



Editorial

PMAB – AN ASSESSMENT FROM THE PENSIONER PERSPECTIVE

On 14th January 2026, Department of Financial Services (DFS), Ministry of Finance launched Paripoorna Mediciam 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.”*

Many CGHS pensioner-beneficiaries have reacted to the launch of the Paripoorna Mediciam 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 Mediciam Ayush Bima appears less like a solution and more like another attempt to repackage cost-cutting as reform.

The evident disinterest among pensioner beneficiaries regarding the PMAB, coupled with concerns that it may represent yet another effort by the Government to shift CGHS responsibilities, is well justified. According to the data provided by Reserve Bank of India, the Government’s allocation for health, as a percentage of GDP, has declined drastically from 0.37% (2020-21 Actual Expenditure) to 0.29% (2025-26 BE). The share of health in the total Union Government Budget has declined from 2.20% to 2.05% in this period. In 2018-19, Health and Education Cess (HEC) was introduced at 4% of one’s total taxable income. However, the thousands of crores collected yearly as HEC has not been used to expand the health budget but instead is being used to supplement tax resources. According to a CAG report *“Health-related cesses are credited to the Consolidated Fund of India, with no transparent mechanism to ensure that funds collected in the name of health are actually used to strengthen public healthcare systems.”*

According to the New India Assurance Co. Ltd., Paripoorna Mediciam 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.

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.

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.

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.

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.

The government may have introduced this scheme as a means to manage rising CGHS expenditures, which are being driven by increased life expectancy, a higher prevalence of chronic and age-related illnesses, and the escalating costs of private hospital treatments. Rather than raising CGHS subscription rates or limiting benefits, offering a “voluntary insurance add-on” might have been seen as a more acceptable alternative. Additionally, since hospitals frequently decline to admit CGHS patients due to the relatively low package rates—even after revisions—this insurance enables

beneficiaries to access private hospitals without requiring CGHS to adjust its rates.

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 the Prime Minister. The Pensioner Associations represented in SCOVA did not raise this issue in the subsequent two meetings. Given that a concrete proposal had already been submitted by the Ministry of Health & Family Welfare to the Department of Expenditure, it is now imperative for the Ministry to revisit and advance this initiative from where it was previously left off.

It is particularly surprising that the scheme was not introduced by the Ministry of Health & Family Welfare, as would typically be expected for a healthcare initiative. Instead, the Department of Financial Services under the Ministry of Finance took the lead in launching the PMAB. This is not the first instance of such an unexpected move; previously, the Validation of Pension Rules was presented to Parliament as part of the Finance Bill 2025, with the Department of Pension & Pensioners' Welfare subsequently denying submitting a cabinet note on the matter. The increasing involvement of the Finance Ministry in matters traditionally overseen by other Ministries signals a significant shift in the governance of pensioner welfare.⊖



Important Developments of the Month

- ❖ The virtual meeting of AIBSNLREA CHQ office bearers was held on 01.01.2026 under the Presidentship of Shri V.Chinnappiah, CHQ President. President initiated the proceedings, wishing all a Happy New Year. General Secretary then gave a brief account of developments during the month, mentioning progress in resolution of some long pending individual grievances and the positive change in the attitude of DoT, now communicating to the association, expressing concern and assuring early resolution of some specific grievances of individual pensioners. He elaborately explained about the developments subsequent to ITAT Chandigarh orders on tax exemption for ex-gratia received by VRS retirees and suggested the nature of further action by AIBSNLREA. He thanked Shri Sanat Maitra, CHQ VP, for donating Rs.9750/- the restored commuted portion of pension for the first month on his attaining the age of 75 years. After the office bearers presented the details of their activities during December 2025, discussions were held on the proposed AIC. In view of overwhelming interest shown by members in participating in the AIC, Host Branch is already in search of more number of hotels nearby for accommodating more delegates than planned. As suitable accommodation is a must for the comfort of the delegates, it was decided that depending on the outcome of the search by Host Branch, restrictions may have to be placed for the number of

delegates and/or their spouse. General Secretary will take a call on it within a week, in consultation with the President and Host Branch. It was also decided that CHQ will issue guidance to VRS retirees regarding filing grievance under CPGRAMS in respect of tax exemption for ex-gratia received under VRS. The meeting concluded after the President made a special mention of regular conduct of virtual meet of CHQ office bearers every month since Kolkata AIC.



Issues taken up

27.01.2026: AIBSNLREA DRAWS THE ATTENTION OF THE NEW SECRETARY, DOT, TO THE PROLONGED HARDSHIP TO A LARGE NUMBER OF BSNL VRS 2019 RETIREES, REQUESTING STRICT ADHERENCE TO DOP&PW OM DATED 30.11.2021:

AIBSNLREA has now written to the new Secretary, DoT drawing his attention to a matter that has caused prolonged hardship to a large number of BSNL VRS 2019 retirees and has remained unresolved despite our earlier submissions to the DoT and BSNL. He has been requested 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. [View the letter](#)

19.01.2026: AIBSNLREA WRITES TO THE CGCA, DOT, REQUESTING INCORPORATION OF CORRECTIONS DIRECTLY IN ORIGINAL EPPO UNDER SAMPANN:

AIBSNLREA has written to the CGCA, DoT that at present, when corrections are necessitated in an ePPO, they are implemented through a Corrigendum to the original ePPO. The pensioner is then required to download both the original ePPO and the corrigendum, print them, and keep them safely for future reference. However, it has been reported that after some time, the corrigendum goes missing in the system, while the original ePPO containing errors continues to remain accessible in SAMPANN. It has been therefore requested that necessary changes be incorporated directly into the original ePPO itself, so that the corrected version remains permanently available in SAMPANN. [View the letter](#)

14.01.2026: AIBSNLREA WRITES TO THE CGCA, DOT, REGARDING UNDUE DELAY IN PROCESSING TRANSFER OF PENSION REQUESTS FROM BSNL PENSIONERS NOW RESIDING IN GUJARAT, BY CCA MAHARASHTRA & GOA:

AIBSNLREA has written to the CGCA, DoT that CCA Maharashtra & Goa may be requested to bestow immediate attention to the matter and to cause transfer of their pension to CCA Gujarat at the earliest. [View the letter](#)

12.01.2026: AIBSNLREA AGAIN WRITES TO CHAIRMAN, CBDT REQUESTING TO ISSUE A COMMON ORDER BASED ON ITAT CHANDIGARH ORDER DATED 30.05.2025:

Drawing attention of the Chairman CBDT, to an order by PCIT, Kozhikode, rejecting an application for condonation of delay under Section 119(2)(b), on the plea, among others, that the claim involves interpretation of law which has not attained finality, AIBSNLREA has again requested 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. [View the letter](#)

05.01.2026: AIBSNLREA AGAIN WRITES TO THE CGCA DOT REGARDING UNDUE DELAY IN ISSUING PENSIONERS ID CARDS AND THE INCOMPREHENSIBLE RELUCTANCE ON THE PART OF THE DOT IN ACCEPTING OUR SUGGESTION FOR PROVIDING DOWNLOADABLE CARD:

AIBSNLREA has yet again written to the CGCA, DoT, requesting that an appropriate provision be incorporated in SAMPANN at the earliest to allow pensioners to download their Pensioner ID Cards in a printable format. [View the letter](#)



GOVERNMENT/BSNL ORDERS & LETTERS

29.01.2026: FAQ ON PARIPOORNA MEDICLAIM AYUSH BIMA:

The New India Assurance Co.Ltd has circulated the Policy Prospectus and FAQs for the recently launched Paripoorna Mediclaim Ayush Bima, a Health Insurance Cover for CGHS beneficiaries. Please read carefully. Our analysis of the Insurance Scheme will be published separately. [View the NIA Circular](#)

28.01.2026: FRESH ENROLLMENT OF PRIVATE HOSPITALS UNDER CGHS - UTILISE THE OPPORTUNITY:

A month back, CGHS has released an O.M. 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. All Branches and members need to approach acquaintances in good 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. The attachments may be downloaded and provided as soft copy to those hospitals. [View the CGHS OM for fresh enrollment of hospitals](#) [View the CGHS OM for revised CGHS rates](#)

16.01.2026: DEPARTMENT OF FINANCIAL SERVICES, MINISTRY OF FINANCE LAUNCHES OPTIONAL HEALTH INSURANCE PLAN TO COMPLEMENT EXISTING CGHS FACILITIES:

Department of Financial Services (DFS), Ministry of Finance has launched Paripoorna Mediclaim Ayush Bima for CGHS beneficiaries, claiming to offer cashless facilities, modern treatments and access to a wide network of hospitals. 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. [View the PIB Press Release](#)

RESPONSE/ACTION TAKEN ON



AIBSNLREA'S REPRESENTATIONS

31.01.2026: CCA MAHARASHTRA & GOA RESPONDS TO AIBSNLREA LETTER DATED 14.01.2026 ADDRESSED TO THE CGCA, DOT REGARDING UNDUE DELAY IN PROCESSING TRANSFER OF PENSION REQUESTS FROM BSNL PENSIONERS NOW RESIDING IN GUJARAT STATE:

AIBSNLREA had addressed a letter to the CGCA DoT on 14.01.2026 regarding undue delay in processing transfer of pension requests from S/Shri R.N.Thankkar, Satishchandra K. Desai and Amrutbhai S. Suthar. CCA Maharashtra & Goa has replied that "We wish to inform you that the matter has been resolved. It is further intimated that the Pension Transfer Request Form in respect of Shri R. N. Thakkar and Shri S. K. Desai has been generated by this office (copy attached). In the case of Shri A. S. Suthar, the Pension Transfer Request Form has been generated by CCA Gujarat." [View the CCA Maharashtra & Goa email](#)

24.01.2026: DOP&PW FORWARDS AIBSNLREA LETTER DATED 19.01.2026 REQUESTING INCORPORATION OF CORRECTIONS DIRECTLY IN ORIGINAL EPPO UNDER SAMPANN, TO DOT FOR REDRESSAL:

DoP&PW has forwarded AIBSNLREA letter dated 19.01.2026 addressed to the CGCA requesting incorporation of corrections directly in Original ePPO under SAMPANN, to DoT with the request to look into the matter and redress the same as per extant rules within the stipulated period of 21 days. [View the letter](#)

21.01.2026: CGCA RESPONDS TO AIBSNLREA LETTER DATED 19.12.2025 REQUESTING DIRECT INTEGRATION OF SAMPANN WITH JEEVAN PRAMAAN FOR IMMEDIATE UPDATION OF DIGITAL LIFE CERTIFICATES:

In its letter dated 19.12.2025 addressed to the CGCA, DoT, AIBSNLREA had drawn attention to the 'Kalanjiyam' mobile App of Tamilnadu Government directly integrated with Jeevan Pramaan resulting in updation of DLC within minutes of generation through Jeevan Pramaan and requesting direct linkage of SAMPANN with Jeevan Pramaan,

CGCA has replied that "SAMPANN is already integrated with the Jeevan Pramaan application. Digital Life Certificates (DLCs) submitted through Jeevan Pramaan with correct details and SAMPANN PPO number are updated in SAMPANN on the next day of submission of DLCs. Further, a single-touch mechanism with Aadhaar-based authentication is under consideration for development, through which the Pensioners will be able to submit their DLCs through SAMPANN Mobile App directly using Aadhaar-based Authentication and the DLCs will be updated on real time basis." [View the CGCA reply](#)

17.01.2026: DOT ADDRESSES A LETTER TO GS AIBSNLREA REGARDING REVIEW OF REGULAR PROMOTION OF SHRI M.N.CHAVDA:

After a telephonic conversation a DoT official had with the General Secretary on 15.01.2026, DoT has addressed a letter to him conveying regret for the inconvenience caused and appreciating our patience. The letter has also referred to BSNL CO letter dated 19.12.2025, informing us that the matter is under active consideration. [View the DoT letter](#)

16.01.2026: CGCA RESPONDS TO AIBSNLREA LETTER DATED 05.01.2026 REGARDING UNDUE DELAY IN ISSUING PENSIONERS ID CARDS AND THE INCOMPREHENSIBLE RELUCTANCE ON THE PART OF THE DOT IN ACCEPTING OUR SUGGESTION FOR PROVIDING DOWNLOADABLE CARD:

Responding to AIBSNLREA letter dated 05.01.2026 on the subject pointing out that some CCAs are of the opinion that issuing ID Cards is not mandatory, which is contrary to the very purpose of the notifications issued earlier, CGCA has addressed all CCAs reiterating the earlier instructions that ID cards may be issued to the retired employees and requests received vide email or letter may be processed after due diligence and ID cards may be dispatched through speed post to the Pensioner's address. In its earlier instructions, it has been clarified that the I-cards have to be issued to all kinds of Telecom Pensioners. Copy of the CGCA letter dated 14.01.2026 addressed to the CCAs has been marked to GS AIBSNLREA. This response does not address our suggestion for providing downloadable card. We will pursue the matter further. [View the CGCA response](#)

02.01.2026: DOT RESPONDS TO AIBSNLREA LETTER DATED 03.12.2025 REGARDING INORDINATE DELAY IN APPROVAL FOR PERMANENT ABSORPTION IN BSNL IN RESPECT OF SHRI H.S.SUTARIA, RETD JTO GUJARAT CIRCLE:

In response to AIBSNLREA letter dated 03.12.2025 addressed to the Sr.DDG (Estt), DoT, we have been informed that "BSNL informed that the case of issuance of PO in respect of Shri Harshvadan Shantilal Sutariya is already taken up with concerned unit of DOT. The matter is under examination". Simultaneously, DoT has opened a grievance docket on its own assigning the matter to DDG (Pers), DoT for pursuing the matter further. [View the DoT response](#)



BRANCHES IN ACTION

31.01.2026: AIBSNLREA SANGRUR BRANCH (PUNJAB STATE) HOLDS ITS GENERAL BODY MEETING:

General Body Meeting of Sangrur Branch was held on 28.01.2026 in Shree Naina Devi Mandir Hall, Sangrur under the Presidentship of Shri P.K.Jindal, Branch President. Secretary Shri Shiv Narain welcomed the members for their gracious presence despite extremely cold weather. Shri P K Jindal explained about various activities at CHQ level viz. grant of notional increment to those whose date of increment falls on the next day of their date of retirement, 78.2% Court case, Pension revision, 3rd PRC, Delay in releasing orders of IDA increase wef 01.01.2026 by DPE, CGHS updates regarding revised rates of OPD consultations, Referral for more than one Super specialty doctors, tests, revised CGHS rates, fresh Empanelment of Hospitals under CGHS. [View Haryana Page of State News section for full report]

30.01.2026: AIBSNLREA JABALPUR BRANCH (MADHYA PRADESH STATE) HOLDS ITS GENERAL BODY MEETING:

General Body meeting of AIBSNLREA Jabalpur Branch was held on 27.01.2026 at Indian coffee house Ghantaghar Jabalpur. 22 members attended the meeting. President Shri C D Khadse welcomed the members. Two minutes silence was observed in memory of late Shri N K Khare. AIC circular from CHQ was discussed in detail. Shri A N Bhargav and Shri C D Khadse were nominated as delegates for Varanasi AIC. House accorded consent to purchase an audio system for the Branch. Birthday celebration for those born in January and February was held. Shri A N Bhargav, Shri M K Pande and Shri C D Khadse entertained the participants with their songs. Meeting ended with vote of thanks by Secretary Shri M Vijay. Two minutes silence as condolence to departed member Sri N K khare. [View the Photo](#)

28.01.2026: AIBSNLREA THANJAVUR BRANCH (TAMILNADU STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of AIBSNLREA, Thanjavur Branch, Tamilnadu was conducted at Mayiladuthurai on 25.01.2026 under the Presidentship of Shri E.Rajasekaran, Branch President. Despite continuous rains and bad weather conditions, Twenty two members attended and actively participated in the discussions. Shri R.Ramanathan welcomed all to the meeting at Mayiladuthurai. President, in his Presidential address recalled the discussions held during the last meeting. He explained in detail, the present status of income tax exemption on ex-gratia to VRS retirees issue and clarified the queries raised by the members. [View Tamilnadu Page of State News section for full report] [View the Photos](#)

24.01.2026: AIBSNLREA LUCKNOW BRANCH (UTTAR PRADESH STATE) HOLDS ITS GENERAL BODY MEETING:

General Body Meeting of AIBSNLREA Lucknow branch was held on 20.01.2026 in the Conference Hall of Indra Nagar Telephone Exchange Lucknow under the Presidentship of Shri B.L.Mishra. 30 members attended the meeting. Branch secretary Shri A.K.Sharma

welcomed the members and appreciated them for their presence despite extremely cold weather. Silence was observed in memory of Shri MC Gupta SDE Transmission Project who expired a few months back. Shri V.P Singh State Secretary briefed the house about various activities of the association at CHQ and state level, pension revision, 78.2% court case, CGHS updates. He also gave details of the medical insurance scheme recently launched by the Finance Ministry. The consistent efforts of our General Secretary for safeguarding the interests of BSNL pensioners were discussed and appreciated by the members. Five members were elected as Delegates for AIC Varanasi and one member was elected as reserve delegate in case of replacement if necessary. Branch Secretary briefed about PG cases. The meeting ended with a vote of thanks and was followed by tea and snacks. [View the Photo](#)

23.01.2026: AIBSNLREA PUNE BRANCH (MAHARASHTRA STATE) HOLDS ITS GENERAL BODY MEETING:

Quarterly G.B. Meeting of AIBSNLREA Pune Branch was conducted on 17th January 2026 in "Varradshri Sabhagruha ", Pune under the Presidentship of Shri Prakhar Vitthalrao Deshmukh. 83 members were present in the meeting. After Welcome address by the President and prayer song by Branch Secretary Dr. G.K.Patil, nine members, S/Shri D.K.Kumbhar, Gadhekar Subhas, S.K.Karkhanis, M. Nagraj, Ashok Kumar Pandey, Ramesh Vasudeorao Dekhane, V.S Kothalkar, Shivaji Shamrao Biradar and Madhav Gangaram Kolate who had completed 75 years were felicitated. [View Maharashtra Page of State News section for full report] [View the Photos](#)

23.01.2026: AIBSNLREA PALAKKAD BRANCH (KERALA STATE) HOLDS ITS GENERAL BODY MEETING:

General body meeting of Palakkad Branch was held on 20-01-2026 at Top in Town Auditorium, Palakkad under the Presidentship of Shri K.Radhakrishnan, President. 40 members attended the meeting. After silent prayers & New Year celebration, Shri P.P.Krishnanunni, Secretary welcomed the members. President in his address spoke elaborately on issues like 3rd PRC pay/pension revision, IDA increase w e f 01-01-2026 and settlement of Medical bills. Secretary spoke on matters viz CGHS issues, steps taken by the branch regarding Refund of Income tax recovered from Ex-gratia of BSNL 2019 VRS retirees. Shri K.Gopinathan, CHQ OS (S) highlighted General Secretary's timely intervention in various matters being faced by the members. Two members were elected as delegates for attending AIC to be held at Varanasi. Shri E.K.Varier and Shri M.Sankaran spoke about current social and cultural matters. Shri P.Swaminathan and Sri.T.Narayanan rendered songs. The meeting concluded after vote of thanks by Smt. N.A.Vimaladevi, Asst.Secretary. Lunch was served after the meeting.

22.01.2026: AIBSNLREA DELHI CIRCLE HOLDS ITS GENERAL BODY MEETING:

General Body Meeting of AIBSNLREA Delhi Circle of was held on 16th January, 2026 at Bikanervala, opposite Hanuman Mandir, Connaught Place, New Delhi under the Presidentship of Shri Rakesh Tiwari, President. The President informed the House that seven new members had joined AIBSNLREA on that day. The existing members

extended a warm welcome to the newly joined members with applause. [View Delhi Page of State News section for full report]. [View the Photo](#)

22.01.2026: AIBSNLREA ODISHA STATE HOLDS ITS GENERAL BODY MEETING:

The AGB meeting of AIBSNLREA of Odisha State Branch was held on 18.01.2026 at Door Sanchar Bhawan, Bhubaneswar. After welcome address by Shri P.K.Kar, Secretary and review of last GB meeting by Shri Sanatan Das, President, the Secretary gave details of various issues of general interest especially of Pay and Pension revision. Happiness expressed for settlement of few cases of our members with CHQ intervention. The following members were elected to attend AIC: 1. Com Sanatan Das 2. Shri P.K.Kar, 3. Shri B.P.Mishra 4. Shri S.N.Swain 5. Shri Saroj Ku.Bal. It was decided to request re-empanelment Manipal Hospital (Earlier AMRI) and also CARE hospital of Bhubaneswar under CGHS. In this connection AD, CGHS, Bhubaneswar and concerned hospitals need to be approached before requesting any action at CHQ level. Members expressed their resentment for the delaying tactic of Dept. for the Pension revision case and opined CHQ to try its best for early results. Shri B. Sarkhel, Vice President proposed vote of thanks and the meeting ended with a delicious lunch. [View the Photo](#)

21.01.2026: AIBSNLREA VADODARA BRANCH (GUJARAT STATE) HOLDS ITS GENERAL BODY MEETING:

The Quarterly general Body meeting of AIBSNLREA Vadodara Branch was held on 13-01-2026 at Hotel Utsav. 59 members attended the meeting. Four new members joined our association. Branch President Shri R T Shah covered the latest issues in his welcome speech. Also, gave details for the next AIC. Branch Secretary Shri A B Joshi advised members for bank account issues, CCA issues, etc. and wanted those who are willing to attend the AIC as delegate to give their names. Branch Vice President Shri S Z Tailor S Z gave a vote of Thanks. Delicious lunch was served after the meeting. [View the Photos](#)

20.01.2026: AIBSNLREA KURUKSHETRA BRANCH (HARYANA STATE) CONDUCTS ITS GENERAL BODY MEETING:

General Body Meeting of Kurukshetra branch was held on 19th January 2026 in Haryana Tourism Yatri Niwas Kurukshetra. About 30 members attended the meeting. Branch president Shri S K Verma presided over the meeting Branch secretary Shri Rajvir Singh Chaudhary welcomed the members and appreciated them for their presence despite extremely cold weather. Silence was observed in memory of Shri Raj Kumar who expired a few days back. Shri D S Sandhu briefed the house about various activities of the association at CHQ level viz notional increment, pension revision & 78.2% court cases, IDA wef 1.1.2026, CGHS updates. He also gave details of the medical insurance scheme recently launched by the Finance Ministry. The comments allegedly given by Mr Sanjiv Sanyal a member of the economic advisory committee regarding old pension scheme were discussed and vehemently deplored being detrimental to the interests of pensioners. The consistent efforts of our General Secretary for safeguarding the interests of BSNL pensioners were discussed and appreciated by the members. Besides State secretary 5 other members were elected as delegates for the AIC to be held in Varanasi. Shri GS Bains a senior member gave a talk on need for and importance of Raj

Yoga in today's life. Shri Jasmer Singh spoke about role and benefits of Ayurveda in treating various ailments without fear of side effects. Shri Yogesh Sharma entertained the gathering by rendering gazals. The meeting ended with vote of thanks for the chair followed by sumptuous lunch. [View the Photo](#)

20.01.2026: AIBSNLREA ALWAR-BHARATPUR BRANCH (RAJASTHAN STATE) HOLDS ITS GENERAL BODY MEETING:

AIBSNLREA Alwar- Bharatpur Branch organised its GB meeting on 15.01.2026, under the Presidentship of Shri Y C Sharma. Branch Secretary Shri B L Gupta welcomed all the members. He also welcomed the new members Shri J K batra and Shri Bhardwaj, both retired DGMs. Branch Secretary then explained in detail various issues like expanding CGHS to Alwar and Bharatpur, Income tax exemption for ex-gratia in respect of VRS retirees, revision of commutation period etc. Discussions were also held regarding sending delegates for the AIC at Varanasi. Shri Y C Sharma Branch President, Shri Satish Kumar Sharma and Shri K K Bhardwaj agreed to attend the AIC with their spouse. Meeting concluded with vote of thanks by Shri Y C Sharma. Delicious snacks was served after the meeting.

18.01.2026: AIBSNLREA KALABURAGI BRANCH (KARNATAKA STATE) HOLDS ITS GENERAL BODY MEETING:

The general body meeting of AIBSNLREA Kalaburagi branch was held on 11/01/2026 at hotel Venkatagiri Kalaburagi under the Presidentship of Branch President Shri S B Telagani. Secretary Shri G S Hugar welcomed all the participants and spoke about the activities of the Branch. Discussion centred on election of delegates to the All India Conference to be held on 24th & 25th March, 2026 at Varanasi. After discussion the following members have been elected as delegates for the conference - Shri G S Hugar, Shri S M Gour, Shri S B Telgani, Shri B S Bushetty and Shri K Pradhani. The meeting concluded with vote of thanks and high tea.

17.01.2026: AIBSNLREA UJJAIN BRANCH (MADHYA PRADESH STATE) HOLDS ITS GENERAL BODY MEETING:

AIBSNLREA Ujjain Branch organised its bimonthly GB meeting on 11.01.2026, in a private hotel under the Presidentship of Shri B. C. Kulmi. Secretary Shri Prafull Kumar Shukla welcomed all senior members who completed 75 years of their golden life, with Dupatta and garland. Shri P.M Makwana welcomed all new members who joined AIBSNLREA Ujjain Branch during last one year with garland and dupatta. Shri N Shankwaram was greeted on his wedding anniversary falling on that day. Branch Secretary then explained in detail all the issues like pension revision, CGHS, Medical facilities at Indore/Ujjain, Income tax exemption for ex-gratia in respect of VRS retirees, and the stand taken by CHQ. Discussions were held regarding sending delegates for the AIC at Varanasi. Secretary also cautioned the members regarding Digital Arrest and other cybercrimes. Meeting concluded with a vote of thanks by Shri V. K. Sharma. Delicious lunch was served after the meeting.

15.01.2026: AIBSNLREA CHENNAI BRANCH (TAMILNADU STATE) HOLDS IS GENERAL BODY MEETING:

The General body meeting of AIBSNLREA, Chennai Branch was conducted on 07.01.2026 at Hotel Mathsy, Thanikachalam road, T.Nagar. Shri R.Perumal Vice President presided over the meeting. After prayer by Smt.Anandhi & Smt.Nirmala Subramanian, Shri R.Perumal welcomed all. One minute silence was observed in memory of late Shri P.Kumar. Branch Secretary Shri L.Sundararaman gave a brief report of Branch activities. Shri K.Ganapathy Subramanian, State Secretary and Shri V.Dakshinamurthy State President addressed the gathering. CHQ President Shri V.Chinnappiah spoke on organisational matters and General Secretary spoke on various pensioners issues in detail. Shri.G.Selvam Retired GM BSNL, Chennai Telephones participated as Special Invitee and addressed the members. Shri D.T.Sambandan Asst finance secretary proposed vote of thanks and meeting ended with delicious lunch. As many as 50 members attended the meeting. [View the Photos](#)

13.01.2026: AIBSNLREA COIMBATORE BRANCH (TAMILNADU STATE) HOLDS IS TRIENNIAL CONFERENCE:

AIBSNLREA Coimbatore Branch held its Conference on 16.12.2025 in the same venue where Tamilnadu State Conference was going on, during lunch break. Shri M. Ponnuswami, Branch President presided over the conference. As CHQ President, General Secretary and OS (South) had addressed the morning session of the Tamilnadu State Conference, Secretary Shri R.Damodaran straightaway submitted his report, which had been already circulated in the Branch WhatsApp group, and was adopted without any change. Finance Report was also passed unanimously. Election of new office bearers was unanimous and Shri S.Ponnuraj, Shri R.Damodaran and Smt.Uma Ganesan were elected as President, Secretary and Financial Secretary respectively. [View the Photos](#) [View the list of new office bearers](#)

13.01.2026: AIBSNLREA AMBALA BRANCH (HARYANA STATE) HOLDS ITS GENERAL BODY MEETING:

A general body meeting of AIBSNLREA Ambala Branch was held on 9th January 2026 at Central Phoenix Club under the Presidentship of Shri R K Sharma. 33 members attended the meeting. After the Presidential address by the President and Welcome address by Secretary Shri S.K.Bindal, Shri S.K Aggarwal CHQ OS (N) briefed the members on various issues like refund of TDS on ex gratia for VRS retirees, Pension revision, court case on 78.2% pending in Delhi High Court and other CGHS issues including new instructions on empanelment of HCOs at Distt HQs other than location of wellness centres also. Shri Udham Singh a VRS retiree informed that he has received refund of TDS for one year. Thereafter, five delegates were elected to attend AIC at Varanasi. Details about the forthcoming AIC were explained. Lunch was served after the meeting.

09.01.2026: AIBSNLREA AGRA BRANCH (UP STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of AIBSNLREA Agra Branch was held on 04.01.2026, at Hotel HHW, Minto Road, Agra under the Chairmanship of Shri B.C. Mishra Branch President. In view of forthcoming AIC at Varanasi, the names of Shri Ram Baboo Singh, President, UP state body, Shri Bhuvanesh Chandra Mishra, President of Agra Branch and Dr Ajay Kumar Dubey, Branch Secretary of Agra were finalized. The status of reply of CBDT on the grievance raised by CHQ was discussed in the house, and it has been conveyed to the members for taking steps on their own. Cultural events followed with family members participating. Members appreciated such blending of regular meeting with family get-together. President concluded the meeting profusely thanking the participants. Delicious lunch was provided [View the Photos](#)

08.01.2026: AIBSNLREA BHOPAL BRANCH (MP STATE) CELEBRATES NEW YEAR WITH A GRAND FAMILY GET TOGETHER:

AIBSNLREA Bhopal Branch held its New Year Grand Family Get-together meet under the Presidentship of Shri K.Nagarajan at Hotel Sheesham Tree, ISBT, Bhopal On 4th January 2026. Shri O.P.Sharma Vice President, Shri H.S.Saxena, Branch Secretary, Shri B.S.Rajput, CHQ OS (C), Shri D.K.Verma shared the dais. Two Minutes Silence was observed in memory of late Shri Shubham Sharma, S/o Shri N K Sharma. Shri B.S.Rajput mentioned about status of various pensioner issues and conduct of AIC at Varanasi in March 2026, and requested those who are willing to attend to give their names. 86 Members attended the Annual Family Get-together. Members whose birthday fell in January were felicitated with Garland. New year was celebrated with melodious songs, dance performance and cultural activities. Asst. Secretary Shri Balpande proposed vote of thanks. Meeting ended with a grand lunch. [View the Photos](#)

07.01.2026: AIBSNLREA INDORE BRANCH HOLDS ITS GENERAL BODY MEETING:

AIBSNLREA Indore Branch held its GB meeting on 030/1/2026 at Indian coffee house under the Presidentship of Shri SK Jain. 37 Members attended the meeting. After President welcomed the participants, Branch secretary Shri NC Yadav spoke about the local problems. The members retired from GMM WTR complained about the wrong personal details in ePPO and no response from the CCA Maharashtra and Goa office for the representations. Branch secretary assured them to take up the matter. Members expressed concern regarding Validation Act & TOR of 8th CPC. Members were worried about the future pension. Branch Secretary explained about Association's response and requested the members to go through the editorial of E journal April 2025 and posting by GS on 04/11/2025. Members expressed happiness over working of CCA MP Circle, especially Joint CCA Shri Meena. Meeting ended with vote of thanks by Shri KS Yadav Vice President.



STATEMENT OF AMOUNT RECEIVED DURING JANUARY 2026

- 01. West Bengal State** deposited Rupees Six Thousand Three Hundred (**Rs. 6300/-**) only on **09.01.2026** towards CHQ quota for Nineteen new Life members [Rupees 5700

less Rs.1400 overpaid earlier] and Rs.2000 towards donation to CHQ by Shri Madhusudhan Mukherjee.

- 02. Ujjain Branch (Madhya Pradesh State)** deposited Rupees Two Hundred (**Rs.200/-**) only on **12.01.2026** towards CHQ quota for one new member enrolled before 1.4.2023.
- 03. Shri M.S.Radhakrishnan of Thanjavur Branch (Tamilnadu State)** deposited Rupees Six Thousand Five Hundred (**Rs. 6500/-**) only on **13.01.2026** towards Delegate Fee for one delegate.
- 04. Kolhapur Branch (Maharashtra State)** deposited Rupees Ninety Four Thousand (**Rs.94000/-**) only on **14.01.2026** towards delegate fee for 11 delegates and Guest fee for 3 Guests.
- 05. Smt. V.Usha of Coimbatore Branch (Tamilnadu State)** deposited Rupees Six Thousand Five Hundred (**Rs.6500/-**) only on **15.01.2026** towards delegate fee for 1 delegate.
- 06. Coimbatore Branch (Tamilnadu State)** deposited Rupees Fifty Five Thousand (**Rs.55000/-**) only on **15.01.2026** towards delegate fee for 5 delegates and Guest fee for 3 Guests.
- 07. Delhi Circle** deposited Rupees Two Thousand one Hundred (**Rs.2100/-**) only on **16.01.2026** towards CHQ quota for seven new members.
- 08. Sangrur Branch (Punjab State)** deposited Rupees Three Thousand Nine Hundred (**Rs.3900/-**) only on **17.01.2026** towards CHQ quota for 13 new members.
- 09. Gujarat State** deposited Rupees Twenty One Thousand Seven Hundred (**Rs.21700/-**) only on **19.01.2026** towards CHQ quota for 68 new members enrolled before 31.03.2023 and 27 new members enrolled after 01.04.2023.
- 10. Ambala Branch (Haryana State)** deposited Rupees Sixty Thousand Five Hundred (**Rs.60,500/-**) only on **20.01.2026** towards delegate fee for Seven delegates and Guest fee for Two Guests.
- 11. Shri V.Chinnappiah of Chennai Branch (Tamilnadu State)** deposited Rupees Six Thousand Five Hundred (**Rs. 6500/-**) only on **22.01.2026** towards Delegate Fee for one delegate.
- 12. Shri R.R.Balasubramanian of Chennai Branch (Tamilnadu State)** deposited Rupees Six Thousand Five Hundred (**Rs. 6500/-**) only on **22.01.2026** towards Delegate Fee for one delegate.

- 13. Sangrur Branch (Punjab State)** deposited Rupees Nine Hundred (**Rs.900/-**) only on **22.01.2026** towards CHQ quota for 3 new members.
- 14. Lucknow Branch (Uttar Pradesh State)** deposited Rupees Thirty Two Thousand and Five Hundred (**Rs.32500/-**) only on **22.01.2026** towards delegate fee for five delegates.
- 15. Lucknow Branch (Uttar Pradesh State)** deposited Rupees Three Hundred (**Rs.300/-**) only on **22.01.2026** towards CHQ quota for one new member
- 16. Tirunelveli Branch (Tamilnadu State)** deposited Rupees Six Thousand and Five Hundred (**Rs.6500/-**) only on **22.01.2026** towards delegate fee for One delegate.
- 17. Delhi Circle** deposited Rupees Forty Five Thousand and Five Hundred (**Rs.45500/-**) only on **23.01.2026** towards delegate fee for Seven delegates.
- 18. Erode Branch (Tamilnadu State)** deposited Rupees Nineteen Thousand and Five Hundred (**Rs.19500/-**) only on **23.01.2026** towards delegate fee for Two delegates and Guest fee for one Guest (Rs.1000 short).
- 19. Chennai Branch (Tamilnadu State)** deposited Rupees One Thousand and Eight Hundred (**Rs.1800/-**) only on **23.01.2026** towards CHQ quota for six new members.
- 20. Chennai Branch (Tamilnadu State)** deposited Rupees Twenty Seven Thousand (**Rs.27000/-**) only on **23.01.2026** towards delegate fee for Three delegates and Guest fee for one Guest.
- 21. Palakkad Branch (Kerala State)** deposited Rupees Thirteen Thousand (**Rs.13000/-**) only on **26.01.2026** towards delegate fee for two delegates.
- 22. Alwar Branch (Rajasthan State)** deposited Rupees Forty Two Thousand (**Rs.42000/-**) only on **26.01.2026** towards delegate fee for Three delegates and Guest fee for Three Guests.
- 23. Chennai Branch (Tamilnadu State)** deposited Rupees Six Thousand and Five Hundred (**Rs.6500/-**) only on **27.01.2026** towards delegate fee for one delegate.
- 24. Shri M.Balasubramanian of Madurai Branch (Tamilnadu State)** deposited Rupees Six Thousand and Five Hundred (**Rs.6500/-**) only on **27.01.2026** towards delegate fee for one delegate.
- 25. Agra Branch (Uttar Pradesh State)** deposited Rupees Nineteen Thousand and Five Hundred (**Rs.19500/-**) only on **27.01.2026** towards delegate fee for Three delegates.

- 26. Ballia Branch (Uttar Pradesh State)** deposited Rupees Thirteen Thousand and Five Hundred (Rs.13500/-) only on **28.01.2026** towards delegate fee for Two delegates.
- 27. Shri R.Ponnuchamy of Trichy Branch (Tamilnadu State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **28.01.2026** towards delegate fee for One delegate.
- 28. Shimla Branch (Himachal Pradesh State)** deposited Rupees Thirteen Thousand (Rs.13000/-) only on **28.01.2026** towards delegate fee for five delegates.
- 29. Shri P.S.Prasad, Dhanbad Branch (Jharkhand State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **28.01.2026** towards delegate fee for one delegate.
- 30. Indore Branch (Madhya Pradesh State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **28.01.2026** towards delegate fee for one delegate.
- 31. Shri B.S.Rajput of Bhopal Branch (Madhya Pradesh State)** deposited Six Thousand and Five Hundred (Rs.6500/-) only on **28.01.2026** towards delegate fee for one delegate.
- 32. Indore Branch (Madhya Pradesh State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **28.01.2026** towards delegate fee for one delegate.
- 33. Coimbatore Branch (Tamilnadu State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **28.01.2026** towards delegate fee for one delegate.
- 34. Indore Branch (Madhya Pradesh State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **28.01.2026** towards delegate fee for one delegate.
- 35. Indore Branch (Madhya Pradesh State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **28.01.2026** towards delegate fee for one delegate.
- 36. Kurukshetra Branch (Haryana State)** deposited Rupees Nineteen Thousand and Five Hundred (Rs.19500/-) only on **29.01.2026** towards delegate fee for Three delegates.
- 37. Indore Branch (UP State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **29.01.2026** towards delegate fee for one delegate.
- 38. Bareilly Branch (Uttar Pradesh State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **29.01.2026** towards delegate fee for One delegate.
- 39. Shri Awadesh Kumar Sharma of ALTTC Branch (Uttar Pradesh State)** deposited Rupees Fourteen Thousand (Rs.14000/-) only on **29.01.2026** towards delegate fee for one delegate and Guest fee for one Guest.

40. **Shri Sant Kumar of Shimla Branch (Himachal Pradesh State)** deposited Rupees Six Thousand and Five Hundred (**Rs.6500/-**) only on **29.01.2026** towards delegate fee for one delegate.
41. **Indore Branch (Madhya Pradesh State)** deposited Rupees Six Thousand and Five Hundred (**Rs.6500/-**) only on **29.01.2026** towards delegate fee for one delegate.
42. **Kanpur Branch (Uttar Pradesh State)** deposited Rupees Nineteen Thousand and Five Hundred (**Rs.19500/-**) only on **29.01.2026** towards delegate fee for Three delegates.
43. **Odisha State Branch** deposited Rupees Thirty Four Thousand and Five Hundred (**Rs.34500/-**) only on **30.01.2026** towards delegate fee for Three delegates and Guest fee for Two Guests.
44. **Erode Branch (Tamilnadu State)** deposited Rupees One Thousand (**Rs.1000/-**) only on **30.01.2026** towards short payment of Guest fee for one Guest.
45. **ALTTC Branch (UP State)** deposited Rupees Thirteen Thousand (**Rs.13000/-**) only on **30.01.2026** towards delegate fee for Two delegates.
46. **East Godavari Branch (Andhra Pradesh State)** deposited Rupees Ninety Six Thousand (**Rs.96000/-**) only on **30.01.2026** towards delegate fee for Nine delegates and Guest fee for Five Guests.
47. **Gorakhpur Branch (UP State)** deposited Rupees Thirteen Thousand (**Rs.13000/-**) only on **30.01.2026** towards delegate fee for Two delegates
48. **Jabalpur Branch (Madhya Pradesh State)** deposited Rupees Fourteen Thousand (**Rs.14000/-**) only on **30.01.2026** towards delegate fee for One delegate and Guest fee for One Guest.
49. **Nagpur Branch (Maharashtra State)** deposited Rupees Twenty Eight Thousand (**Rs.28000/-**) only on **30.01.2026** towards delegate fee for Two delegates and Guest Fee for Two Guests.
50. **Nagpur Branch (Maharashtra State)** deposited Rupees Twenty Seven Thousand (**Rs.27000/-**) only on **30.01.2026** towards delegate fee for Three delegates and Guest fee for One Guest.
51. **Nagpur Branch (Maharashtra State)** deposited Rupees Fourteen Thousand (**Rs.14000/-**) only on **30.01.2026** towards delegate fee for One delegate and Guest fee for One Guest.

- 52. Prayagraj Branch (UP State)** deposited Rupees Nineteen Thousand and Eight Hundred (Rs.19800/-) only on **30.01.2026** towards delegate fee for Three delegates and CHQ quota for one new member
- 53. Nagpur Branch (Maharashtra State)** deposited Rupees Fourteen Thousand (Rs.14000/-) only on **30.01.2026** towards delegate fee for One delegate and Guest fee for One Guest.
- 54. Nagpur Branch (Maharashtra State)** deposited Rupees Fourteen Thousand (Rs.14000/-) only on **30.01.2026** towards delegate fee for One delegate and Guest fee for One Guest.
- 55. Gujarat State** deposited Rupees One Lakh Forty Eight Thousand (Rs.148000/-) only on **30.01.2026** towards delegate fee for Seventeen delegates and Guest Fee for Five Guests.
- 56. Nagpur Branch (Maharashtra State)** deposited Rupees Twenty Eight Thousand (Rs.28000/-) only on **31.01.2026** towards delegate fee for Two delegates and Guest Fee for two Guests.
- 57. Nagpur Branch (Maharashtra State)** deposited Rupees Six Thousand and Five Hundred (Rs.6500/-) only on **31.01.2026** towards delegate fee for One delegate.
- 58. Nagpur Branch (Maharashtra State)** deposited Rupees Nineteen Thousand and Five Hundred (Rs.19500/-) only on **31.01.2026** towards delegate fee for Three delegates.
- 59. Patiala Branch (Punjab State)** deposited Rupees Forty Thousand (Rs.40000/-) only on **31.01.2026** towards delegate fee for Five delegates and Guest fee for One Guest.
- 60. Nagpur Branch (Maharashtra State)** deposited Rupees Fourteen Thousand and (Rs.14000/-) only on **31.01.2026** towards delegate fee for one delegate and Guest fee for one Guest.
- 61. Kalaburagi Branch (Karnataka State)** deposited Rupees Forty Two Thousand (Rs.42000/-) only on **31.01.2026** towards delegate fee for Three delegates and Guest fee for Three Guests.
- 62. Nagpur Branch (Maharashtra State)** deposited Rupees Fourteen Thousand (Rs.14000/-) only on **31.01.2026** towards delegate fee for One delegate and Guest fee for One Guest.

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

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