



Editorial

THE NEED TO EXPAND CGHS

The ever-decreasing preference for BSNLMRS among BSNL absorbed pensioners is evident, as many continue to switch to CGHS facilities. After a spell of large-scale claims for Fixed Medical Allowance under CGHS by the pensioners residing in non-CGHS areas, there is a growing trend among them in switching to CGHS by registering with the nearest CGHS city centre and opting to have both outdoor and indoor treatment under CGHS, in spite of the need to travelling long distances. This also puts additional stress on the functioning of the nearby wellness centres where they converge. This is the reason for demand from many of our Branches for opening of a CGHS wellness centre in their area.

CGHS is not a new entity to many of us, as we were beneficiaries of the Scheme when we were DoT employees. Those who were residing in non-CGHS areas were availing the benefits of CS (Medical Attendance) Rules, 1944. After absorption in BSNL, we opted for BSNL MRS introduced in February 2003, which was a really attractive scheme, providing for outdoor treatment from any Registered Medical Practitioner and claims with voucher or without voucher, indoor treatment in a good number of recognised hospitals and a reasonably

high annual limits. But with the passage of years the scheme got diluted again and again with the annual limit being drastically reduced, citing the financial constraints. BSNL therefore pursued with DoT and got orders allowing BSNL absorbed pensioners an option to switch over to CGHS. In order to encourage the pensioners to switch over to CGHS, BSNL subsequently allowed reimbursement of the one-time contribution paid to CGHS.

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

CGHS in the city are provided by the Branches.

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

In respect of the ‘resources’, the main hurdle is said to be Department of Expenditure under Ministry of Finance, which has to approve creation of posts of staff and infrastructure before expanding CGHS to a new city. Strangely, even sanctioned posts remain unfilled since a long time and already there are around 500 contractual doctors engaged in the CGHS wellness centres. This does not mean that there is a shortage of doctors in

India. According to recent reports, *“more than 1 lakh doctors are produced from 700+ medical colleges every year. However, 1.5 lakh junior doctors are currently unemployed. It is also stated that in many cases doctors are employed on an ad hoc basis and get salaries ranging between Rs 25,000 and Rs 30,000 per month. Moreover, a good number of doctors recruited in the private sector are receiving wages on a per-day basis”*. Indian Medical Association has even recently launched an online platform called ‘Doctors Employment Exchange’. Expanding CGHS to all District Headquarters will give relief not only to the CGHS beneficiaries but also to the doctors unemployed or employed with low wages. After all there are only around 800 Districts in India. But it needs a steadfast commitment on the part of the Government which has the responsibility to take care of the pensioner beneficiaries as well as the unemployed doctors.

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

wellness centres will be another option to be explored.

In order to impress upon the need to make CGHS facilities accessible to a major section of the pensioners, AIBSNLREA will make a comprehensive

submission on all the above points to the Eighth Pay Commission as and when it is constituted, supported by data and the recommendations of the past and present Parliamentary Committees on Health and Family Welfare, apart from submissions on pension related issues.☹



Important Developments of the Month

AGS AIBSNLREA Shri V.P.Arya visited BSNL Corporate office on 18.02.2025 and had discussions with concerned officers and the following is the outcome of the discussions:

1. Grant of promotion as per court orders - case of Shri M.N.Chavda: The work for grant of promotion is in progress and is expected to be completed early. We expressed our concern over the delay as the Copy of first page of service book had been received from Gujarat Circle two months back and urged to complete the process early.
2. Sanction of penal interest on late payment of gratuity - case of Shri B.M.Kolki: It was stated that Maharashtra Circle has been persisting with its stand that there was no delay on its part. The case is being examined.
3. Release of regular pension and retirement benefits in respect of Shri P.S.Prasad: Pers section is yet to receive vigilance clearance from CVO BSNL. Later Shri V.P.Arya visited Sanchar Bhawan and met DDG (Estt) regarding Vigilance Clearance for absorption in BSNL in respect of Shri H.S.Sutaria. DDG (Estt) could not get the status after talking to the sections and wanted us to get back to her after a week.

In her Budget speech on 01.02.2025, the Finance Minister has proposed that "There will be no income tax payable upto income of Rs. 12 lakh (i.e. average income of Rs.1 lakh per month other than special rate income such as capital gains) under the new regime. This limit will be Rs.12.75 lakh for salaried tax payers, due to standard deduction of Rs. 75,000." Tax rebate is being provided in addition to the benefit due to slab rate reduction in such a manner that there is no tax payable by them, she added. [View the PIB Press Release](#)



Issues taken up

27.02.2025: AIBSNLREA WRITES TO THE MEMBER (S) DOT AGAIN REGARDING HOLDING OF REVIEW DPC FOR PROMOTION TO DE GRADE BASED ON THE REVISED SENIORITY LISTS OF TES GROUP B IN RESPECT OF DE PROMOTIONS ORDERED BY DOT PRIOR TO FORMATION OF BSNL AND EXTENDING THE CONSEQUENTIAL BENEFITS:

AIBSNLREA has again written to the Member (S) requesting to direct BSNL to initiate the process of holding review DPCs in respect of the DE promotions ordered during DoT period, as all the records have been reportedly handed over to BSNL by DoT after formation of BSNL, so as to extend the consequential benefits as directed by the Hon'ble Supreme Court of India. [View the letter](#)

25.02.2025: AIBSNLREA WRITES TO THE MEMBER (S) DOT AGAIN OVER THE INORDINATE DELAY IN ISSUE OF VIGILANCE CLEARANCE BY DOT FOR ABSORPTION IN BSNL IN RESPECT OF SHRI H.S.SUTARIA:

After our continuous pursuance with Member (S), SNG section of DoT addressed a letter to DoT Vigilance for taking necessary further action so that Presidential Order for absorption in BSNL can be issued after release of Vigilance Clearance. After several communications between DoT and BSNL, in December 2024 we ascertained that VC request had been submitted to DoT vigilance. Aggrieved with the delay, AIBSNLREA has again requested the personal intervention of Member (S), DoT so that VC for absorption in BSNL is obtained from DoT vigilance without further delay. [View the letter](#)

24.02.2025: AIBSNLREA WRITES TO THE CGCA DOT REQUESTING TO ADVISE ALL CONTROLLERS OF COMMUNICATION ACCOUNTS TO ADHERE TO DOT INSTRUCTIONS REGARDING THE CCA PERFORMING THE ROLE OF HEAD OF OFFICE IN SPECIFIC CASES:

While large number of VRS retirees are applying for commutation of pension, it is reported that most of the CCAs are not complying with the DoT instructions conveying that in respect of conversion to Family Pension when the eligible claimant is other than the family pensioner mentioned in PPO and commutation revision (including BSNL VRS 2019), all SAMPANN pensioners may submit the respective forms in regard to above two revisions directly to the CCA offices which shall be performing the role of Head of the Office for the purpose of these two revisions. AIBSNLREA has requested CGCA DoT, to advise all the CCAs to strictly adhere to the DoT instructions so that the settlement of the cases is not unnecessarily delayed, and the pensioners concerned are not put into avoidable inconvenience. [View the letter](#)

21.02.2025: AIBSNLREA WRITES TO THE DG CGHS REGARDING OPENING OF ALLOPATHIC WELLNESS CENTRES IN WARANGAL AND TIRUPATHI:

AIBSNLREA has written to the DG CGHS drawing her attention to an office order issued earlier by CGHS Directorate directing ADs concerned to visit the 21 locations including Warangal and Tirupathi and ascertain the feasibility, provide data regarding the likely number of beneficiaries and availability of suitable accommodation etc and requesting to ensure that the process is completed early, making the dream of the employees and pensioners in these cities comes true. [View the letter](#)

20.02.2025: AIBSNLREA WRITES TO CMD BSNL REGARDING UNDUE DELAY IN REVIEW OF PROMOTION FROM JTO (T) TO SDE (T) GRADE ON REGULAR BASIS IN RESPECT OF SHRI MUKUNDBHAI N CHAVDA, RETD SDE, SURAT:

AIBSNLREA has now sought the intervention of CMD BSNL as the matter is still pending, despite our continuous follow-up, without any sign of early resolution and has

requested him to direct completion of the process of review of the regular promotion and subsequent review of time bound upgradation and consequent issue of promotion orders, without further delay. [View the letter](#)

19.02.2025: AIBSNLREA WRITES TO THE DG CGHS REGARDING OPENING OF ALLOPATHIC WELLNESS CENTRE IN SHAMLI:

AIBSNLREA has written to the DG CGHS drawing her attention to an office order issued earlier by CGHS Directorate directing ADs concerned to visit the 21 locations including Shamli and ascertain the feasibility, provide data regarding the likely number of beneficiaries and availability of suitable accommodation etc and requesting to ensure that the process is completed early, making the dream of the employees and pensioners in these cities comes true. [View the letter](#)

19.02.2025: AIBSNLREA WRITES TO THE DG CGHS REGARDING OPENING OF ALLOPATHIC WELLNESS CENTRES IN HALDWANI AND NAINITAL:

AIBSNLREA has written to the DG CGHS drawing her attention to an office order issued earlier by CGHS Directorate directing ADs concerned to visit the 21 locations including Haldwani and Nainital and ascertain the feasibility, provide data regarding the likely number of beneficiaries and availability of suitable accommodation etc and requesting to ensure that the process is completed early, making the dream of the employees and pensioners in these cities comes true. [View the letter](#)

18.02.2025: AIBSNLREA WRITES TO THE DG CGHS REGARDING OPENING OF ALLOPATHIC WELLNESS CENTRE IN JAMSHEDPUR:

AIBSNLREA has written to the DG CGHS drawing her attention to an office order issued earlier by CGHS Directorate directing ADs concerned to visit the 21 locations including Jamshedpur and ascertain the feasibility, provide data regarding the likely number of beneficiaries and availability of suitable accommodation etc and requesting to ensure that the process is completed early, making the dream of the employees and pensioners in these cities comes true. [View the letter](#)

18.02.2025: AIBSNLREA WRITES TO THE DG CGHS REGARDING OPENING OF ALLOPATHIC WELLNESS CENTRES IN PATIALA, KANGRA AND DHARMSHALA:

AIBSNLREA has written to the DG CGHS drawing her attention to an office order issued earlier by CGHS Directorate directing ADs concerned to visit the 21 locations including Patiala, Kangra and Dharmshala and ascertain the feasibility, provide data regarding the likely number of beneficiaries and availability of suitable accommodation etc and requesting to ensure that the process is completed early, making the dream of the employees and pensioners in these cities comes true. [View the letter](#)

17.02.2025: AIBSNLREA WRITES TO THE SECRETARY (PENSION) DOP&PW REGARDING NON-COMPLIANCE BY DOT OF DOP&PW INSTRUCTIONS REGARDING NON-PAYMENT/DELAY IN PAYMENT OF RETIREMENT BENEFITS ON ACCOUNT OF DELAY IN VERIFICATION OF CASTE CERTIFICATE IN RESPECT OF RETIRING EMPLOYEES:

AIBSNLREA has written to the Secretary (Pension), DoP&PW drawing his attention towards DoT acting in violation of DoP&PW instructions on the subject and requesting him to direct the DoT authorities to strictly follow the instructions issued by DoP&PW vide its OM dated 30.11.2021 and to release the retiral benefits of Shri Prakash Khade without further delay. [View the letter](#)

12.02.2025: AIBSNLREA WRITES TO THE DG CGHS REGARDING OPENING OF ALLOPATHIC WELLNESS CENTRES IN BHARATPUR AND ALWAR:

AIBSNLREA has written to the DG CGHS drawing her attention to an office order issued earlier by CGHS Directorate directing ADs concerned to visit the 21 locations including Bharatpur and Alwar and ascertain the feasibility, provide data regarding the likely number of beneficiaries and availability of suitable accommodation etc and requesting to ensure that the process is completed early, making the dream of the employees and pensioners in these cities comes true. [View the letter](#)

10.02.2025: AIBSNLREA WRITES TO THE CGCA, DOT ON NON-PAYMENT OF DEFERRED GRATUITY WITH INTEREST TO SHRI PRAKASH KHADE, SE (E) NAGPUR, RETIRED UNDER BSNL VRS 2019:

AIBSNLREA has written to the CGCA, DOT regarding Non-payment of deferred gratuity with interest to Shri Prakash Khade SE (E) Nagpur, retired under BSNL VRS 2019, even after CGMT Maharashtra conveying to Pr.CCA, Maharashtra & Goa that "the pensionary benefits (pension, gratuity and commutation) of all retired employees against whom fake/false caste certificate complaint is pending, whose VC was clear on the date of their retirement may be released. Similar action may be taken in all similarly placed cases" and has requested him to direct the CCA Maharashtra & Goa to release payment of the deferred gratuity, to consider the request for commutation of pension and to immediately pay the pension for January 2025 of Shri Prakash Khade, without further delay. [View the letter](#)

07.02.2025: AIBSNLREA WRITES TO THE DG CGHS REQUESTING OPENING OF MORE WELLNESS CENTRES AND EMPANELING OF MORE HOSPITALS UNDER CGHS AGRA:

AIBSNLREA has written to the DG CGHS drawing her attention to the fact that there has been a sharp increase in the number of CGHS card holders and beneficiaries in Agra with a doubling of the figures during the past two years. Due to this phenomenal increase, the single wellness centre is struggling to meet the needs of the visiting beneficiaries. AIBSNLREA has therefore requested her to get the issue examined with urgency and cause opening of additional welfare centres and empaneling of more HCOs in Agra. [View the letter](#)



GOVERNMENT/BSNL ORDERS & LETTERS

02.02.2025: FAQ ON PERSONAL INCOME TAX AND RATIONALISATION OF TDS/TCS:

CBDT has released FAQs on the changes proposed by Finance Minister in her budget proposals for 2025-26. The FAQs related Personal Income Tax and Rationalisation of TDS/TCS alone have been compiled and presented here for the information of the taxpayers. Please take note of the marginal relief provided for those who have an income marginally above 12 lakh rupees. [View the FAQs](#)

RESPONSE/ACTION TAKEN ON



AIBSNLREA'S REPRESENTATIONS

05.02.2025: BSNL RESPONDS TO AIBSNLREA LETTER DATED 07.01.2025 REGARDING NON-PAYMENT OF MEDICAL CLAIM SINCE FY 2021-22 IN RESPECT OF SHRI S.K.BHARDWAJ, RETD EE (CIVIL) BHOPAL:

In response to AIBSNLREA letter dated 07.01.2025 addressed to the Director (HR) BSNL on the subject, PGM BA Jabalpur has furnished the status of medical claims of Shri S.K.Bhardwaj, mentioning that most of the bills mentioned by him could not be traced out. [View the BSNL reply](#)

04.02.2025: CGHS RESPONDS TO AIBSNLREA LETTER DATED 12.12.2024 REGARDING DIFFICULTIES FACED BY BSNL PENSIONERS VISITING COIMBATORE WELLNESS CENTRE:

Drawing attention to the difficulties faced by CGHS beneficiaries visiting Coimbatore Wellness Centre AIBSNLREA had written to the DG CGHS on 12.12.2024 requesting posting of an additional medical officer and an additional pharmacist. CGHS has now replied that "Coimbatore Wellness Centre is having sanctioned post of 1 medical officer and 1 pharmacist only, however due to patient load surge, 1 post is transferred from Tirunelveli Wellness Centre and one medical officer is posted. As far as pharmacist is concerned matter will be taken up with the Directorate." [View the CGHS reply](#)

03.02.2025: BSNL RESPONDS TO AIBSNLREA LETTER DATED 13.01.2025 REGARDING NON-PAYMENT OF MEDICAL CLAIM WITHOUT VOUCHER SINCE FY 2021-22 IN RESPECT OF SHRI K.ARUNACHALAM II, RETD JTO TP TIRUNELVELI:

In response to AIBSNLREA letter dated 13.01.2025 addressed to the Director (HR) BSNL on the subject, CGM, CNTx, Chennai has replied that the retired officer was in medical claim with voucher scheme since 01.04.2019 and had opted for without voucher w.e.f. 01.04.2023. Medical claim for the year 2023-24 is under process and will be paid shortly. [View the BSNL reply](#)



BRANCHES IN ACTION

26.02.2025: AIBSNLREA KURUKSHETRA BRANCH (HARYANA STATE) HOLDS ITS GENERAL BODY MEETING:

A General Body Meeting of Kurukshetra Branch was held in Yatri Niwas a Haryana Tourism Hotel on 19/2/2025. Shri Yash Pal Sharma State Secretary of BDPA attended on our invitation. Branch secretary Shri Chaudhary Rajvir welcomed all. Shri D S Sandhu briefed members on major issue of Pension Revision, 78.2 fitment benefit case, Restoration of commutation and medical reimbursement/CGHS matters. Thereafter Shri Chetan Saklani GM and Shri Deep Sharma Marketing Manager from Vaidyaratnam Vrindavan Ayurvedic Chikitsalya Baddi HP gave a presentation on Ayurvedic/Naturopathy facilities in their hospital empanelled with CGHS and offering cashless facility. It was very informative for those who want to get benefitted with Ayurvedic treatment and Naturopathy. Shri Yogesh Sharma rendered some melodious songs. After the meeting delicious lunch was served. [View the Photos](#)

22.02.2025: AIBSNLREA TRICHY BRANCH (TAMILNADU STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of AIBSNLREA Trichy Branch was conducted at Hotel Arun, Trichy on 19.02.2025 under the Presidentship of Shri T.Gunasekaran, Branch President. Shri.M.S.Radhakrishnan State Secretary was the Chief Guest. Twenty one members participated in the meeting. Shri.V.Ganapathi Subramanian, Branch Secretary welcomed all to the meeting. Shri. M.S.Radhakrishnan, State Secretary in his speech highlighted the activities of CHQ like regular monthly meetings of CHQ office bearers, releasing e journal promptly every month with very interesting topics covered in editorials, communicating all relevant news to the grass root level members through WhatsApp and most importantly settling of long pending individual representations. He spoke in detail on Restoration of Commutation recovery, Notional increment to those retiring one day in advance of actual increment, SAMPANN issues, KYP applications, DLC updation issues etc. He appealed to enroll more members to our organisation Shri. P.Ramachandran Shri. U. Ponnusamy, Shri. M.Anandhan, Shri. K.Sivakumar, Shri M.Sivakumar and Shri. S.Benjamin Aroikaraj participated in the discussions. Shri. K. Meyyalagan Financial Secretary gave vote of thanks. The meeting was concluded with a delicious North indian lunch. [View the Photos](#)

19.02.2025: GENERAL BODY MEETING OF AIBSNLREA BHOPAL BRANCH (MP STATE) HELD:

A GB meeting of AIBSNLREA Bhopal Branch was held on 16.02.2025 at Indian Coffee House, New Market, Bhopal under the Presidentship of Shri K Nagrajan. 52 members, including super senior citizens attended the meeting. Shri BS Rajput, Organising Secretary CHQ, Shri OP Sharma, Vice President, Shri TR Jain, Financial Secretary, Shri MP Tiwari, Organising Secretary of Branch and shri A K Balpande were on the dais. Secretary Dr. Harisharan Saxena, welcomed all the members. Information regarding the nomination of our Secretary Shri Hari Sharan Saxena, in the Local Advisory Committee of CGHS, Bhopal was shared with the members. CAT Ernakulam order on the matter of alternate connect in lieu of Rent free telephone was also discussed. The meeting expressed happiness over the news that BSNL has earned net profit in Q3 of this year after 17 years. Shri Gondhalekar recited a poem written by him on environmental protection. Shri G P Billore was felicitated on completion of 75 years. New member Shri

S K Khare was also felicitated on joining the association shall, shreefal, flowers, Those members were not present in the last meeting were given water bottle. Shri A K Balpande intimated information regarding naturopathy camp in Bhopal. The meeting was concluded with a vote of thanks by Asstt. Secretary Shri AK Balpande. Lunch was served after the meeting.

13.02.2025: AIBSNLREA PALAKKAD BRANCH (KERALA STATE) HOLDS ITS GENERAL BODY MEETING:

A General body meeting of AIBSNLREA Palakkad Branch was held on 11.2.2025 at Mini Sheethal Hall of Top In Town, Palakkad under the Presidentship of Shri T.Ramanathan. 45 members, including super senior citizens attended the meeting from different parts of the District with enthusiasm. After silent prayer, the Secretary Shri P.Prabhakaran welcomed the gathering. Shri K.Gopinathan, Organising Secretary (South) of CHQ who was recovering after an accident attended the meeting. During his address to the members, he elaborately explained the activities taken by CHQ on different issues and the special interest taken by General Secretary to resolve those issues by bringing them at appropriate forums for early settlement. He also lauded the GS for holding periodical virtual meetings for the smooth functioning of the Association and to make an awareness among the members of branch units about our approach on various matters pertaining to the Association. Shri T.Ramanathan, in his presidential address spoke about the benefits of the new Income Tax proposals and the tax saving in this regard. During discussion on organisational matters Shri P.Prabhakaran, Secretary answered all the queries raised by the members in matters like, CGHS and opening of wellness centre at Palakkad, Empanelment of hospitals with cashless facility in Palakkad area under CGHS, BSNLMRS payments, submission of Life Certificate and validation of BSNLMRS cards etc. The meeting was concluded with vote of thanks by Asst Secretary Shri T.P.Krishnanunni. Lunch was served after the meeting.

11.02.2025: AIBSNLREA THANJAVUR BA BRANCH (TAMILNADU STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of AIBSNLREA, Thanjavur BA Branch was conducted in a very grand manner at Kumbakonam on 08.02.2025. Shri R.R.Balasubramanian General Secretary was the Chief guest. Thirty one members participated in the meeting enthusiastically. Shri E.Rajasekaran presided over the meeting. Shri.R.Srinivasan, Secretary, welcomed all to the meeting and explained in detail the functioning of the branch. [View Tamilnadu page of State News section for full report] [View the Photos](#)

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

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