



Editorial

THE CASE FOR TAX FREE INTEREST INCOME

After AIBSNLREA wrote to the Finance Minister requesting exemption from income tax for the interest income from savings and fixed deposits for senior citizens, there were genuine expressions of opinion questioning whether asking for complete exemption was not too ambitious. They suggested that we should instead seek an increase in the deduction allowed under section 80 TTB. We fully agree with these observations.

In fact, before Regular Budget for 2024, we had requested the Finance Minister that *"Interest income from savings/fixed deposits be exempted from Income Tax for senior citizens and if full exemption is not immediately feasible, deduction under Section 80 TTB of Income Tax Act be raised to Rs. 2 lakhs and made available in the default New tax regime too"*. Since long, we had been requesting increase in deduction u/s 80 TTB but without any success. We have been also requesting that interest from Senior Citizen Savings Scheme (SCSS) and Pradhan Mantri Vaya Vandana Yojana (PMVVY) be exempted from taxation. Apart from the probability of the Government acceding to our request or not, what we senior citizens need to understand is that we are fully justified in demanding complete

exemption for the interest income from savings/fixed deposits.

We, the senior citizens often have few earning opportunities post-retirement and therefore invest all our retirement payouts like Gratuity, Leave Encashment, PF Balance and Commuted Pension in Fixed Deposits so that the interest income from these deposits facilitates us to maintain our existence after retirement without having to depend on others. Bank deposits are the last bastion for safekeeping our savings because of the RBI regulations and the Deposit Insurance & Credit Guarantee Corporation (DICGC), at least until now. Majority of us avoid investing in other financial instruments, such as stocks, bonds and Mutual Funds due to the inherent risks. We also keep substantial deposits in our Savings Bank accounts to meet unexpected expenses, such as medical emergencies. According to available data, 47% of term deposits in banks are held by senior citizens. Due to drastic cut in interest rates for FDs, many of us have invested in SCSS and PMVVY with comparatively higher interest rates. However, the Government has reduced the interest rate for SCSS from 8.6% to 7.4% in the course of time.

Fixed deposit interest rates have dropped significantly through the years, with the average rate hovering around 5% during the past five years. Deposits in Savings Banks earn much lesser interest, which is as low as 2.7% now. With deposit interest rates lower than the inflation, 'real' interest rates have turned negative. Senior citizens having no other income continue to struggle to cope with the double impact of low interest income and rising inflation, eroding their savings. Economists call this financial repression. According to Dr Nita Mukherjee, a retired banker from a development bank, "the low-interest rate regime has played havoc with people's retirement planning". Sometimes, even the deposit principal is eroded.

If we analyze the case of investing the entire amount of commuted pension in a term deposit, some shocking revelations emerge. The commuted portion is recovered from our pension over 15 years, as if it were a loan given by the Government at an interest rate of 8% per annum. Even long-term deposits have lower interest rates, resulting in a net negative interest on our deposit, meaning what we pay as interest is more than what we earn as interest. Yet, we are asked to pay tax on an income that we have not actually earned.

State Bank of India, in the last few years has been pointing out that the actual rate of return of bank deposits has been negative for a sizeable period. "We believe, it is now the opportune time to revisit the taxation of interest on bank

deposits, or at least increasing the threshold exemption for senior citizens", it said. It has also suggested to the Union government "to look to provide a complete tax waiver on senior citizen savings scheme (SCSS) and help the elderly build some sort of social security". According to former Principal Chief General Manager in the department of banking supervision of RBI, Mr.Rao, "In the absence of credible social security system like in the US, Europe, old people or pensioners in India are to fend for themselves including medicare, which is prohibitive for old people as insurance companies exclude them almost from coverage. Negative interest for such people is, in fact, like a head tax for living beyond an age. Government should do away with income tax on deposit interest for them or offer inflation-adjusted positive rates to them by instructing RBI and banks."

Dr Anil Khandelwal, former chairman of Bank of Baroda (BoB), agrees that senior citizens should be exempted from the income tax on the interest on their deposits. He says, "*I find it absolutely fair proposition. With the falling attractiveness of bank deposits in an inflationary scenario, funds are diverted to many risky corporate bonds and share markets. Senior citizens are the worst victims, who are persuaded to divert their funds to risky investment avenues.*"

The concern shown by Banks is understandable as they are worried about decline in deposits, as it affects the resources available with the banks for lending. According to a SBI research "*Basis our calculations, the efflux from the*

system could be around Rs 7.5 trillion under base case scenario, out of which Rs 2.1 lakh crore due to tax on interest income on deposits (Rs 76,000 crore) and self-assessment tax (Rs 1.29 lakh crore). If this tax of Rs 2.1 lakh crore not happened, then deposits could have grown by Rs 2.5 lakh crore. After deducting all the pre-emptive regulations like CRR, SLR, LCR etc, banks are left with only Rs 41.90 for commercial lending with every deposit of Rs 100."

It is very important to note that all the senior citizens, including pensioners, are not affluent with crores of rupees in deposits. According to figures sourced from Reserve Bank of India, the average ticket size of SB deposits was Rs.30059 and that of Term Deposits Rs.457471 in the year 2024. A small percentage of senior citizens, with other income, could be wealthy with crores of rupees in term deposits. Public Sector Banks are at the

forefront of mobilising small ticket deposits. Government too has made a strong pitch recently for banks to find novel ways to attract deposits, advocating a return to the 'old fashioned approach' of raising small sums from many savers rather than pursuing bulk corporate deposits, knowing well that these fixed deposits play a significant role in boosting the economy.

With support emerging from unexpected quarters for tax exemption on interest income from savings and term deposits, we, the stakeholders, cannot afford to remain silent. We need to advocate for a full tax rebate or at least increase in the present threshold. All pensioners' associations should unite in raising this issue, recognizing that as senior citizens, who have made significant contributions to society and the country, we rightly deserve this relief. Such a measure would have only a nominal impact on the exchequer.



AIBSNLREA CHQ ASSISTANT FINANCE SECRETARY SHRI R.F.VALAND PASSES AWAY
With profound grief, we announce the sad demise of Shri R.F.Valand (Rasikbhai Parekh), CHQ Asst.Finance Secretary at Ahmedabad on 12.12.2024. He was unwell for the past few months, with frequent hospital visits. He turned 73 in last May. He was a soft spoken person and used to be very brief in his speech whenever he attended the monthly virtual meeting of AIBSNLREA CHQ office bearers. AIBSNLREA conveys its condolences to his family and friends.

DR.MANMOHAN SINGH, FORMER PRIME MINISTER OF INDIA IS NO MORE
Former Prime Minister of India Dr. Manmohan Singh, age 92, has passed away on 27.12.2024 in a Delhi hospital. He was an economist turned politician, who had served as Chief Economic Advisor, Deputy Chairman of Planning Commission, Reserve Bank Governor and Finance Secretary prior to being inducted as Finance Minister. As former Finance Minister, he will be remembered as the one who steered the country through severe economic crisis. He was a silent performer. To quote from his own words, 'History will be kinder to him.' AIBSNLREA joins the Nation in the mourning.

78.2% FITMENT - UNDERSTANDING WHAT WE HAVE LOST:

The news circulating on social media about the Supreme Court of India dismissing the Union of India's Review Petition arising from the decision of Chandigarh CAT regarding the 78.2% fitment benefit, has sparked curiosity among our members. Given that AIBSNLREA's Writ Petition on the matter is still pending in the Delhi High Court, it is but natural that our members are eager to know more details. Hence, this small write-up. [View the Write-up](#)



Important Developments of the Month

- As per the decision taken in the last CHQ office bearers meeting, a virtual meeting of Branch Secretaries of East and Central Zones was held on 28.12.2024 by the CHQ under the Presidentship of CHQ President Shri V.Chinnappiah, the first such meeting in a series of meetings planned. While some Secretaries had conveyed their inability to join, some could not join due to technical issues, even after repeated attempts. All the participants shared their views on functioning of CHQ and issues pertaining to their members. In general all were happy and satisfied with the functioning of the CHQ. Most of the Branches were holding GB meetings regularly and CHQ messages were promptly being shared with the members through WhatsApp groups. Some expressed difficulties in organising meetings. Revision of CGHS rates for some implants, opening of CGHS at Ujjain City, non-settlement of a few medical claims for 2018-19, incorrect data in SAMPANN, non-availability of data facility after disconnection of rent-free wired line connection, incorrect demand on telephone connections, AD CGHS Kolkata not meeting representatives of pensioner associations were some of the points raised by the participants apart from clarifications sought on Supreme Court dismissing review petition by DoT on 78.2% fitment, restoration of commutation and additional quantum of pension after 80 years of age. General Secretary, while summing up, explained the status of issues and requested that members should be encouraged to read fully the information shared by CHQ, including the Editorials and write-ups. He requested that all communication to CHQ be through email. He narrated how AIBSNLREA stands tall among other pensioners associations. The meeting ended with the President thanking the participants and wish all Happy New Year.

- ✚ AIBSNLREA AGS Shri V.P.Arya met DDG (Estt), Director (Staff) and concerned Under Secretary in Sanchar Bhawan on 10.12.2024 to find the status of issue of Presidential Order in respect of Shri H.S.Sutaria. It has been ascertained that VC request has been submitted to DoT Vigilance on 06.12.2024 for the purpose of absorption in BSNL and issue of Presidential Orders.

- ✚ AGS AIBSNLREA Shri V.P.Arya visited BSNL Corporate office on 03.12.2024 to pursue left out issues, had discussions with concerned officers and the following is the outcome of the discussions:
Sanction of penal interest on late payment of gratuity - case of Shri B.M.Kolki: Another reminder has been sent to CGM Maharashtra Circle seeking information, three days back.
2. Dispensing with the requirement of submission of Life Certificate for concessional telephone provided to BSNL Retired employees: Our proposal for sharing the Life Certificate generated for pension through designated email has been accepted and orders will be issued by this week.
Providing space in BSNL offices for holding meetings by Pensioners Associations: This is a policy issue and no common orders can be issued. However the Circle/Units are free to take decision locally on request from pensioners associations subject to availability of space.
Regularisation of pension in respect of Shri P.S.Prasad consequent to his acquittal in a CBI case: No communication has been received from Jharkhand Circle till now.

- ✚ The monthly virtual meeting of AIBSNLREA CHQ office bearers was held on 01.12.2024 under the Presidentship of Shri V.Chinnappiah, CHQ President. After the President welcomed the participants, General Secretary recounted the CHQ activities and developments during the month of November 2024, which included our letter to DoT on notional increment and the positive response from DoT and the background and purpose of our petition to the Chief Justice of India on restoration of commutation in 12 years. He expressed gladness over 18 Branches holding their General Body meeting during the month, with brief of one more meeting yet to be reported. Four Branches which had not conducted a meeting for more than a year are included in the number. One new Branch has been formed in Muzaffarpur due to ceaseless efforts by CHQ FS. He appreciated the efforts of all the CHQ office bearers and requested them to keep going. After all the office bearers presented their report, it was decided to lay emphasis in formation of new Branches and addition of members. After discussions, the meeting decided that Virtual meeting with Branch Secretaries, zone-wise be conducted, with the participation of CHQ President, General Secretary, Organising Secretary and State President/Secretary of the concerned Zone. The sole purpose of the proposed meetings with the Branch Secretaries will be to listen to them mainly on strengthening the organisation and improving the functioning of the CHQ. Meeting ended with the President thanking the participants for their untiring work despite their age.



Issues taken up

30.12.2024: AIBSNLREA WRITES TO THE NODAL OFFICER, CPPC, CANARA BANK ON NON-CREDIT OF PENSION TILL NOW:

AIBSNLREA has drawn the attention of AGM & Nodal Officer, CPPC, Canara Bank to fact that the pension for the month of December 2024 in respect of Telecom/BSNL pensioners across the country is yet to be credited till this time, although the Controllers of Communication Accounts, the Pension Drawing authorities have long back approved payment and the pensioners served by all the other banks have got their pension credited to their accounts as early as on 26.12.2024. Conveying the genuine apprehension and anxiety among the the pensioners drawing their pension through Canara Bank, AIBSNLREA has requested him to look into the matter urgently and cause credit of pension of Telecom/BSNL pensioners for December 2024 immediately. [View the letter](#)

23.12.2024: AIBSNLREA AGAIN WRITES TO THE SECRETARY (PENSION) DOP&PW ON REDUNDANCY OF FORMAT 9 UNDER CCS (PENSION) RULES, 2021 CONSEQUENT TO WITHDRAWAL OF RBI CIRCULAR DATED 17TH MARCH 2016:

AIBSNLREA had earlier pointed out the redundancy of Format 9 and had requested that Format 9 be deleted from CCS (Pension) Rules, 2021, in order to ensure that the pensioners are not harassed unnecessarily by forcing them to furnish the undertaking in Format 9. As no response has been received yet from DoP&PW, AIBSNLREA has sent a reminder reiterating the justification for deleting Format 9. [View the letter](#)

13.12.2024: AIBSNLREA SUBMITS REPRESENTATION TO FINANCE MINISTER SUGGESTING EXEMPTION FROM INCOME TAX FOR INTEREST INCOME FROM SAVINGS/FIXED DEPOSITS:

AIBSNLREA has submitted a representation to the Hon'ble Finance Minister, UoI, suggesting, "Interest income from savings/fixed deposits be exempted from Income Tax for senior citizens" and "Interest earned from Senior Citizen Savings Scheme and Prime Minister Vaya Vandana Yojana be exempted from income tax", providing justifications from different perspectives. [View the letter](#)

12.12.2024: AIBSNLREA WRITES TO THE DG CGHS ON DIFFICULTIES FACED BY BSNL PENSIONERS VISITING COIMBATORE WELLNESS CENTRE:

AIBSNLREA has drawn the attention of DG CGHS the significant challenges faced by CGHS beneficiaries, particularly BSNL pensioners, visiting the Coimbatore Wellness Centre due to the centre struggling to manage the large number of daily visitors and has requested "to get the issue examined and cause posting of an additional medical officer in Coimbatore Wellness Centre, as the Centre is reported to have enough space to accommodate one more medical officer. Posting of an additional Pharmacist may also be kindly be examined. A long-term solution - opening another wellness centre in Coimbatore may also be kindly explored." [View the letter](#)

09.12.2024: AIBSNLREA WRITES TO THE CGMT BSNL JHARKHAND CIRCLE REQUESTING EARLY FORWARDING OF PAPERS IN RESPECT OF SHRI P.S.PRASAD TO BSNL CO FOR REGULARISATION OF HIS PENSION AND PAYMENT OF RETIRAL BENEFITS:

AIBSNLREA has written to the CGM BSNL Jharkhand Circle requesting his personal attention to ensure that the papers regarding his acquittal, the Vigilance Clearance and related documents are forwarded to BSNL Corporate Office without further delay. [View the letter](#)

03.12.2024: AIBSNLREA WRITES TO THE CMD BSNL REGARDING REJECTION OF CLAIM FOR PAYMENT OF INTEREST ON DELAYED PAYMENT OF GRATUITY IN RESPECT OF SHRI B M KOLKI BY MAHARASHTRA TELECOM CIRCLE WITHOUT ASSIGNING ANY REASON:

AIBSNLREA has again written to the PGM (Pers) BSNL CO pointing out that Maharashtra Telecom Circle is reported to be unresponsive to BSNL CO seeking details of the case, despite repeated reminders and has requested that Maharashtra Telecom Circle may be directed to submit the details to BSNL CO so that Pers Section can take a call on the issue. [View the letter](#)

02.12.2024: AIBSNLREA WRITES TO THE CGCA, DOT REQUESTING TO STOP RECOVERY OF TDS ON THE INTEREST PAYABLE ON GRATUITY TO BSNL VRS RETIREES, BEING DONE ON INCORRECT INTERPRETATION OF SECTION 192 OF INCOME TAX ACT 1961:

AIBSNLREA has drawn the attention of CGCA, DoT to Section 192 (1) of Income Tax Act which stipulates deduction of income tax "at the time of payment" and has requested issue of instructions immediately to all the CCAs to stop recovery of TDS towards interest on DCRG which is payable only by March 2025 and to deduct balance TDS only when the interest on DCRG is actually paid. [View the letter](#)



GOVERNMENT/BSNL ORDERS & LETTERS

25.12.2024: SUPREME COURT OF INDIA DISMISSES REVIEW PETITION FILED BY UNION OF INDIA CHALLENGING THE ORDERS ON NOTIONAL INCREMENT TO THOSE WHO RETIRED A DAY PRIOR TO THEIR DATE OF INCREMENT:

Supreme Court has dismissed the Review Petition filed by Union of India challenging its order allowing notional increment for pensionary benefits to those who retired a day prior to their date of increment, on the ground of defects, delay as also on merits. [View the Supreme Court Order](#)

21.12.2024: CGHS DIRECTORATE ISSUES ADVISORY TO EMPANELLED HOSPITALS:

CGHS Directorate vide F.No.5-36/CGHS (HQ)HEC/2024/2612-37 dated 19.12.2024 has issued guidelines to HCOs empanelled under CGHS for strict compliance. [View the CGHS Directorate letter](#)

RESPONSE/ACTION TAKEN ON



AIBSNLREA'S REPRESENTATIONS

18.12.2024: CCA MAHARASHTRA RESPONDS TO AIBSNLREA LETTER 11.11.2024 ADDRESSED TO THE CGCA DOT REGARDING UNDUE DELAY IN ACTING UPON THE REQUEST FOR TRANSFER OF PENSION FROM CCA MH & GOA TO CCA MP CIRCLE IN RESPECT OF SHRI B.S.RAJPUT:

Responding to AIBSNLREA letter dated 11.11.2024 addressed to the CGCA DoT, CCA Maharashtra & Goa has forwarded to us a copy of its letter to CCA Madhya Pradesh requesting to obtain the signature of the pensioner and approve the transfer of pension case for further process. [View the CCA Maharashtra letter](#)

05.12.2024: BSNL ISSUES A LETTER TO THE CGM/UNIT HEADS ITS DECISION THAT DLC ISSUED BY PRAMAAN PORTAL BE ACCEPTED FOR CONTINUATION OF CONNECTION AVAILED BY BSNL RETIREE:

Accepting the suggestion by AIBSNLREA vide its letter dated 30.10.2024, BSNL has 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. [View the BSNL letter](#)

04.12.2024: CGCA SENDS A DETAILED RESPONSE TO AIBSNLREA LETTER ON AVOIDABLE DELAY IN ISSUE OF PENSIONER ID CARD TO BSNL PENSIONERS IN REVISED FORMAT:

In response to AIBSNLREA letter dated 17.10.2024 on the matter, CGCA, DoT has replied 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" and has marked copy of the letter to all CCAs for taking proactive step in issuance of Pensioners ID card. [View the CGCA letter](#)



BRANCHES IN ACTION

31.12.2024: AIBSNLREA WARDHA BRANCH (MAHARASHTRA STATE) HOLDS ITS GENERAL BODY MEETING:

The meeting of AIBSNLREA Wardha branch was held on 25.12.2024 at Tyag Bhavan Jain Mandir Ramnagar Wardha under Presidentship of Shri Subhash K Patankar. Branch Secretary Shri W.N.Gulhane spoke on the status of Issue of ID cards and status of pay revision as per 3rd PRC. Non-payment of medical claims without voucher for the period from April 2004 to September 2004 was the main issue raised in the meeting. The

meeting was of unanimous opinion that merger of Wardha Branch with Nagpur Branch will help the members organisationally.

28.12.2024: BENGALURU BRANCH OF AIBSNLREA INAUGURATED:

AIBSNLREA members permanently residing in Bengaluru but had been enrolled in HeadQuarters Branch or nearby Branches of AIBSNLREA met virtually on 27.12.2024 and formally launched Bengaluru Branch (Karnataka State) with Shri M.N.Upadhya as President, Shri G.Vijayendran as Secretary and Shri S.Aravamudan as Finance Secretary. The meeting decided to add members and have a physical meeting as soon as possible. Many BSNL Executives who had retired from other Circles and had taken AIBSNLREA membership there have later become permanent residents of Bengaluru due to their children settled there. If they are willing they may also join Bengaluru Branch after due intimation to CHQ and their parent Branch. CHQ appreciates Shri K.Gopinathan CHQ OS (S) for organising the meeting.

28.12.2024: ANNUAL GENERAL BODY MEETING OF AIBSNLREA BAREILLY BRANCH (UP STATE) HELD:

The Annual General body meeting of AIBSNLREA Bareilly Branch was held on 22/12/2024 and deliberated on the various items as per the agenda. Pensioners issues viz CGHS, SAMPANN, Restoration of commutation were discussed. Election of new office bearers were held unanimously. Shri Ramesh Chandra, Shri H.S. Sharma and Shri K.K.Tripathy have been elected as President, Secretary and Finance Secretary respectively. The meeting ended with vote of thanks given by president.

27.12.2024: GENERAL BODY MEETING OF AIBSNLREA DELHI CIRCLE HELD:

A General Body meeting of AIBSNLREA, Delhi Circle was held on 18.12.2024 at D-1, Atul Grove Road, New Delhi, under the Presidentship of Shri S. S. Gill Vice President. Shri S. S. Gill welcomed all the participants. After that, two minutes silence was observed in the memory of our CHQ AFS, President AIBSNLREA UP State and other departed members. Shri Devesh Kumar, CS briefed the members about various activities of the circle. Provisions in CGHS, RSTC, FTTH and pay parity with MTNL were discussed. Shri K. Yohannan FS placed a brief financial statement. Shri Rakesh Sethi AGS briefed the members about the role of our Association in solving the various issues related to members and he also informed the house about the various new guidelines issued by DOP&PW, DOT, BSNL etc. Shri V. P. Arya AGS clarified the doubts raised by the members about the various issues related to pension revision and status of our case in court on 78.2%. It was decided that meeting should be held Quarterly. It was decided that the members who have attained the age of 75 years should be felicitated. The meeting ended with vote of thanks, given by Shri Prem Chand followed by High Tea.

24.12.2024: AIBSNLREA MADURAI BRANCH (TAMILNADU STATE) HOLDS ITS GENERAL BODY MEETING:

General Body Meeting of AIBSNLREA Madurai Branch was held on 23.12.2024 in Tallakulam Exchange premises under the Presidentship of Shri M. Balasubramanian. Shri R.Ramachandran Branch Secretary welcomed all participants. 15 members attended the

meeting. Shri J. Devadoss and Shri M. Gurusamy joined the association as Life members. Shri P. Sermuga Pandiyan Rtd AO CCA New Delhi spoke on various pensioners' issues such as CGHS, SAMPANN etc. State Finance Secretary Shri M.Balasubramanian briefed about our Association activities at various levels and our CHQ functioning etc. The house appreciated functioning of CHQ/GS and settling of yearly Telephone Life Certificate issue recently. Discussions were held on CHHS, SAMPAN, MRS, Pay Revision, RSTC and holding of frequent Branch Meeting. Meeting ended with Vote of Thanks by Shri B. Gopi, Branch Financial Secretary. [View the Photo](#)

21.12.2024: GENERAL BODY MEETING OF AIBSNLREA SHIMLA BRANCH (HIMACHAL PRADESH STATE) HELD:

General Body meeting of Shimla Branch was held on 17.12.2024 at Shogi Satalite IQ in Shimla. The meeting was presided over by President Shri Jaswant Singh. Discussions were held on issue of clarificatory orders by DoT on notional increment, restoration of commutation and pension revision. Greetings were exchanged on the occasion of Pensioners Day. Two New members joined the association. [View the Photos](#)

20.12.2024: AIBSNLREA BHOPAL BRANCH (MP STATE) HOLDS ITS GENERAL BODY MEETING:

AIBSNLREA Bhopal Branch held its GB meeting on 15-12-2024 at Indian Coffee House, Near Power Honda Showroom, Gulmohar, Bhopal under the chairmanship of Shri K.Nagrajan, Branch President. 48 members attended the meeting. Dr. H.S.Saxena welcomed all the members. Shri R.P.Shrivastava, super senior citizen, member of branch, honoured the members Shri Vinod Kumar, Shri R.K.Bhargava, Shri H.N.Sain and Shri S.P. Nayak who had completed 80 years of age with a shawl, shreefal and flowers. Shri N.R.Soni, Shri L.D.Sathe, Shri P D.Kakani, Shri R.C Kansotia and Shri K.Nagrajan were felicitated with rosebuds for their birthdays. Dr. Saxena, Secretary, intimated about filing of CAT case regarding stoppage of CVP recovery after 10 years 11 months. The Hon'ble CAT Jabalpur Bench directed the respondents not to make any recovery from commuted portion of the applicants pension till final disposal of this original application. The next date for filing of reply from respondents is fixed as 30-01-2025. Discussions were also held on new year celebration function. The meeting was concluded after refreshment and vote of thank by Shri A.K.Balpande. [View the Photos](#)

20.12.2024: GENERAL BODY MEETING OF AIBSNLREA INDORE BRANCH (MP STATE) HELD:

AIBSNLREA Indore branch held its GB meeting on 14/12/24 under the Presidentship of Shri R C Garge at Meghdoot park Exchange hall. 31 members attended the meeting. Secretary Shri NC Yadav spoke on association activities and answered the queries about the notional increment order, restoration of commutation. Members raised the problem regarding billing of RSTC. It WAS informed by the Secretary that the case is being taken up by our CHQ OS (C) Shri BS Rajput. Condolence was conveyed on the demise of Shri HC Agrawal.

19.12.2024: AIBSNLREA KALABURAGI BRANCH (KARNATAKA STATE) HOLDS IT ANNUAL GENERAL BODY MEETING:

Annual General Body meeting of AIBSNLREA Kalaburagi branch was held on 15/12/2024 in Venkatagiri Hotel near Ramandir Circle Kalaburagi under presidentship of SHri S B Telagani, Branch President. 15 members attended the meeting. two new members, Shri R K Vakare CAO Rtd and Shri D Amareshwar SDE Civil Rtd. joined the association. The meeting started invocation song by Shri I S Navali. President welcomed all the participants. Secretary Shri G S Hugar presented the report for the period from 16/09/2021 to 15/12/2024 and was approved by the house. Shri M D Joshi FS presented the Income and Expenditure account which was duly approved by the House. New office bearers were elected unanimously:

President -- Shri S B Telagani

Vice president - Shri Kariyappa, Shri H C Rathod

Secretary - Shri G S Hugar

Asst. Secretary - Shri S M Gour

Finance Secretary -- Shri M D Jodhi

Asst Finance Secretary - Shri B S Bushetty

Organising Secretary - Shri S M Havaldar

Meeting ended with vote of thanks and high tea. [View the Photo](#)

17.12.2024: GENERAL BODY MEETING OF AIBSNLREA WEST BENGAL STATE HELD:

AIBSNLREA, WEST BENGAL held its General Body meeting at CTO, Telegraph Institute Hall, Kolkata on 13th December 2024 under the Presidentship of Shri S R Palit. More than 225 members attended the meeting. Secretary's Report and Financial Report were accepted by the House after discussion. Discussions were mainly on CGHS, SAMPANN, FAMILY PENSION, RSTC etc. CHQ Organizing Secretary Shri Sukumar Ghosh spoke on the pension revision issue and the Association's stand in details. He also mentioned the CHQ's initiative in seeking the attention of the Chief Justice of India regarding restoration of commutation pension after 12 years. Some of the members taking part in the discussion on pension revision issue also suggested to explore if united approach by all the stakeholders could be taken for early settlement of the issue. The house also appreciated the functioning of our beloved General Secretary and for appropriately taking up individual cases. Four new members have joined the Association. A wall calendar and snacks packet were distributed among the members. The meeting ended with vote of thanks to the Chair and the participants. [View the Photos](#)

16.12.2024: AIBSNLREA GORAKHPUR BRANCH (UP STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of AIBSNLREA Gorakhpur Branch was held under the Presidentship of Shri D.P.Upadhya 12.12.2024. Branch Secretary Shri Nishar Ahmed welcomed the participants. One minute silence was observed in memory of Shri R.S.Arora and Shri Habib Ahmed. Discussions were mainly on medical claim issues, DLC, ID Card, increase in quantum of pension after 65, 70 and 75 years. Branch Secretary, in his speech, shared the information posted by CHQ/state level and replied to queries.

Shri Khajanchi Prasad was nominated as Financial Secretary. The meeting ended with Vote of Thanks by President.

16.12.2024: GENERAL BODY MEETING OF AIBSNLREA VALSAD BRANCH (GUJARAT STATE) HELD:

The General Body Meeting of AIBSNLREA Valsad branch was conducted on 9.12.2024 at PWD Circuit House, Valsad. The meeting was attended by 25 members and presided over by Shri V.K. Kapoor, the Branch President. The meeting started with paying homage to departed souls. Shri V. J. Suthar, Secretary gave brief update activity of the branch. He discussed about DLC and pay revision case in the court and whose expected favorable court's decision soon. The meeting decided to induct Shri A.B.Patel as Vice President and Shri Narendra Dhimar as Executive Committee member. Shri A.M. Patel, Jt. Secretary briefed about how to maintain financial records so that it may help the family in the future. Shri A.B. Patel talked about problems related to SAMPANN. Shri Raju Christian talked about cyber frauds and how to safeguard ourselves. He even shared some examples. He proposed vote of thanks appreciating efforts put up by Shri A.M. Patel and Shri M.V. Chorasia in organizing the meeting. Meeting ended with delicious lunch. [View the Photos](#)

11.12.2024: AIBSNLREA NAGPUR (EAST VIDARBHA) BRANCH (MAHARASHTRA STATE) HOLDS ITS GENERAL BODY MEETING:

AIBSNLREA Nagpur (East Vidarbha) Branch conducted its General Body meeting on 04.12.2024 at Dr.B.R.Ambedkar conference hall, Urevela colony, Wardha road Nagpur, under the Presidentship of Shri B.D.Nikam, Branch President. 79 members attended the meeting. The meeting commenced with lighting of Dias and garlanding photos of Mahatma Jyotiba Fule, Dr.B.R.Ambedkar, Samrat Ashok, & Shri Sahu Maharaj. Secretary Shri N.R.Rachakondawar welcomed all. Two minutes silence was observed in memory of departed members Shri N.G.Bongale, Shri D.S.Gajbiye and Shri Uttam.N.Gajbiye. Minutes of last meeting was passed by the house. [View Maharashtra Page of State News section for full report] [View the Photos](#)

10.12.2024: AIBSNLREA CHENNAI BRANCH (TAMILNADU STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of AIBSNLREA, Chennai Branch was held on 04.12.2024 at Hotel B.R.Mathsyia,T.Nagar, Chennai.The meeting was presided over by Shri B.Ganesan, Branch President. After prayer by Shri G.Raghunathan, President welcomed all participants. Two minutes silence was observed in memory of Shri K.G.K.Menon, Shri R.Suryanarayanan and few other friends who left us during the interevening period. After self introduction of members, Shri L.Sundararaman, Secretary presented a brief report of the activities of the association, covering issues like Life certificate, KYP etc and how the members issues are taken up. [View Tamilnadu Page of State News section for full report] [View the Photos](#)

03.12.2024: AIBSNLREA AMBALA BRANCH (HARYANA STATE) HOLDS ITS GENERAL BODY MEETING:

A general body meeting of Ambala Branch of AIBSNLREA was held on 29th November 2024 under the Presidentship of Shri R K Sharma in Clove 99 Restaurant. The meeting was attended by 26 members. Shri S.K.Bindal, Branch Secretary welcomed all the members in the quarterly meeting. One members Shri Suresh Dhiman who completed 75 years of age was honoured with a shawl and a bouquet. Thereafter Organising Secretary North Shri S.K Aggarwal briefed all the members of the various activities of the Association. The members were apprised of the latest development in which 808 petitions of Punjab Govt Pensioners on stoppage of Commuted value of pension after 12 years of service were dismissed on 27th November 2024. The members were also briefed about the latest status of pension revision case in Delhi High Court after appeal by DoT against PB CAT judgement, applicability of notional increment after completing one year of service before retirement in case of BSNL pensioners, revalidation of medical cards under BSNL MRS scheme and other issues related to CGHS. After the discussions lunch was organised and the meeting ended with vote of thanks. [View the Photos](#)



STATEMENT OF AMOUNT RECEIVED DURING DECEMBER 2024

- 01. Coimbatore Branch (Tamilnadu State)** deposited Rupees One Thousand Five Hundred (Rs. 1500/-) only on 01.12.2024 towards CHQ quota for Five new Life members.
- 02. Thanjavur Branch (Tamilnadu State)** deposited Rupees Nine Hundred (Rs.900/-) only on 02.12.2024 towards CHQ quota for Three new Life members.
- 03. Muzaffarpur Branch (Bihar State)** deposited Rupees Three Hundred (Rs.300/-) only on 04.12.2024 towards CHQ quota for One new Life member.
- 04. Varanasi Branch (UP State)** deposited Rupees Three Hundred (Rs.300/-) only on 06.12.2024 towards CHQ quota for One new Life member.
- 05. Kanpur Branch (UP State)** deposited Rupees Three Hundred (Rs.300/-) only on 09.12.2024 towards CHQ quota for One new Life member.
- 06. Kanpur Branch (UP State)** deposited Rupees Three Hundred (Rs.300/-) only on 09.12.2024 towards CHQ quota for One new Life member.
- 07. Shri Mukund Debnath deposited Rupees Two Thousand (Rs.2000/-) only on 15.12.2024 towards donation to CHQ.**
- 08. Coimbatore Branch (Tamilnadu State) deposited Rupees Ten Thousand (Rs.10000/-) only on 15.12.2024 towards donation to CHQ.**
- 09. Kalaburagi Branch (Karnataka State)** deposited Rupees Six Hundred (Rs.600/-) only on 16.12.2024 towards CHQ quota for Two new Life members.
- 10. Shimla Branch (UP State)** deposited Rupees Six Hundred (Rs.600/-) only on 21.12.2024 towards CHQ quota for Two new Life members.
- 11. Some one** deposited Rupees Three Hundred (Rs.300/-) only on 26.12.2024. No details have been received till date.

Website: <https://www.aibsnlrea.org>

Edited and published by R.R.Balasubramanian, General Secretary, AIBSNLREA.