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Life starts after retirement All India BSNL Retired Executives' Association

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Editorial

ABHA LINKING EPISODE - NEED TO KEEP VIGIL

hen the CGHS Directorate issued an Office Memorandum 28.03.2024 mandating linking of CGHS card to ABHA card, there was large scale outrage amongst the CGHS beneficiaries. It was AIBSNLREA which first raised the concerns and apprehensions of the pensioner beneficiaries in such linking, writing to CGHS Directorate immediately. All the pensioners associations across the country followed suit, with one BSNL pensioners association copying the entire text of AIBSNLREA letter while conveying its concern. While this O.M. wanted the exercise to be completed by the end of April, CGHS issued another O.M. on 14.04.2024 extending the date up to 31st October 2024, sensing the outrage and also understanding its unpreparedness. We again wrote to DG CGHS requesting that such linking should continue to be voluntary.

nly a year earlier, in March 2023, CGHS had wanted the linking to be done by CGHS beneficiaries but it was not compulsory. Even then there were doubts and concerns as to whether this was a prelude to CGHS planning to force the beneficiaries to seek medical care from hospitals under Ayush Bharat Scheme, instead of empanelled private hospitals. CGHS was not able to specify the benefits that would accrue to the CGHS beneficiaries. Linking with ABHA is not going to alter the long lines in our

wellness centres in any way. Also, with CGHS functioning already computerised, connecting all wellness centres and all the empanelled hospitals on-boarding in the computerised system, we felt that there is no need for making the linking mandatory. On the other hand, the concerns about safety and security of their medical records, the CGHS beneficiaries becoming pawns in the hands of private hospitals and private insurance companies remained unaddressed. We also pointed out that making it mandatory for **CGHS** beneficiaries while ABHA is voluntary for all other Indian citizens, will be unjust and discriminatory.

fter the new Government took over, we wrote to the new Minister of Health & Family Welfare immediately after he took charge, requesting to get both the O.Ms withdrawn, in view of various concerns raised by us. A week later, the Health Ministry issued orders keeping in abeyance the CGHS O.M. dated 28.03.2024, till further orders. This has given great relief to the CGHS beneficiaries, though the O.M has only been kept in abeyance and not been withdrawn. As we know, no Government order will say its earlier order is withdrawn and keeping in abeyance is only a terminology used to permanently put on hold the issue involved. But we need to keep a watch, if only we understand the background behind the decision to make linking of CGHS card with ABHA card mandatory.

entral Government Health Scheme already collects and processes the personal data of CGHS beneficiaries through the Electronic Health Record application of CGHS. The Data is collected in the following manner: The CGHS Beneficiary provides their personal data (self and family) for creation of CGHS Beneficiary ID. Medical records are created in the CGHS database, whenever the CGHS beneficiaries consult Medical Officer at CGHS Wellness Centre. Similar data is created, whenever the beneficiary is prescribed medicines, gets issued a medical certificate & referral to Health Care Organisation. So, there is no need for one more system for the CGHS beneficiary to digitally store his medical records.

According to a Note on discussions on the matter in CGHS, "With an intent to upgrade the functionality of the already digitized system of CGHS, i.e. to make the application system more interoperable with other healthcare providers, the facility to link ABHA was made operable in January 2023, but the

linking was voluntary and not mandatory. However, out of 45 Lakh beneficiaries, as on 21.3.2024, only 19,790 individuals had linked their ABHA ID with CGHS Beneficiary ID." This was one of the reasons for the decision to make ABHA linkage with CGHS ID mandatory. The alarming part of the decision was that "the CGHS cards that have not been linked to ABHA may be auto blocked, after giving a relaxation till 30/04/2024." Also, the ongoing discussions in the Health Ministry about "Running of wellness centres on public private partnership" is a cause for serious concern.

espite the fact that CGHS facility is limited to a very few cities till now and despite the shortcomings functioning of CGHS wellness centres which include lack of adequate number of wellness centres leading to long waiting time, shortage of doctors and staff members in many wellness centres and very small number of empanelled hospitals, CGHS continues to remain a valuable healthcare option to the BSNL absorbed pensioners. While we will keep up our efforts to seek and bring more improvements in CGHS working based on input from our members, we need to keep vigil and stay alert to guard against any attempt to dilute the Government role in running the CGHS as an effective Healthcare mechanism.⊖



Important Developments of the Month

A virtual meeting of AIBSNLREA CHQ office bearers was held on 03.06.2024 under the Presidentship of Shri V.Chinnapappiah, CHQ President. One minute silence was observed in memory of veteran leader Shri R.S.Arora, former State Secretary, Uttar Pradesh. President, in his address mentioned that the JS DoP&PW wanted to visit AIBSNLREA CHQ office at Chennai on 30th May 2024, but we had to convey our inability to receive him since the GS

was out of station. In response to our email conveying our disappointment over the lost opportunity, JS DoP&PW has conveyed that "I was looking foward to meeting you." GS then listed the developments during May 2024, the visits by AGSs Shri V.P.Arya and Shri Rakesh Sethi to DoT HQ, BSNL CO respectively, resolution of the grievance of Shri B.M.Nyamati, possible resolution of grievance of Shri M.N.Chavda, improvement in the status of issue of VC in respect of Shri H.S.Sutaria and the healthy gesture of AIBSNLREA East Godavari Branch in donating 10 chairs to CGHS wellness centre, Rajahmundry. GS expressed satisfaction that the association was able to help even non-members, sometimes retired non-executives reaching out to us after getting the GS mobile number by googling. At least one or two such calls are received every week. OS (N) Shri S.K.Aggarwal shared details of how he was able to help an 87 years old pensioner who had contacted him. All the office bearers then reported about activities at their level in strengthening the organisation. Financial Secretary presented a simple income/expenditure report. GS then reiterated the earlier decisions of CHQ office bearers meetings that in spite of having meagre bank balance at CHQ and high legal expenses, there was no need to go for donations and members will rise to the occasion if and when CHQ needs financial support. The meeting decided that details of SAMPANN related grievances of MP Cirle pensioners served by CCA Maharashtra & Goa be collected and sent to CHQ so that OS (W) Shri Rajan Rajopadhye can bring them to the notice of CCA MH & Goa visiting Kolhapur on 7th June 2024. The meeting ended with the President thanking all the office bearers for the collective functioning.

Issues taken up

21.06.2024: AIBSNLREA REPRESENTS TO THE FINANCE MINISTER, GOI REGARDING RELIEF TO SENIOR CITIZENS/PENSIONERS IN THE UPCOMING UNION BUDGET:

AIBSNLREA has drawn the attention of the Hon'ble Minister of Finance to the facts that "In the recent years, Pensioners' income from interest on deposits has steeply eroded, while the cost of living has been peaking, leaving them most vulnerable to financial crisis. The reliefs being offered in Income Tax is paltry compensation compared to their financial woes" and has suggested some measures to be incorporated in the upcoming budget. View the letter

19.06.2024: AIBSNLREA WRITES TO THE CGCA, DOT, NEW DELHI REGARDING DISCREPANCIES IN THE PROCESS OF DOWNLOADING FORM 16 FROM CGCA WEBSITE, CAUSING INCONVENIENCE TO THE PENSIONERS:

AIBSNLREA has drawn the attention of the CGCA, DoT, New Delhi to the discrepancies noticed in the process of downloading Form 16 from CGCA website, causing inconvenience and anxiety to the BSNL pensioners and requesting him to do the needful for necessary corrective action in the software so as to make the process user-friendly and also to ensure that Form 16 is presented for download with details of payment of pension even in cases where there was no TDS recovered. View the letter

18.06.2024: AIBSNLREA REPRESENTS TO THE MINISTER OF COMMUNICATIONS ON SOME VITAL ISSUES PERTAINING TO BSNL PENSIONERS:

After conveying our warm welcome earlier to the new Minister of Communications, AIBSNLREA has now submitted a representation highlighting a few important issues for betterment of BSNL, its employees and the BSNL pensioners - early launching of 4G, pay revision of BSNL employees and Pension Revision of BSNL absorbed pensioners - seeking his urgent attention and definitive action, as solutions to these issues are neither complex nor impossible. View the letter

14.06.2024: AIBSNLREA WRITES TO THE CHAIRMAN CBDT REQUESTING CLOSURE OF NOTICES ISSUED UNDER SECTION 154 CLAIMING ADDITIONAL TAX ON LEAVE ENCASHMENT FOR LEAVE EARNED DURING DOT PERIOD, CASE OF BSNL ABSORBED PENSIONERS:

AIBSNLREA has drawn the attention of the Chairman, CBDT, to the facts that the action by IT department under Section 154 is violative of Section 10 (10AA) (i) of IT Act. All the assesses who received notice on this count had duly submitted their reply mentioning about the BSNL letter on the subject and the Income Tax Appellate Tribunal, Mumbai orders. Although no further action has been taken by the Income Tax authorities, there are instances where the additional tax is recovered wherever the assessee is eligible for refund. Non-closure of the notices continues to be a sword of Damocles hanging over their head with adverse action against them by the IT department at any point of time in the future. This has led to a situation where the concerned assesses are in constant stress. AIBSNLREA has requested the Chairman CBDT to direct the officials in CPC Bangalore to withdraw/close the notices issued in violation of the IT Act and also stop harassing the BSNL pensioners by recovering the alleged additional tax in lieu of refunds due. View the letter

13.06.2024: AIBSNLREA REPRESENTS TO THE MINISTER OF HEALTH & FAMILY WELFARE REQUESTING TO DIRECT DG CGHS TO WITHDRAW THE OMS MANDATING CGHS BENEFICIARIES TO LINK THEIR CGHS CARD WITH ABHA CARD:

AIBSNLREA has drawn the personal attention of MoH&FW to two Office Memoranda issued by the Directorate of CGHS making it compulsory for CGHS beneficiaries to link their CGHS card with ABHA card (Ayushman Bharat Health Account card), when the ABHA scheme is voluntary to every other citizen of India. Pointing out that CGHS has not been able to indicate any benefit to the CGHS beneficiary in such linking except that the medical records can be stored digitally and shared with hospitals and that no reason has been stated as to how the CGHS functioning will improve because of this linking, AIBSNLREA has requested him to cause withdrawal of both the O.M.s issued by CGHS Directorate, as there is not an iota of justification in compelling the CGHS beneficiaries to link their CGHS identity with ABHA and also because CGHS beneficiaries cannot be singled out when the ABHA scheme itself is only a voluntary one for the citizens of India. View the letter

11.06.2024: AIBSNLREA REPRESENTS TO THE PRIME MINISTER OF INDIA ON SOME VITAL ISSUES PERTAINING TO PENSIONERS:

While conveying our Greetings to the Prime Minister on his assuming charge for the third consecutive term, AIBSNLREA also has drawn his attention to the fact that contrary to his advocating the cause of pensioners by giving top most priority to dignity, financial security and wellbeing of senior citizens, some important grievances of the pensioners remain unsettled mainly due to Department of Expenditure either rejecting or sitting over vital recommendations of a Standing Committee of Parliament and some court judgements.

AIBSNLREA has resubmitted some of these grievances, with a renewed hope that he will personally look into them and direct the Ministry of Finance and other Ministries concerned to re-examine the issues with the single objective of respecting and honouring the elders instead of viewing these issues with narrow economic considerations. View the letter



29.06.2024: MAPPING OF HRMS NUMBER AGAINST RSTC CONNECTIONS IN CDR SYSTEM:

As per instructions from BSNL CO, ITPC Pune has been processing mapping of HRMS number against RSTC connections in CDR system both for serving and retired employees. In spite of its efforts to reach out to serving/retired employees, nearly 59% RSTCs are still to be updated. BSNL CO has therefore requested all CGMs validate and update HRMS number of serving and retired employees for all RSTC numbers. ITPC Pune has also requested BSNL CO to issue guidelines in respect of employees who retired before HRMS number implementation. View the BSNL letter

28.06.2024: MOH&FW ISSUES REVISED GUIDELINES FOR REFERRAL PROCESS IN CGHS:

Ministry of Health & Family Welfare has released O.M vide F.No.A15025/19/2024/DIR/CGHS/EHS(Comp.No.8281286)I/3687286/2024 date3d 28.06.2024, revising guidelines for referral procedures for consultation, investigations and treatment in Government and Private empanelled hospitals. As per the revised guidelines, the term "Government hospital" shall also include all AIIMSs, Institutions of National Importance, North East Institutions, Tata Memorial Hospital and all other medical institutions under Central Government. Afet referral by the Medical Officer of a CGHS wellness centre, no further endorsement from CGHS shall be required for undergoing routine listed investigations and minor procedures not requiring admission in the hospital as advised by the specialist. However referral/endorsement from CGHS shall be required for special investigations like CT scan, MRI scan, PET scan and any other investigation costing over Rs.3000/-. Special provision to avail consultation/investigation/treatment procedures hereinafter shall apply to CGHS beneficiaries aged 70 years and above as against 75 years. View the MoH&FW OM

27.06.2024: MOH&FW REISSUES GUIDELINES FOR ISSUE OF CGHS CARD:

MoH&FW has issued a O.M vide F.No.S11012/1/2024-EHS (Comp No.8283407)I/3687003/2024 dated 27.06.2024, reissuing guidelines for issuing CGHS cards to serving employees and pensioners, consequent to technological changes and change in payment methods for CGHS contribution. View the MoH&FW O.M

25.06.2024: CGHS ISSUES O.M. KEEPING IN ABEYANCE ITS O.M. DATED 28.03.2024 REGARDING MANDATORY LINKING OF CGHS ID WITH ABHA ID:

CGHS vide its O.M. No.44/88/MCTC/CGHS/2024/DIR dated 25.06.2024, has stated that "the matter has been reviewed in the Ministry and the undersigned is directed to convey the approval of Competent Authority that the implementation of the O.M. dated 28.03.2024 is kept in abeyance till further orders". View the CGHS O.M

14.06.2024: DPE ISSUES ORDERS ON REVISED IDA RATES DUE FROM 01.04.2024:

DPE has issued orders revising IDA rate to 216.8% w.e.f 01.04.2024 in respect of CPSEs where last pay revision was implemented w.e.f. 01.01.2007. View the DPE OM

RESPONSE/ACTION TAKEN ON



AIBSNLREA'S REPRESENTATIONS

25.06.2024: CGHS RESPONDS TO AIBSNLREA LETTER DATED 08.05.2024 REGARDING DIFFICULTIES FACED BY CGHS BENEFICIARIES IN AVAILING CONSULTATION FROM THE MEDICAL SPECIALIST AT KATOL ROAD POLYCLINIC, NAGPUR:

Responding to AIBSNLREA letter dated 08.05.2024 on the subject, CGHS has replied that "As per sanctioned strength there are only two posts of Physician in CGHS Nagpur and as per the sanctioned strength one physician is posted at WC Polyclinic, Katol Road Nagpur and one at WC 7 which is a centralised location for all the WCs." View the CGHS reply

20.06.2024: CGHS RESPONDS TO AIBSNLREA LETTER DATED 02.04.2024 REQUESTING TO WITHDRAW CGHS OM DATED 28.03.2024 MANDATING LINKING OF CGHS BENEFICIARY ID WITH AYUSHMAN BHARAT HEALTH ACCOUNT ID:

Responding to AIBSNLREA letter dated 02.04.2024 on the subject, CGHS has replied that "With regards to your queries/suggestions or apprehensions regarding the subject of creation/linking of ABHA ID. Please see the clarifications issued by CGHS at cghs.gov.in --- FAQs --- FAQs on ABHA . Also, kindly refer to OMs released by CGHS on the subject matter for a future roadmap regarding the same at cghs.gov.in --- Circulars --- Administrative matters." AIBSNLREA has submitted an appeal mentioning that "the benefits for the CGHS beneficiaries, in addition to what they already have, are not mentioned under any FAQ. Again the remarks say OMs released by CGHS on the subject matter for a future roadmap regarding the same at cghs.gov.in --- Circulars --- Administrative matters. No such OM on future roadmap is available under Administrative matters. A copy of the OM may be provided." View the CGHS reply

07.06.2024: DOP&PW ASKS DOT TO INTIMATE THE STATUS OF ACTION TAKEN WITHIN 21 DAYS IN THE CASE OF NON-RESOLUTION OF GRIEVANCE OF SHRI MADHUSUDHAN MUKHERJEE:

DoP&PW had earlier forwarded AIBSNLREA letter dated 01.04.2024 regarding Penalisation of a pensioner due to BSNL failing to deposit the TDS recovered in respect of Shri Madhusudhan Mukherjee, Retd JTO, NSBTTC, Kalyani, Kolkata to DoT, requesting "to look into the matter and resolve the same expeditiously as per extant rules in a time bound manner under intimation to this department and the concerned pensioner about the action taken". As no action had been taken/intimated till date, AIBSNLREA brought this to the notice of Joint Secretary, DoP&PW through email requesting him to cause issue of a reminder to DoT. DoP&PW has now forwarded our email to DoT HQ requesting to "look into the matter and resolve the same expeditiously as per extant rules in a time bound manner under intimation to this department and the concerned pensioner about the action taken. It is requested that status of the action taken in this case, may be intimated within 21 days." View the DoP&PW email



BRANCHES IN ACTION

28.06.2024: AIBSNLREA SANGRUR BRANCH (PUNJAB STATE) HOLDS ITS ANNUAL GENERAL BODY MEETING:

A general Body meeting of AIBSNLREA Sangrur Branch was held at Sangrur in Shree Naina Devi Mandir AC Hall on 26.06.2024 under the Presidentship of Shri P.K.Jindal, President. Shri Balbir Singh, Branch Secretary welcomed the participants. Shri Mohd.Jamil Ex. Circle Secretary of SNEA and retired DGM graced the occasion. Six retired executives who were not members attended the meeting. Shri P.K. Jindal, President spoke about vital issues pertaining to BSNL pensioners, like pension revision pending since 1.1.2017, enhancement of pension at the age of 65,70 &75, grant notional increment to those who retired a day prior to their date of increment, recovery of commutation amount in 10 years instead of 15 years, orders mandating linking CGHS card with ABHA account which has been kept in abeyance, pay and pension arrears due to 78.2% IDA fixation (Court case pending). Shri R.S. Sandhu Joint Secretary CHQ briefed on all these issues and assured the members to take up every problem/issue of the members with CHQ. Five new Life members were enrolled in the meeting. Office bearers election was held unanimously and Shri Pawan Kumar Jindal Retd.DGM, Shri Shiv Narain Retd.SDE and Shri Gurmail Singh Retd DE were elected as President, Secretary and Financial Secretary respectively. At the end five new members were enrolled, including Shri Mohd. Jamil, Retd DGM and former CS, SNEA. The meeting ended with Vote of Thanks and High Tea. View the Photos

24.06.2024: AIBSNLREA GUJARAT STATE HOLDS ITS ANNUAL GENERAL BODY MEETING:

The Annual General Body cum- Get together meeting of AIBSNLREA Gujarat state was held on 20th June, 2024 at Gujarat Chamber of Commerce Hall, Ashram Road, Ahmedabad at 3.30 PM. The meeting was presided by Shri P. B. Parmar, State President. 251 members attended the meeting inspite of forecast of heavy rains. The President warmly welcomed the members and other dignitaries present. He extended special welcome for newly enrolled members who had joined AIBSNLREA. He spoke in detail about Pension Revision case including stand taken by our CHQ and efforts made by other Associations in Principal Bench CAT in getting a favourable judgement. He spoke about FMA to CGHS beneficiaries, and Grant of notional increment for the purpose of pensionary benefits. He also told that

we have taken up the IT related issues with CCA Gujarat. He appraised the status of the case to the house regarding grant of 5% increase of additional pension after completion of age of 65, 70 and 75 years as recommended by Parliamentary Standing Committee. Two minutes silence was observed in memory of the departed members and their family members. [View Gujarat Page of State News section for full report]

22.06.2024: AIBSNLREA MUMBAI BRANCH (MAHARASHTRA STATE) HOLDS ITS GENERAL BODY MEETING:

General Body Meeting of AIBSNLREA Mumbai branch was held on 19th June 2024 from 2 PM in the conference Hall, BSNL Administrative Building, 1st Floor B Wing Juhu Road, Santa Cruz (W) Mumbai. Shri N. K. Devassy Presided over the meeting. There was very good gathering in the Hall in spite of heavy rain in Mumbai since early morning. President delivered welcome address & appreciated all members for attending the meeting in short notice. Two minutes silence was observed in respect for the departed souls among our members. [View Maharashtra Page of State News section for full report]

17.06.2024: AIBSNLREA BHOPAL BRANCH (MADHYA PRADESH STATE) HOLDS ITS GENERAL BODY MEETING:

Monthly General Body meeting of AIBSNLREA Bhopal Branch was held at INDIAN COFEE HOUSE NEW MARKET Bhopal on 16.06.2024. Shri O.P.Sharma presided over the meeting. Shri H.S.Saxena Branch Secretary, Shri B.S.Rajput, OS (C) CHQ and Shri T.R.Jain, Financial Secretary were on the dais. Shri Subodh Kher, Shri Mujmer and Shri Sejkar, whose birthday falls in June 2024 were felicitated with Rose Buds & Cheers by all the Members. Branch Secretary explained in detail regarding filing of Pension Commutation Case in CAT and asked for the PPO Copy for those members who want to file the case. Latest Telephone Directory of AIBSNLREA Bhopal Branch was issued to all the members. Branch Secretary praised the excellent work done by Shri M.P.Tiwari, Shri Chopad and Shri Saraf in printing of the Telephone Directory. It was decided to request CHQ Office bearers to have a courtesy meeting with the MoC. Meeting was followed by a Melodious Program of Songs & Music & Nice snacks as per wish of individual members. View the photos

12.06.2024: AIBSNLREA PALAKKAD BRANCH (KERALA STATE) HOLDS ITS GENERAL BODY MEETING:

A General body meeting of Palakkad Branch was held on Tuesday the 11.6.2024 at Top In Town Auditorium Palakkad. 47 members from different parts of the district attended the meeting. Some members without considering their health problems and old age attended the meeting in adverse weather condition because of their commitment and determination. As the President and the Vice President were not present due to their pre occupations, former President Shri K.Haridasan, Retd DGM presided over the meeting. After silent prayer, Secretary Shri P.Prabhakaran welcomed the gathering. An obituary reference was made by the Secretary on the sad demise of Shri.K.D.M.Subramanian, Retd SDE who was a very sincere and committed member. He had previously held the post of Organising Secretary of the branch. During the presidential address, the President touched on all the issues being faced by BSNL pensioners. During the discussion on organisational matters, the Secretary elaborately explained about all important issues viz BSNL MRS Payment, CGHS migration, Court cases with respect to pension revision, BSNL revival plan and Sampaan

related LC cases. The meeting was concluded at 1 PM with vote of thanks by Asst Secretary Shri P.P.Krishnanunni, Retd Accounts Officer. Lunch was served after the meeting.

08.06.2024: GENERAL BODY MEETING OF AIBSNLREA SHIMLA BRANCH (HIMACHAL PRADESH STATE) HELD:

A General Body meeting of AIBSNLREA Shimla Branch was held on 7th June 2024 under the Presidentship of Shri D K Verma. 21 members were present in the meeting. Condolence resolution was passed after observing Two minutes silence in memory of Shri Jeevan Lal on his untimely demise. Pension revision was discussed and members requested to pursue the case with CHQ. Members desired to know details about the revision of gratuity from 20 lakhs to 25 lakhs. Pensioners were eager to know about restoration of commutation before 15 years. The house has also decided to take up the case with CHQ, if required, financial contribution can be pursued for legal services. Some local issues were also discussed. View the Photos

04.06.2024: AIBSNLREA THANJAVUR BRANCH (TAMILNADU STATE) HOLDS ITS QUARTERLY GENERAL BODY MEETING:

A General Body meeting of AIBSNLREA - Thanjavur Branch was conducted on 01.06.2024 at BSNLEU office premises in Telephone Exchange, Kumbakonam. Shri.E.Rajasekaran, District President presided over the meeting. Shri.S.Arockiasamy, a senior member, welcomed all to the meeting. After Presidential address, Shri.R.Srinivasan, District Secretary briefed the activities of the branch listing out the settled and pending issues. Shri.K.Natarajan, Circle Secretary NFTE BSNL, Tamilnadu circle, who was present at Kumbakonam, attended our meeting on invitation as a guest. He offered his views on the status of BSNL employees' wage revision and Chennai society issue. All the members offered their valuable suggestions and reminded the pending individual grievances. Shri.M.S.Radhakrishnan, State Secretary compiled all the views and suggestions made and gave the present status of court cases on pension revision. He assured us that follow up actions will be taken at the appropriate levels. The meeting concluded with Shri.P.R.Sethuraman, District Finance Secretary, offering vote of thanks. View the Photos



STATEMENT OF AMOUNT RECEIVED DURING JUNE 2024

01. Bhopal Branch (MP State) deposited Rupees Three Thousand (Rs. 3000/-) only on 18.06.2024 towards CHQ quota for ten new Life members.

Website: https://www.aibsnlrea.org

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