common order. On 27.05.2024, DoT informed us that *"the Department is in process of pursuing further course of action in the said judgement with the nodal Ministry/ Department and further action will be taken thereupon on receiving the same"*. On 19.03.2025, AIBSNLREA again wrote to the Secretary DoT, reminding early action. On 26.03.2025 responded, stating that *"The Department is in process of pursuing further course of action in the said judgement with the nodal Ministry/ Department and further action will be taken thereupon on receiving the same"*. On 08.04.2025, based on a DoT intimation that the Department of Expenditure is seeking approximate financial implication involved in the matter, BSNL sent a second letter to Circles/Units seeking the data on financial implication involved latest by 11.04.2025.

28.3 On 07.10.2025, DoT conveyed the decision of Department of Expenditure that to restrict the implementation of judicial orders, which have attained finality, strictly to the 14 applicants in OA No. 2544/2015 before Principal CAT, Delhi. Expressing grave concern of organized accounts cadre of BSNL, by this decision AIBSNLREA represented to the Prime Minister of India on 30.10.2025, drawing his attention to several Court judgments regarding extending the benefits of a judicial order to all similarly placed employees and requesting him to intervene and to advise the Department of Expenditure to re-examine the matter and to implement the above judgment for all similarly placed pensioners of BSNL.

28.4 We have not received any communication either from PMO or from DoE on this matter. We understand, as quoted in the Delhi High court order that - *“a SLP before the Apex Court was then filed assailing this order passed by the Patna High Court. The SLP was dismissed on 07.07.2014 by clarifying that the relief granted by the High Court was to be confined only to the parties before the High Court and rights of other claimants would be adjudicated on its own merits as and when any such claim is raised.”* This may have prompted the Department of Expenditure to limit the benefit to the 14 applicants before the Principal CAT Delhi.

29.0 DELAY IN RELEASE OF AICIPI AND IDA REVISION ORDERS: All along the history of measuring inflation, the All India Consumer Price Index for Industrial Workers (AICPI [IW]) was being published in the last working day of each month and DPE was issuing orders for revision of IDA rate based on this index, within the first half of the month it became due. Unusually, there was delay in release of the AICPI figures from February 2024 to February 2025. After our repeated efforts seeking intervention of Secretary, Labour & Employment, the index is now being released on the last working day of the month. Similarly, DPE has been delaying issue of orders for revision of IDA rate, for every quarter, except one, since the Third quarter of FY 2024-25. We have taken up the matter with the Secretary, DPE every time there was a delay. When the delay turned unprecedented for the increase w.e.f. 01.01.2026, we had represented to the Finance Minister. Subsequently, copy of orders for revision of IDA w.e.f. 01.01.2026 was in circulation in social media. When we spoke to the concerned officer in DPE who was shown as signatory in the order under circulation, we were told that hereinafter IDA revision orders will not be uploaded in DPE website and will be shared only with the Ministries/Departments. This has created deep concern among the CPSE employees as well as pensioners.

29.1 We also observed that the IDA rate mentioned for employees of CPSEs whose last pay revision was implemented w.e.f. 01.01.2007 had been indicated as 233.2% w.e.f. 01.10.2025 in the said order. However, as per the extant methodology prescribed for calculating IDA, the rate should be 233.3%. We requested Secretary DPE to get the inaccuracy examined and cause issue of a corrigendum. But DPE informed us that *“as per the past practice of calculating IDA rates, average AICPI is rounded off to a single decimal (ignoring the subsequent digits).”* We again wrote to the Secretary, DPE drawing attention to the *“DPE note sheet entries showing calculation of IDA w.e.f. 01.01.2025 (obtained under RTI Act) which demonstrates that average AICPI has been rounded to two decimal places, not to a single decimal, only three quarters ago. To the best of our knowledge, no revised guidelines have been issued by DPE after that date altering the methodology for rounding off or computing average AICPI for IDA purpose. Therefore, the methodology reflected in the RTI-obtained note sheet remains the valid and applicable procedure.”* DPE is yet to respond to our letter.

30.0 VIOLATION OF DoP&PW INSTRUCTIONS DATED 31.11.2021 AGAINST WITHHOLDING OF PENSIONARY BENEFITS ON THE GROUND OF PENDENCY OF VERIFICATION OF CASTE CERTIFICATES:

In the last AIC held at Kolkata, during the course of discussions, there was a mention by Branch Secretary, Nagpur about withholding of pensionary benefits to hundreds of BSNL VRS retirees belonging to ST community on the ground that caste verification was pending. But no more inputs were received by CHQ afterwards, until 02.01.2025, when an email was received from Shri Prakash Khade. Since then, he has been periodically updating any new development on the issue. Since we had no representations from any other pensioners on the matter at that point in time, we took

up the case as an individual grievance. Later Shri Pradip Shamrao Kairkar sent more details. The crux of the case is that hundreds of BSNL employees were issued a letter to get their caste certificate, which had been accepted during their initial appointment in 1980's and 1990's, revalidated through an online portal of Maharashtra State Government. Some received such letters after their retirement. This exercise was said to be based on a complaint received from an MLA of Maharashtra State, attaching the entire list of BSNL Executives belonging to ST community, filtered out from an official BSNL data and alleging that many of them did not actually belong to the ST community and urging disciplinary action to be taken against them. All these executives were allowed to retire under BSNL VRS 2019. Later as an afterthought, they were paid only provisional pension, gratuity was not released, leave encashment was not paid and even ex-gratia was withheld. Long after retirement, they were also issued chargesheets under Rule 36 of BSNL CDA Rules, meant for imposing major penalty, for disobeying the instructions to apply for caste certificate revalidation.

30.1 We took up the case with all concerned pointing out that, withholding of pensionary benefits by BSNL/DoT is in utter violation of DoP&PW OM No. 38/09020.00-P&PW(A)(6721) dated 30.11.2021 which clearly stipulates that: *"Unless departmental or judicial proceedings are pending against a retiring employee, the pensionary/retirement benefits of the retiring employee should not be withheld or delayed on the ground of pendency of verification of caste certificate."* We had then addressed a letter to CMD BSNL, wherein we had highlighted the disturbing trend of issuing *post-retirement chargesheets* to hundreds of BSNL VRS-2019 retirees. These chargesheets—issued years after retirement—were clearly intended to retrospectively alter the vigilance status that existed on the date of retirement, thereby circumventing the DoP&PW OM dated 30.11.2021. We had requested CMD BSNL to declare such chargesheets null and void. Copy our letter to CMD BSNL was sent to the Central Vigilance Commission, which forwarded our letter to CVO BSNL for necessary action and report. CVO BSNL forwarded the letter to CGM Maharashtra on 01.10.2025 seeking a report. We have now sent a reminder to CVC requesting a deadline for BSNL to respond.

30.2 Then we addressed another letter to Secretary, DoT on 27.01.2026, drawing his attention to a categorical judgment of the Supreme Court of India wherein the Court has observed that caste verification after retirement would be "largely academic" and "will not serve any purpose," and that such actions only result in "undue harassment of the retired persons." We had also drawn attention to the judgment of the Hon'ble High Court of Madras in W.P. No. 35035 of 2023 filed by Shri N. Chandrasekaran, a BSNL VRS-2019 retiree. The Court, relying on the above Supreme Court judgment, held that post-retirement caste verification is a "wasteful exercise" and "purely academic," and accordingly set aside the impugned order of the Secretary, Adi-Dravidar and Tribal Welfare Department, Tamil Nadu. It is significant that BSNL has complied with the orders of the Hon'ble High Court of Madras by settling the retirement benefits of Shri N. Chandrasekaran. This establishes a clear precedent. It is therefore imperative that all similarly placed BSNL VRS-2019 retirees are accorded equal treatment and not subjected to discriminatory denial of their rightful benefits.

30.3 We have requested Secretary DoT's intervention to: 1. Rescind DoT letter No. 40-09/2022-Pen(T) dated 30.01.2025, which is inconsistent with DoP&PW OM dated 30.11.2021. 2. Direct BSNL to strictly adhere to DoP&PW OM dated 30.11.2021 and cease all actions—including post-retirement chargesheets—that contravene its provisions. 3. Ensure immediate release of all pensionary benefits (gratuity, commutation, and other dues) to the affected retirees,

with penal interest for the period of delay and 4. Declare all post-retirement chargesheets issued on this ground as null and void, restoring dignity and justice to the affected pensioners. We have also requested a meeting with Secretary, DoT as well as Joint Secretary (Pension), DoP&PW. We will continue our efforts for early resolution of the issue.

31.0 ENHANCEMENT OF MAXIMUM LIMIT OF GRATUITY FROM 20 LAKHS TO 25 LAKHS RUPEES: As per the Government's decision while implementing the recommendations of the VII CPC, the maximum limit of Death Cum Retirement Gratuity (DCRG) is to be increased by 25% when the DA rate crosses 50%. Therefore DoP&PW issued orders revising DCRG by 25% from Rs.20 lakhs to Rs.25 lakhs, w.e.f. 01.01.2024, vide its OM No. 28/03/2024-P&PW (B)/Gratuity/9559 dated 30.05.2024. AIBSNLREA waited for some time and then represented to the DoT on 9th July 2024 requesting that orders may be issued without further delay, making DoP&PW O.M dated 30.05.2024 applicable to BSNL absorbed employees. DoT responded on 16th August 2024 stating that "*the matter is under examination in consultation with DoP&PW*". Finally, DoT vide its OM No.40-11/2024-Pen(T) dated 12.11.2024 made DoP&PW OM dated 30.05.2024 on enhancement of maximum limit of gratuity from 20 lakhs to 25 lakhs applicable for BSNL absorbees who had opted for combined service pension and whose pension is governed by Rule 37 of CCS (Pension) Rules 2021.

32.0 DISPENSING WITH THE REQUIREMENT OF SUBMISSION OF LIFE CERTIFICATE FOR CONCESSIONAL TELEPHONE PROVIDED TO BSNL RETIRED EMPLOYEES: Accepting the suggestion by AIBSNLREA vide its letter dated 30.10.2024, BSNL issued a letter vide No.BSNLCO-ADMN/80/2/2020-ADMN dated 04.12.2024, "in order to facilitate the retirees and provide them with a smoother process for continuation of their connection i.e CTC/BB/FTTH/GSM, the Digital Life Certificate issued by the Jeevan Pramaan Portal may be accepted for the continuation of the connection availed by them. Circles have been asked to nominate one AGM/SDE under Admin/HR section to oversee the processing and validation of digital life certificate received via email/messenger for retired employee."

33.0 ITAT CHANDIGARH ORDER ON IT EXEMPTION FOR EX-GRATIA RECEIVED BY BSNL VRS RETIREES:

Hon'ble Income Tax Appellate Tribunal (ITAT), Division Bench, 'SMC', Chandigarh, in its order in ITA No.42/CHD/2025 dated 30.05.2025, in an appeal filed by a BSNL VRS 2019 retiree, had observed that "When the claim of the Assessee relating to the first installment has been accepted by the Ld. CIT(A), there was no question to reject the claim of the Assessee in relation to second installment of compensation received by the Assessee" and has ordered that "the impugned disallowance made by the lower authorities is ordered to be deleted." This news went viral, which aroused new hope among the BSNL VRS retirees.

33.1 We had then submitted a request to the Chairman, CBDT, vide our letter dated 21.07.2025, that common instructions be issued to process requests from other VRS retirees of BSNL, based on the order of ITAT Chandigarh Bench and to refund the excess TDS recovered from these retirees and paid by BSNL to the Income Tax department. We did not receive any response from CBDT. Meanwhile Addl/JCIT (A) Udaipur while allowing an appeal of a BSNL VRS retiree on 31.10.2025, has directed the A.O "*to allow compensation received by the appellant at the time of VRS as exempt income u/s 10(10B) of the Act*". In yet another decision by Addl/JCIT (A) Ranchi on 31.10.2025, has held that "The ex-gratia amount of Rs. 28,38,964 received under BSNL VRS-2019,

a Central Government-approved scheme, is exempt under Section 10(10B) of the Income-tax Act, 1961. Alternatively, the said amount represents a capital receipt not chargeable to tax, being compensation for loss of employment”. We again wrote to the Chairman, CBDT on 10.11.2025, requesting that “In order that all the similarly placed BSNL VRS retirees are not compelled to go through the lengthy process of getting similar decisions by the respective CITs, common instructions may kindly be issued to allow the benefit to all similarly placed assesseees, whenever they submit individual requests to the A.O. concerned, so as to avoid unnecessary waste of resources both on the part of the individual assesseees and also the CITs. We consulted an auditor in New Delhi who advised us to wait till the orders of ITAT Chandigarh is implemented. We had discussions on the features of Section 10 (10B) and Section 10 (10C) of Income Tax 1961. The matter was also discussed in consecutive virtual meetings of CHQ office bearers, explaining how far comparing the VRS offered to Hindustan Photo Films Ltd employees and another offered to ITI Ltd Tractor Division employees with the VRS offered to BSNL employees will be correct. Anyway, we decided to wait as per the advice of the Auditor.

33.2 When there were indications of implementation of ITAT Chandigarh being processed and persistent queries from our members, we advised them to consult a local Tax Consultant or Auditor. Those who can present oral arguments on their own and those who do not want to seek the help of a Tax consultant/auditor at this moment may submit such a claim to the PCs/CsIT of their jurisdiction and wait for the decision.

33.3 Subsequently it was brought to our notice that the PCIT, Kozhikode has rejected an application in this connection, stating that *“the ITAT Chandigarh Bench and CIT (A) Ranchi orders are not binding on this office as they do not originate from a jurisdictional court. While these orders may be persuasive, they cannot be considered authoritative for the purpose of condonation, especially when there is no clear determination or ruling from the jurisdictional tax authorities.”* The order of PCIT, Kozhikode also mentioned that *“the undersigned has received and examined numerous applications for condonation of delay of a similar nature from different assesseees, all of which have been disposed of by rejection on identical grounds.”*

33.4 On 12.01.2026, we again wrote the Chairman CBDT requesting him to issue a common order applicable across all jurisdictions, specifically with reference to the ITAT Chandigarh Bench order dated 30.05.2025, so that uniformity is maintained in disposal of condonation applications filed under Section 119(2)(b) and request for refund. There has been no response from CBDT till date.

33.5 For the sake of understanding, we are providing details of what Section 10 (10B) and Section 10 (10C) of Income Tax Act 1961 stipulate.

Section 10 (10B)	Section 10 (10C)
Retrenchment compensation for workmen as per Industrial Dispute Act, 1947	VRS compensation for employees of PSUs, IIT etc
Exemption limit – Rs.5 lakhs or amount as per ID Act, whichever is less	Exemption limit – Rs.5 lakhs or as per VRS guidelines, whichever is less
Multiple claims allowed for different retrenchment events	Claim allowed only once in lifetime
Exemption limit does not apply for compensation	Not applicable

received by a workman at the time of the closing down of the undertaking in which he is employed	
Exemption limit does not apply for compensation received by a workman, at the time of the transfer (whether by agreement or by operation of law) of the ownership or management of the undertaking in which he is employed from the employer in relation to that undertaking to a new employer	Not applicable

We believe that any benefit of full income tax exemption in respect of ex-gratia allowed to any individual should be equally made applicable to all the VRS retirees. We continue our efforts to secure a common order.

34.0 NON-SETTLEMENT OF DUES OF ITS MEMBERS WHO HAVE RETIRED FROM SERVICE AND CEASED TO BE MEMBERS SINCE LONG – CASE OF THE GOVERNMENT TELECOM EMPLOYEES’ CO-OPERATIVE SOCIETY, CHENNAI: In the last AIC held at Kolkata it had been explained that AIBSNLREA had sought the intervention of the Joint Secretary (Co-Op) & Central Registrar, Govt of India, New Delhi Central Registrar, New Delhi who had conveyed his helplessness in the matter.

34.1 When Co-operative Ombudsman formed as a new effort by the Ministry to resolve the grievances of public, AIBSNLREA wrote to the Ombudsman drawing his attention to the misery and pain inflicted on the thousands of members of the Society. But the Co-operative Ombudsman refused to intervene stating that *“the Society has informed the Central Registrar of Co-operative Society that BSNL Trade Unions, BSNL Associations and a few of their Office bearers have filed various Writ Petitions in the Hon'ble High Court of Madras and the matter is sub-judice.”* The Ombudsman did not pay heed to our contention that *“None of the complainants who had approached the Cooperative Ombudsman now have earlier approached any court seeking relief of ordering the Society to refund their dues. The parties, the issue and the relief sought for in the writ petitions referred to by the Chennai Society are entirely different and therefore seeking refund of the dues cannot be claimed to be sub-judice.”*

35.0 BSNL AT 25 – A STRATEGIC ASSET IN NEED OF STRUCTURAL REFORMS

As BSNL celebrates its 25th anniversary, it is important to reflect on its founding vision in October 2000: to democratize telecom access, especially in rural and underserved areas, and serve as a backbone for national security and public infrastructure. BSNL began with promise, quickly establishing mobile networks nationwide—even in remote regions—and for years was India’s second largest mobile service provider.

35.1 Today, however, BSNL’s market share has dropped to just over 8%, overshadowed by private giants like Jio and Airtel. This decline stems not from lack of capability, but from persistent government interference and strategic missteps. The continued deputation of ITS officers without absorption has weakened operational efficiency and morale, as decision-makers remain tied to their parent government cadre. Recommendations to include experienced business professionals on the Board were ignored, further compounding these issues.

35.2 BSNL has never enjoyed true autonomy. Government micromanagement—from vendor selection to technology adoption—led to repeated tender cancellations and stifled expansion.

While private players advanced with 4G and 5G, BSNL was forced to deploy only indigenous 4G solutions, still in development, resulting in slow rollouts and loss of consumer trust. This has cost BSNL millions of subscribers and diminished its relevance, even in rural markets.

35.3 Despite multiple revival packages, the core problems—lack of autonomy, outdated procurement norms, and absence of competitive agility—remain unresolved. Official statements tout BSNL’s “strategic importance,” but without genuine reforms, these claims ring hollow.

35.4 The denial of pay revision since 2017, citing affordability, has deeply affected staff morale. Despite their dedication, the lack of financial recognition has led to widespread dissatisfaction among the workforce, now reduced to about 35,000.

35.5 For BSNL to survive and thrive, it needs true independence: the freedom to make its own commercial decisions, adopt the best technology, and have telecom Corporate Experts—not bureaucrats—on its Board. BSNL’s survival is not just about competition, but national security and public service. In its 26th year, BSNL deserves not just ceremonial praise, but real strategic empowerment, so it can be both inclusive and competitive.

36.0 TAKING UP AND SETTLING OF INDIVIDUAL GRIEVANCES: In any pensioners’ association, addressing individual grievances deserves the highest priority, because unlike common issues that affect many and naturally draw collective attention, a personal grievance isolates the member who suffers it. The affected pensioner often endures not only financial or procedural hardship but also deep mental stress, uncertainty, and a sense of helplessness. When an association steps in to resolve such cases promptly and compassionately, it restores dignity, confidence, and trust—values far more meaningful than any policy victory. Moreover, every resolved individual grievance strengthens the association’s credibility and reinforces its core purpose: standing by each member when they are most vulnerable. During the review period, the association addressed a wide range of individual grievances—including issues such as pension stoppage, delays in starting family pension, restoration of commuted pension, granting enhanced pension, settlement of medical claims dating back to 2018-19, unresolved specific medical claims, pension transfers, return of HBA documents, and IT-related concerns. Nearly all cases we pursued were resolved, with only a few still pending resolution.

37.0 STATUS OF RESOLUTIONS ADOPTED IN LAST ALL INDIA CONFERENCE HELD AT KOLKATA: The last AIC held at Kolkata adopted as many as 16 resolutions with detailed justifications in each case. These were taken up duly with Prime Minister of India and other concerned Ministers. The present status of the resolutions, without repeating the justifications, as adopted in the last AIC, is as under: -

No	RESOLUTIONS	STATUS
01	Pay revision of BSNL Executives w.e.f. 1.1.2017 as per DPE Order No. W/2/0028/2017-DPE(WC)-GL-XIII/17 dated 03.08.2017 by relaxation of its “affordability” clause in pursuance to the clarification communicated to	Revision of pay scales of the serving employees of BSNL w.e.f. 1.1.2017 as per 3 rd PRC remains un-resolved. The request by AIBSNLREA for getting Cabinet approval for relaxing affordability clause is yet to be agreed by DoT

	DoT by DPE vide its No. W-02/0004/2018-DPE-WC dated 18.04.2018	
02	Wrongly Forcing BSNL to pay Pension contribution on maximum of pay scale instead of actual pay in respect of the BSNL Employees.	AIBSNLREA's sustained effort has succeeded with DoE agreeing to allow BSNL to pay pension contribution in respect of its absorbed employees on actual pay, but prospectively from 01.09.2025
03	Implementation of Government's decision, as conveyed in DoT OM No. 42-4/2012-Pen(T) dated 28.04.2014, to achieve pay scale parity of MTNL and BSNL by bringing down the pay scales of MTNL to the level of BSNL pay scales at the time of next wage revision.	Despite our repeated representations, DoT has rejected our request stating "Any such proposal as demanded for enhancing the pay scales of BSNL to the level of MTNL would be against the decision of Cabinet."
04	Increase in quantum of pension by 5%, 10% & 15% on attaining the age of 65 years, 70 years & 75 years respectively as recommended by the Parliamentary Committee on Personnel, Public Grievances, Law and Justice.	The matter was also under consideration by the Standing Committee on Voluntary Agencies (SCOVA) functioning under DoP&PW. SCOVA meeting was last held on 22.02.2024 wherein the ID note by Department of Expenditure dated 01.06.2022 which had stated that the proposal has been examined in that Department and in line with the views offered by Budget Division of DEA considering the fiscal perspective of the Govt., the proposal is not agreed to", was taken note of and the Chairman SCOVA "suggested to DoPPW/Department of Expenditure to again look into the matter."
05	Issue of Survival of BSNL vis-a-vis Revival Packages 2019 and 2022 as announced by the Government-Vital recommendations of IIM, Ahmedabad on the core issue ignored.	In response to our resolution, DoT has informed us that "the selection to the Board level positions (including CMD, BSNL) are made by the Public Enterprises Selection Board (PESB), a body under the Department of Personnel and Training (DoPT) as per the laid down procedures. The Job Description which includes the eligibility and experience criteria are finalized in consultation with PESB. The Board positions are open for professionals working in the Government, PSUs as well as Private Sector having the requisite qualification and experience in the domain sector. The selection is done by PESB having regard to the job description,

		suitability of candidates, service profile and the specific qualifications/experience required for the post."
06	Payment of consequential benefits to the former TES Group B Officers of Department of Telecommunication since absorbed in BSNL and MTNL, following revision of their seniority, as ordered by Hon'ble Supreme Court in its final judgment delivered on 14.12.2017 in CA No(s) 4389 of 2010.	In spite of repeated efforts which include meetings with Member (S), DoT, there is no breakthrough in the issue.
07	Non-restoration of grant of extra-increment on their post-based promotion under "BSNL Executive Promotion Policy" to the BSNL Executives retired between July 2017 and April 2018 by the Department of Telecommunications and denial of their consequent pension revision by the Controllers of Communication Accounts.	DoT issued orders on 20.02.2023, conveying the decision that the benefit of DoT order dated 17.05.2018 may also be extended to BSNL absorbed employees who have retired between 05.07.2017 and 17.05.2018.
08	Grant of notional increment for Pensionary benefits in the cases where annual increment is due on the next day of retirement.	Finally settled but with a rider that notional increment shall be reckoned only for the purpose of calculating the pension admissible and not for the purpose of calculation of other pensionary benefits.
09	Restoration of Commuted Value of Pension after 7 years from the date of commutation in view of the fact that the interests on loans given by the banks have drastically come down and commuted value of pension gets recovered fully within 7 years.	According to the Minutes of the 34th meeting of the SCOVA, Department of Expenditure has informed that restoration of commutation in 12 years may be included in the Terms Of Reference of VIII CPC. Though it does not appear explicitly in the TOR, VIII CPC will most likely consider this.
10	Increase of Fixed Medical Allowance (FMA) from Rs.1000 per month to Rs.3000 per month as recommended by the Parliamentary Committee on Personnel, Public Grievances, Law and Justice.	According to the Minutes of the 34th meeting of the SCOVA, Department of Expenditure has informed that increase in FMA may be included in the Terms Of Reference of VIII CPC. Though it does not appear explicitly in the TOR, VIII CPC will most likely consider this.
11	Non-implementation of assurance to extend the benefit of option to retain CDA pay scale till their	Not agreed to by DoT

	promotion or retirement whichever is earlier offered in the General Terms and Conditions of Service for absorption to the Group C & D employees by the Department of Telecommunications.	
12	Sudden dropping of the agenda to Introduce Health Insurance Scheme for pensioners including those residing in Non-CGHS area from the meetings of SCOVA.	Despite our taking up the matter with the Prime Minister, the item has not been restored in SCOVA
13	Improvements required in CGHS functioning – Increasing number of empanelled hospitals, number of wellness centres, online CMO approval of investigation advised by empanelled hospitals.	Investigations costing less than Rs.3000 are allowed without referral, in respect of beneficiaries aged 70 and above. The expansion of Wellness centres and the empanelment of hospitals is progressing gradually, with improvements occurring at a slow rate.
14	Non-payment of medical claims, indoor and outdoor including without voucher claims under BSNLMRS, pending since the financial year 2018-19, to the BSNL Retirees	Individual cases brought to our notice have been resolved with continuous efforts. Only one case is pending wherein BSNL has assured us to resolve it.
15	Inadequate availability of Ayurvedic and Homeopathy medical facilities in the wellness centres under CGHS:	CGHS Directorate has informed us that <i>“the number of Ayurvedic & Homoeopathic Wellness centres has been increased to 39 & 47 respectively till date. Further opening of new CGHS Ayurvedic & Homoeopathic Units is under process.”</i>
16	Stopping of continuous harassment of BSNL pensioners by categorizing the reimbursement of one-time contribution paid to CGHS as taxable by BSNL and reflecting in the Form 26AS.	No progress in this issue as BSNL Corporate is fixated that this forms part of taxable income and cannot be considered as an insurance. But BSNL does not recover TDS. Further persuasion is required.

38.0 ORGANISATIONAL ACTIVITIES: Branch activities are best reflected in the frequency of General Body meetings and the growth in membership. Throughout the review period, CHQ office bearers prioritized regular meetings in the Branches, which contributed to increased membership. Although the AIC Kolkata report indicated a membership strength of 6,731, significant discrepancies emerged between reported and actual membership figures across many Branches. A reconciliation exercise was undertaken, but several Branches did not respond, leaving gaps in the data. Consequently, this report presents only the additions to membership during the period, based on CHQ quota received after 08.01.2023 and number of meetings held by the Branches, as deduced from the information uploaded on the website. Despite our best efforts, only three new

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Branches – Muzaffarpur in Bihar, Bengaluru in Karnataka and Virudhunagar in Tamilnadu – could be formed during the period. Wardha Branch was merged with Nagpur Branch.

MEMBERS ADDED & MEETINGS HELD AFTER KOLKATA AIC, UP TO 11.03.2026							
STATE	BRANCH	Members added	Meetings held	STATE	BRANCH	Members added	Meetings held
ANDHRA PRADESH	East Godavari	24	4	MAHARASHTRA	Kolhapur	13	6
	Guntur				Mumbai		6
	Vijayawada				Nanded	6	1
ASSAM	Guwahatti				Parbhani		
BIHAR	Patna				Pune	31	6
	Muzaffarpur	8	1		Wardha		3
CHANDIHARH UT	Chandigarh Branch		5		Yavatmal		
CHATTISHGARH	Raipur	1	1	ODISHA	Odisha State	1	2
DELHI	Delhi HQs Branch	1		PUNJAB	Bhatinda		
	Delhi Circle	12	5		Jalandhar		3
GUJARAT	Gujarat State	114	3		Ludhiana		
	Vadodara		6		Patiala	15	3
	Junagadh		3		Sangrur	20	5
	Valsad		3	RAJASTHAN	Alwar-Bharatpur	2	2
	Nadiad		2		Jodhpur		
	Mehsana		1		Sriganganagar		
	Surat		1		Udaipur		2
HARYANA	Ambala	6	9	TAMILNADU	Tamilnadu State		1
	Faridabad		6		Chennai	65	4
	Kurukshetra		9		Coimbatore	17	3
	Yamuna Nagar	6	8		Erode		1
HIMACHAL PRADESH	Dharmasala				Madurai	5	2
	Hamirpur				Thanjavur	8	9
	Mandi				Tiruchirappalli	2	4
	Shimla	6	9		Tirunelveli	4	1
JHARKHAND	Dhanbad		1		Virudhunagar	4	1
KARNATAKA	Bengaluru		1	UTTAR PRADESH	UP State		1
	Hubli				Agra	10	4
	Kalaburagi	6	4		Ballia	2	3
KERALA	Ernakulam				Bareilly		2
	Palakkad		10		Ghaziabad	5	3
MADHYAPRADESH	Bhopal	39	22		Gorakhpur		4
	Indore	10	8		Jaunpur	1	2
	Jabalpur		7		Kanpur	6	1
	Ujjain	16	5		Lucknow	22	6
MAHARASHTRA	Maharashtra State		1		Prayagraj	8	8
	Ahmednagar		2		Saharanpur		
	Akola	2	1		Sultanpur		
	Amravati	5	5		Varanasi	11	7
	Aurangabad		2	WEST BENGAL	West Bengal State	44	4
	East Vidharba (Nagpur)	31	4		Berhampur		1
	Kalyan		1	UNLISTED			5
Total						594	

38.1 It is evident that some Branches have either not conducted any meetings or held them only sporadically. In many cases, the lack of activity can be attributed to health issues affecting the President or Secretary of the Branch. Attempts to reorganize these Branches have not been successful, largely due to members’ reluctance to take on responsibilities. Moving forward, dedicated efforts are needed to revitalize these Branches and encourage greater participation. Opening new Branches will also be an important task.

39.0 FINANCIAL STATUS: The financial position of AIBSNLREA CHQ has never been rosy, yet we steadfastly refuse to view this as a limitation. Instead, it stands as a testament to our prudent stewardship and unwavering integrity. Throughout the review period, our principal expenditure continued to be payment to our legal counsel, who is pursuing our writ petition in the Delhi High Court for the rightful implementation of the 78.2% fitment benefit from 1.1.2007 on actual basis. Whenever someone proposed raising of donation from members in CHQ office bearers' meetings, we consistently decided that appeals for contributions would be made only when necessity demands—whether for ongoing legal battles or other critical causes—confident that our members will always rise to the occasion when a call for donations is necessitated. Even so, some Branches and individual members voluntarily continue to contribute, recognizing and supporting CHQ activities. While Thanjavur and Coimbatore Branches of Tamilnadu donated Rs.10000 each, Varanasi Branch of UP State donated Rs.15000 to CHQ. East Godavari Branch of Andhra Pradesh State donated Rs.25000 to CHQ. AIBSNLREA remains committed to operating with only the essential resources, never burdening members with frequent requests for donations. We believe that limiting financial outlays and exercising judicious care over members' funds is the hallmark of a healthy, democratic organization—and AIBSNLREA exemplifies this principle.

40.0 OUR COLLECTIVE JOURNEY: As I recollect the activities during the last three years, my heart is filled with deep gratitude for the unwavering support and guidance of our President Shri V. Chinnappiah. His wisdom, experience, and ever-present smile have been a beacon for all of us in the CHQ. Without his encouragement and reassuring presence, I could not have fulfilled the responsibilities entrusted to me, nor lived up to the expectations of our cherished members. I am grateful to our AGSs in New Delhi, Shri V.P. Arya and Shri Rakesh Sethi, who visited BSNL Corporate Office and Sanchar Bhawan whenever required and followed up grievances on the basis of our earlier communications to BSNL and DoT authorities. All the CHQ office bearers, working hand in hand as a true team, have kept the organization vibrant and dynamic across every region. Over the past three years, our shared experiences and close interactions have transformed us from colleagues into a family, bound not just by obligation, but by genuine affection and mutual respect. A special word of appreciation is due to our State and Branch Secretaries, whose extraordinary commitment and tireless efforts have ensured that every member enjoys peace of mind and a sense of belonging. Above all, it is our members who have been the true pillars of AIBSNLREA. On behalf of all CHQ office bearers, I offer my heartfelt gratitude to each and every member, as well as to our devoted State and Branch Secretaries, for their cooperation, faith, and solidarity. The confidence we have generated in one another assures us that, no matter what challenges lie ahead, we will face them as one—undaunted, united, and ever forward-looking. Let us continue to walk this path together, and I am certain that our best days are yet to come.

AIBSNLREA IS OUR PRIDE! AIBSNLREA ZINDABAD!

Yours fraternally,



(R.R.Balasubramanian)
General Secretary