



Editorial

THIS IS REALLY TAXING

In spite of several representations from different corners of the society and belying expectations of the large population of pensioners, the Union Budget 2022 has failed to provide any relief to the salaried class and the pensioners, continuing with the two sets of tax regimes, the older one with admissible deductions and the newer one with no deductions allowed, but of course with slightly reduced income tax rates.

Apart from the huge sum paid as income tax, the pensioners find it practically exhausting in keeping track of the interest income, obtaining the required records/statements from banks, understanding the numerous income tax regulations on tax deductions under various sections, judiciously using these sections for saving tax, waiting for Form 16, fishing out Form 26 AS from the income tax site and finally filing the ITR online which has become an arduous task.

Then there is a flurry of mismanagement of TDS by BSNL, earlier the case of deducting tax without actually making payment of medical claims, issue of defective Form 16 to retirees of an entire circle and now the ridiculous decision to deduct TDS for the amount reimbursed towards one-time subscription to CGHS

paid by the pensioners switching over from BSNLMRS. When renowned Income Tax consultants have clarified that, “as per Section 17 (2) of the Income Tax Act, Health/Medical insurance premium paid on behalf of the employee or reimbursed to the employee by the employer is not chargeable to tax in the hands of the employee” and “according to Section 80 D of Income Tax Act, if the premium is borne by the company, it is perquisite in the hands of the employee and the company can claim as expenditure irrespective of the amount of premium payment”, the concerned authorities in BSNL refuse to take back the wrong clarification. BSNL pensioners who got their CGHS life subscription reimbursed in the current year either will have to keep silent and lose considerable amount as tax on this count or will have a gruelling time trying to convince the Income Tax authorities and get the refund of wrongly deducted TDS.

According to the Income Tax department, while about 6.3 crores people file income tax returns, only around 1.5 crores pay income tax, which is roughly 1% of the total Indian population. Out of these, only 8600 people have revealed that their annual income is above Rs.5 crores, about 42800 people above Rs.1 crore and

another four lakhs people above Rs 20 lakh. All these people together constitute 1% of the tax base but account for 63% of the income taxes collected from individuals. Thus, 99% of India's tax-paying people are being forced into filing their ITRs, while they collectively pay just 37% of the total income tax income to the Government. The people who pay income tax are mostly the salaried class and pensioners. While the pensioners bear the responsibility of paying tax on their pension, there is not an iota of thought on the responsibility of the Governments in providing social security and medicare facility of the tax paying pensioners.

Subsequent Governments have found this as an easy source of income and refuse to give any relief, in spite of their tall talks now and then. It is not known how many pensioners out of the total 1.25 crore pensioners in Central, State Governments, PSUs and Defence establishments, come under the tax net, but one can be sure that the income tax paid by them will be a small percentage of the tax collected every year. Government

can easily garner a lot more than this amount by seriously enforcing the income tax rules and widening the taxpayers base.

Recently, in a rare and positive development, the Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice has recommended to the government to "sympathetically" consider 5 per cent additional quantum of pension on attaining the age of 65 years, 10 per cent at 70 years, 15 per cent at 75 years and 20 per cent at 80 years. Citing this recommendation, DoP&PW has also written to all departments, calling for details of age-wise number of pensioners, amount of pension paid in December 2021 with DR and without DR, for working out the financial implications.

It is time that some compassionate lawmakers sit together, examine and evolve some workable solution to end the harassment met out to the pensioners in the name of tax on 'income'. ■



Important Developments of the Month

- ▽ AGS Shri V P Arya visited BSNL Corporate Office on 17.02.2022, met GM (Pers) and GM (Estt) and discussed in detail the grievances of Shri A K Dubey, Retd AGM, UP West with GM (Estt) and Shri B M Nyamati, Retd CAO Bangalore TD with GM (Pers). He has requested to issue directions to UP West and Karnataka Circles for early resolution of the grievances.
- ▽ CGHS has launched a new mobile application for android devices by the name 'myCGHS'. Once installed in the mobile phone, the App provides access to booking/cancelling appointment, medical history, Card details, Reimbursement

claim status and details and location of Empanelled Centre, Wellness Centres and CGHS offices.

- ▽ Department related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice in its 110th Report had recommended to consider the demand of Pensioners' Associations for additional quantum of Pension to the Pensioners/family pensioners @ 5%, 10% and 15% on attaining the age of 65 years, 70 years and 75 years respectively. In this connection DoP&PW vide its letter dated 20.01.2022 had called for details of age-wise number of pensioners, amount of pension paid in December 2021 with DR and without DR, for working out the financial implications. Referring to this DoP&PW letter, DoT has requested the CGCA New Delhi to provide the information in respect of telecom pensioners by 07.02.2022.

- ▽ From 14th February 2022, AIBSNLREA CHQ website has become fully secure, obtaining the SSL Certificate and moving from the earlier 'http' protocol to 'https' protocol.



Issues taken up

28.02.2022: AIBSNLREA AGAIN WRITES TO SECRETARY DOT REQUESTING ISSUE OF ORDERS RESTRAINING CCAs NOT FROM GOING BACK TO A PERIOD EARLIER THAN 24 MONTHS PRECEDING THE DATE OF RETIREMENT FOR RAISING OBSERVATIONS RELATING TO PAY FIXATION ETC:

AIBSNLREA has again taken up the matter with Secretary, DoT, citing Department of Posts letter No.100-1/2020-Pension dated 27.07.2020 directing its officers in DAP to adhere to the rules in this regard. Department of Posts has further clearly advised that the Officers should in any case not go back to a period earlier than 24 months preceding the date of retirement for raising observations relating to pay fixation etc as per the guidelines in Rule 7.3.2 - Role of Pay and Accounts Officer in Chapter 7 of the Civil Accounts Manual for the HOD and Pay and Accounts Officer and requesting issue of similar orders to the CCAs. [View the letter](#)

10.02.2022: AIBSNLREA WRITES TO THE SECRETARY (PENSION) DoP&PW REGARDING NON-SETTLEMENT OF FINAL SUPERANNUATION PENSION, RELEASE OF DCRG AND GRANT OF COMMUTED VALUE OF PENSION TO SHRI S V ROJED RETD SDE QA CIRCLE:

Pointing out that even after BSNL Corporate Office issuing the final retirement order on 10th March 2021 to Shri S V Rojed, he has not received his regular pension and other retirement benefits viz gratuity and CVP, AIBSNLREA has now drawn the attention of the Secretary (Pension) DoP&PW, requesting him to advise BSNL QA & Inspection Circle to resolve his grievance immediately. [View the letter](#)

09.02.2022: AIBSNLREA WRITES TO THE SECRETARY (PENSION) DoP&PW REGARDING NON-SETTLEMENT OF FINAL SUPERANNUATION PENSION, RELEASE OF DCRG AND

GRANT OF COMMUTED VALUE OF PENSION TO SHRI G P BIRADAR RETD DE BANGALORE TELECOM DISTRICT:

Pointing out that even after BSNL Corporate Office issuing the final retirement order on 19th July 2021 to Shri G P Biradar, he has not received his regular pension and other retirement benefits viz gratuity and CVP, AIBSNLREA has now drawn the attention of the Secretary (Pension) DoP&PW, requesting him to advise BSNL Karnataka Circle to resolve his grievance immediately. [View the letter](#)



GOVERNMENT/BSNL ORDERS & LETTERS

25.02.2022: REVIEW DPC IN COMPLIANCE OF SUPREME COURT DIRECTIONS IN CA No. 4389 OF 2010:

Consequent to revision of SDEs (T) seniority list as per Rule 206 of P&T Manual Volume IV in compliance of Supreme Court directions in CA No.4389 of 2010, BSNL has now conducted review DPC of the 5th Regular DPC held in the year 2013 and has issued orders promoting 235 executives to DE/AGM grade regular notionally w.e.f. 25.10.2013 and antedating their date of promotion, promoting 25 executives notionally w.e.f. 25.10.2013, who were never promoted in the original DPC and postponing the date of promotion to 25.10.2013 in respect of 103 executives. While there is no change in date of promotion of 161 executives, 43 executives remain un-assessed due to non-availability of ACRs for the relevant periods. [View the BSNL order](#)

24.02.2022: PAYMENT OF PROVISIONAL PENSION AND GRATUITY UNDER RULE 62 OF CCS (PENSION) RULES 2021, DUE TO ANTICIPATED DELAY IN ISSUING PPO - REGULAR PENSION TO BE AUTHORISED ON EXPIRY OF SIX MONTHS:

DoP&PW has reiterated that there should not be any situation where regular pension is not authorised by the Accounts Officer to a retired Government servant on expiry of period of six months in cases where provisional pension was sanctioned due to anticipated delay in issue of PPO. It further emphasizes that pension should not be discontinued under any circumstances, if, for any reason, PPO for regular pension could not be issued by the Account Officer till the expiry of the aforesaid period of six months. [View the DoP&PWs O.M](#)

21.02.2022: CGHS LAUNCHES NEW CGHS MOBILE APPLICATION FOR ANDROID MOBILE DEVICES:

CGHS has launched a new mobile application for android devices by the name 'myCGHS'. Once installed in the mobile phone, the App provides access to booking/cancelling appointment, Medical history, Card details, Reimbursement claim status and details and location of Empanelled Centre, Wellness Centres and CGHS offices. [View the DoH&FW O.M](#)

14.02.2022: TIME BOUND REIMBURSEMENT OF ONE TIME PAYMENT OF CGHS SUBSCRIPTION TO ELIGIBLE OPTees UPTO 31.03.2022:

BSNL has issued a letter conveying its decision that those Retirees/VRS optees who have not opted for CGHS facility so far, they can switch over to CGHS by 31st March

2022 and get reimbursement of one time payment of their CGHS subscription within one month of submission of their claim to BSNL. [View the BSNL letter](#)

04.02.2022: PROPOSAL OF ADDITIONAL QUANTUM OF PENSION ON ATTAINING THE AGE OF 65, 70 AND 75 YEARS:

Department related Parliamentary Standing Committee on Personnel, Public Grievances, Law and Justice in its 110th Report had recommended to consider the demand of Pensioners' Associations for additional quantum of Pension to the Pensioners/family pensioners @ 5%, 10% and 15% on attaining the age of 65 years, 70 years and 75 years respectively. In this connection DoP&PW vide its letter dated 20.01.2022 had called for details of age-wise number of pensioners, amount of pension paid in December 2021 with DR and without DR, for working out the financial implications. Referring to this DoP&PW letter, DoT has requested the CGCA New Delhi to provide the information in respect of telecom pensioners by 07.02.2022.

04.02.2022: PAYMENT OF FAMILY PENSION IN RESPECT OF CHILD SUFFERING FROM A DISORDER OR DISABILITY OF MIND THROUGH THE PERSON NOMINATED BY THE GOVERNMENT SERVANT/PENSIONER/FAMILY PENSIONER:

DoP&PW has clarified that in cases where a nomination made by the Government Servant/Pensioner/Family pensioner has been incorporated in the Pension Payment Order issued to child suffering from a mental disability, it is incumbent on the Pension Disbursing Banks to disburse the family pension in respect of such child through the person so nominated. Insisting for a guardianship certificate by the Banks in such cases would defeat the very purpose of such nomination and would also amount to violation of the statutory provisions. [View the DoP&PW letter](#)



RESPONSE/ACTION TAKEN ON AIBSNLREA'S REPRESENTATIONS

01.02.2022: DPE RESPONDS TO AIBSNLREA LETTER REQUESTING EARLY RELEASE OF ORDERS FOR REVISED IDA RATES DUE FROM 01.01.2022:

Responding to AIBSNLREA letter dated 14th January 2022 conveying our concern in delay in release of orders and requesting early issue of orders for revised IDA rates due from 01.01.2022, DPE has now replied that "Orders for revision of IDA rates due from 01.01.2022 have already been issued vide OMs dated 24.01.2022 (2017, 2007, 1997,) and 28.01.2022 (1992 and 1987)." [View the DPE reply](#)

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