



**REPORT PRESENTED BY THE GENERAL SECRETARY AT THE FIRST REPRESENTATIVE COUNCIL MEETING OF SANCHAR NIGAM PENSIONERS' WELFARE ASSOCIATION AT ERNAKULAM ON 24TH SEPTEMBER 2024:**

Respected Comrade President, colleague CHQ office bearers, CSs, CWC members and my dear Comrades,

With benign permission of Comrades President, I have the pleasure of placing before you summary of developments on various issues for your consideration and approval

We are gathering for our first AIC at a splendid venue in the prestigious city of Ernakulam, located in God's own country, Kerala. Kerala, renowned for its natural beauty, rich culture, and warm hospitality, provides the perfect backdrop for our important discussions. Our host, Kerala Circle, has gone above and beyond to make this event exceptional, despite the financial limitations we face. We hope you find comfort and joy in your stay. We wish you all a pleasant stay and an invigorating brainstorming session.

Comrades, while we enjoy this wonderful gathering in the enchanting city of Ernakulum, we must remember that this meeting of the supreme body of our Association is meant to yield results. Let us focus on serious and productive deliberations to achieve our objectives.

2. SNPWA was formed in August 2019 in Bangalore based on a resolution from the CWC of SNEA. Unfortunately, the outbreak of the pandemic shortly after our inception hindered our full-fledged activities due to severe restrictions. Despite these challenges, we have held our head high in the pensioner community through committed, dedicated, and sincere activities.

In presenting a brief report on our journey thus far, we will not boast or exaggerate our achievements. We will present only the facts because that is the ethos on which we operate.

Like every honest report, this one comes with a mixed bag: some excellent results, some good ones, a few satisfactory outcomes and some yet to see the light of the day. However, we must frankly admit that the balance tilts heavily in favor of our achievements. Many of you will already be reflecting on the events of the past, so we will highlight only the most significant ones.

**3. Pension Revision:**

The crucial issue of pension revision, eagerly awaited by everyone, is progressing rapidly. The former Secretary DOT, Sh. Anshu Prakash, and the then MOC had dashed our hopes. However, our relentless pursuit at all levels of the hierarchy resulted in an online interview granted to our Association on February 25, 2023. During this interview, we boldly and strongly presented our unassailable right to pension revision based on relevant orders and rules to Secretary T, Sri. Rajaraman. The Secretary was convinced

of the genuineness of our arguments. For the first time in four years, we made him understand that our pension revision was not dependent on the wage revision of serving employees but was at par with other Central Government retirees. The ice was broken

We earnestly followed up the issue at all levels, including Hon. MOC, Hon. MPs, DOP&PW, and most importantly, the DOT, where the primary and crucial work, including the modalities and fitment of the revision, was to be carried out. We met with Member (S), Member (F), Dir (E), and DDG (E) multiple times to monitor each stage of the case's development and provide appropriate inputs to stake our claim for the best fitment.

While everything was proceeding smoothly and a breakthrough seemed imminent, in the mean time the case we and a few other Associations had filed in PB CAT ND was listed. The DOT utilized this opportunity to stall the issue under the pretext of continuing the process after the PB CAT ND verdict. The court pronounced a verdict totally upholding our arguments and deciding in our favor equating us on par with other Central Government pensioners. During further interactions with DOT officials, we were assured they would not contest the case in court. The then MOC also shared this opinion, stating that it was only the modus operandi of implementing the PB CAT judgment that remained to be decided.

Unfortunately, while we awaited a positive result, the DOT and other departments, contrary to previous assurances, filed a writ petition in the Delhi High Court to set aside the PB CAT judgment. We were thoroughly shocked and pained by this new development. Despite feeling backstabbed, we lost no time in approaching the Delhi High Court. The Hon'ble High Court was prepared to hear the case, but the petitioners sought an adjournment. Though the court granted the adjournment, it also expressed surprise that we had not filed a contempt petition. The petitioners returned to the Delhi High Court on May 31, 2024, seeking a stay on the PB CAT judgment. The Hon'ble court, convinced by the arguments of our learned counsels, saw this as a ploy to stall proceedings on the eve of the court's vacation. While the petitioners' counsels continued with frivolous arguments, the court imposed fines of ₹10,000 each (total ₹20,000) on the petitioners, leaving them embarrassed and ashamed. We may have to wait for further proceedings of the court(s). In the interim we filed a contempt petition in PB CAT ND. We have also filled a caveat in the Hon'ble Supreme Court as a precaution against any mischievous action by the DOT and others. Contrary to the assurances provided by the former Minister of Communications (MOC) that pension revision would be delinked from the pay revision of BSNL employees, we are shocked to note the recent response from the current MOC. The reply suggests that pension revision can only be considered after the pay revision, aligning with the Department of Telecommunications' (DOT) submission before the Honorable Delhi High Court.

We are continuing our efforts unabated and will ensure that pensioners receive their deserved pension revision effective from 01.01.2017. Comrades, remember that the fight has been hard so far and will be harder still. But with unwavering determination, we will carry on until tangible results are attained. We will continue our committed and determined efforts to secure the best outcomes for our beloved Comrades.

Regarding the debate on whether to proceed with the VII CPC or the 3rd PRC, we have consistently maintained that we want pension revision on the best terms at par with that of a Central Government employee retiring on the same day as provided under Rule 37 A. Our interests lie in settling the issue at the earliest with the best fitment.

We also had to ensure that those who retired after 01.01.2017 were not left high and dry. Their eligible right for appropriate fitment needed to be addressed. Therefore, we proposed two amendments to the Pension Rules:

- i. Provision for notional increment and fitment, which is currently unavailable.
- ii. Removal of the current 50% bar on DA. These have been agreed to in principle.

Additionally, we took up the issue of seamless continuity of pension revision without any hassles. We will continue our fight both in the Courts and outside.

#### 4. Joint Forum:

In addition, we are determined to pursue the pension revision issue outside the courts as well. We are not opposed to trade union actions, which are consistent with our tradition. As part of the Joint Forum, along with other like-minded associations, we are committed to resolving the pension revision issue strictly in accordance with Rule 37A, without any dilution or compromise. We have actively participated in the Joint Forum's agitational programs, the most recent being a dharna and march to CCA offices on 5th September. The next event is a Parliament march scheduled for November

#### 5. The case of the ST Comrades of Maharashtra:

The case of the ST Comrades of Maharashtra which we have been pursuing since early 2022, has entered its final phase in 2023. Despite facing hostilities from various quarters, particularly from the upper echelons of BSNL Corporate Office, MH Circle Office, and some at the CCA, we have made significant progress. Good percent of the affected comrades have received their due payments through our dedicated efforts. However, still large section remains whose issues remain unaddressed. We will continue to fight until every one of them receives their rightful benefits.

In December 2022, we met with Chairman of the Parliamentary Standing Committee for SC/ST Affairs. The number of doors we have knocked on during this process is countless. But we have no regrets because we know we are doing our job, and we will never tire. Comrades, we will not allow injustice to permeate, even if it is to the last and least of our brethren. The fight will go on until there is a total resolution.

The efforts made by our MH Circle team, under the leadership of CS Com. Gaykar, are commendable. Their interactions with MPs and some ministers will certainly help address the remaining pending issues. The CHQ will also remain vigilant and will not rest until all issues are resolved.

#### 6. Medical Allowances:

BSNL is currently facing challenging times. However, the medical allowances and bills of pensioners cannot be neglected for years. Our discussions with the CMD BSNL on this matter ensured that all pending medical bills were settled through appropriate allocation of funds. When we realized that the initial allocation was insufficient to meet the needs, we pressed for additional funds for the Circles that reported shortages. As a result, action was taken by the BSNL Corporate Office.

We have successfully advocated for periodic fund allocations to clear the outstanding bills in a timely manner. Additionally, we have requested for doing away with the requirement of mandatory prescriptions

for chronic diseases during the pandemic period, as approved by the Ministry of Health and Family Welfare (MOH&FW).

#### 7. Fast Track Refund of CGHS Contributions:

We take pride that as in so many issues concerning the pensioners we were the only Association to press for the fast track refund of CGHS contribution, which till then used to extend from 6 months to one year. We initially proposed the direct payment of CGHS contributions by BSNL on behalf of interested pensioners. Thankfully, the CMD fully agreed with this proposal. Unfortunately, due to software issues, direct payment could not be implemented. Consequently, our next step was to demand a fast-track refund process. The management agreed to process refunds within 30 to 45 days.

Although March 31, 2022, was initially set as the deadline for fast-track refunds, at our request, it was extended by one year to March 31, 2023. Our efforts did not cease with that deadline. We have continued to ensure that refunds are processed promptly, even beyond the set date. This win-win arrangement has greatly benefited both the pensioners and BSNL.

#### 8. Tax on Refund of CGHS Contributions:

The order regarding the taxability of gratuity, CGHS refunds, and other benefits issued by BSNL in 2021 has been a point of contention since its issuance. We sought to have the BSNL Corporate Office revisit these orders. While the order concerning the taxability of gratuity was withdrawn following our intervention, the issue of CGHS refund taxability was not addressed. We continued to pursue this matter vigorously.

BSNL CO's tax consultants opined that the CGHS refund constituted a perk and was thus taxable. We escalated the issue to the CMD and, upon his advice, held preliminary discussions with the new Director (Finance). Although we received some positive signals, no resolution was achieved. Undeterred, we sought the expertise of prominent legal practitioners, including a notable luminary in Ernakulam. Their positive comments and conclusions were presented to the Corporate Office.

The concerned authorities promised to follow up on the case but also requested that we approach the Commissioner of Income Tax directly. We promptly did so and are currently awaiting a response. We plan to meet the Commissioner in person to resolve this issue. If we receive a favorable decision, we will request retrospective implementation.

#### 9. Fixation Issue of Officiating JTOs in Kerala/ Kolkata Regularized in 2008:

The pay fixation issue for officiating JTOs in Kerala, who were regularized in 2008, has long been a contentious matter. We strongly advocated for this issue with the BSNL Corporate Office, which issued favorable orders. However, the Kerala Circle Office failed to implement the spirit of these orders. We have once again brought this issue to the attention of the BSNL CO, submitting approximately 15 annexures in support of our cause.

Our strong interactions and arguments with the Senior GM (Establishment) were progressing positively when the Sr GM was transferred. We subsequently escalated the matter to the Director HR, who

indicated that a final decision from the CMD was needed. With the new CMD now in place, we will pursue a just resolution with him.

#### 10. Recovery from officiating JTOs regularized as per JTO RR 2014:

Similarly, for the officiating JTOs regularized as per JTO RR 2014, the recovery case is pending before the Supreme Court. We are keeping our eyes focused on their case as well and gearing up for appropriate action.

#### 11. Migration to CGHS:

Recognizing the financial challenges faced by BSNL/MTNL, we encouraged pensioners to migrate from BSNL MRS to CGHS. The response was quite positive.

12. Shortcomings of CGHS: However, we are acutely aware of the shortcomings of CGHS, which include:

- i. Insufficient penetration of Wellness Centres, particularly in rural areas.
- ii. Lack of empaneled hospitals, even in the few existing Wellness Centres.
- iii. Inadequate funding for the scheme, with allocations remaining unchanged since 2014.
- iv. Shortages of staff and facilities in Wellness Centres.
- v. Insufficient availability of medicines in Wellness Centres.
- vi. Our objection to the removal of Authorized Local Chemists (ALCs).
- vii While we are not opposed to generic medicines, we demand proper testing and approval with a stamp of approval before dispensing.

The entire system was on the verge of collapse due to the non-settlement of bills from empaneled hospitals. We intervened and successfully secured an allocation of ₹840 crores from the Ministry of Finance and the Ministry of Health & Family Welfare to clear the pending hospital bills, thus preventing a potential breakdown.

Due to further pressure on the Director General of CGHS, we are pleased that the fund allocation for 2023-24 has been increased by ₹1,366 crores. While this is a welcome development, it is still insufficient.

#### 13. Revision of Rates for Consultations and Diagnostic Tests:

In addition to the aforementioned issues, the low rates for various procedures and consultation fees have been a significant deterrent for CGHS beneficiaries. For over two years, we have consistently raised our concerns with CGHS authorities and the Ministry of Health & Family Welfare, advocating for rate increases to more closely align with market rates. Our pleas were finally heard, and the consultation fees, many diagnostic tests, and a few procedures have been revised, providing significant relief to beneficiaries.

We continue to advocate for the revision of rates for the remaining tests and procedures. Much work remains to be done on the inpatient front, and we will not rest until a satisfactory revision is achieved. It is worth noting that our advocacy has had an impact, as evidenced by a ₹5,000 crore increase in the latest budget allocation for CGHS, in addition to other allocations in the CGHS sector.

While we do not claim that everything is perfect, we know that our timely interventions have had a significant impact. We will continue our efforts to create a better environment for beneficiaries. We understand that this is a continuous process, which is why we are here—to address your problems and issues daily. We will continue to advocate for pensioners, particularly concerning their health issues as they age.

#### 14. Health Insurance Scheme:

We recognized the inadequacies of both the CGHS and BSNL MRS schemes. To improve the lives of our ailing brothers and sisters, we established the SNPWA CHQ Health Insurance Scheme, which has provided immense assistance to many of our needy brethren immediately after the formation of SNPWA. To date, this is the only initiative of its kind by any pensioners' association. To our great satisfaction, the scheme has become an instant success, with a diverse group of pensioners joining and utilizing its benefits with minimal hassle.

#### **The salient features of the scheme include:**

- Catering to all age groups.
- Coverage for all non-existing diseases and pre-existing conditions, including cancer, with a waiting period of only one year, unlike other schemes that require a four-year waiting period.
- No documentation or medical certificates required to join the scheme.
- No caps on treatment.
- Coverage for numerous daycare procedures, such as angiograms, angioplasty, and dialysis, without inpatient admission.
- A dedicated and committed team to handle medical issues with minimal hassle.
- A wide network of empaneled hospitals across the country for cashless treatment.

The scheme has been successfully running and now has entered the fourth year. Unfortunately, due to the total apathy of insurance companies towards aged retirees, the premium has increased beyond our expectations. As suggested by the CWC at Jaipur, we have introduced a one-year waiting period for existing diseases starting this year. This and other measures are currently yielding positive results.

The scheme must continue without interruption because we know that aged pensioners, especially seniors, will not be accommodated by other organizations. Many others, including BSNL CO, have discontinued their schemes even for serving employees, leaving them in dire straits. We cannot and will not do that because we understand the importance of providing support to those who need it most. We are proud to have been of immense help to many patients with cancer, kidney, cardiac, and other conditions.

#### 15. Issues faced by VRS comrades:

Immediately upon our formation, we realised that our VRS comrades were facing issues regarding the payment of ex-gratia, which was not proceeding as guaranteed in the terms and conditions outlined in the VRS document. We took up these issues with the Department of Telecommunications (DOT), the Ministry of Finance, and other government authorities. Our strong advocacy did yield some positive effects.

## 16. Enhancing the Taxation Limits of Ex-Gratia and Leave Encashment:

The limits on ex-gratia and leave encashment were set back in 1993 and 2002, respectively. While the government revisited the limit on leave encashment in the latest budget, raising it from ₹3 lakhs to ₹25 lakhs, this enhancement was not applied retrospectively. Consequently, our members who retired in 2020 do not benefit from this change. Anticipating the difficulty of securing these enhancements with retrospective effect at the government level, the Association approached the Kerala High Court with a different legal argument. We have substantial legal points to present our case.

We contend that BSNL absorbed employees, being deemed as retired from the Central Government under Rule 37A, should have their leave encashment treated on par with Central Government pensioners. If our contention is accepted by the Court, the leave encashment amount would be fully exempt from Income Tax. The Income Tax Department has filed their counter affidavit. During the last hearing on 18.07.2024, BSNL requested one month's time to file their response, but the court granted BSNL two weeks. Now BSNL has submitted its response.

We extend our gratitude to Com. George Varghese, our CWC member, who will personally appear in court alongside Senior Advocate Sri. O. V. Radhakrishnan. We also thank Com. P. K. Kamalasanan, District President of Ernakulum, Com. A. N. Sabu, District Secretary of Ernakulum, and Com. Jas Prakash, District Treasurer of Ernakulum, for their contributions to this effort.

## 17. Revised CGHS Referral Process as per CGHS Office Memorandum No. Z 15025 / 19 / 2024 / DIR / CGHS / EHS (Comp No.8281286) I/3687286/2024, dated 28.06.2024:

We have been consistently advocating for a radical overhaul of the CGHS referral process to better serve the beneficiaries. The current system is cumbersome, time-consuming, and often repetitive, forcing patients to navigate multiple steps. Our genuine concerns have finally been partially addressed in the recent order, which we welcome. The order also partially accommodates our demand for allowing senior citizens to consult specialists without a referral from the Wellness Centre (WC).

### **Key Highlights of the OM:**

#### **Referral Letter Validity:**

- a. A referral letter will be valid for three months, with a maximum of six consultations.
- b. Routine Diagnostics and Minor Procedures:
- c. No further referral letter is required for undergoing routine diagnostic investigations and minor procedures costing up to ₹3,000 in the same hospital.
- d. Senior Citizens (70 and Above).

Beneficiaries aged 70 and above can visit any CGHS panel hospital without obtaining a referral letter.

However, there were still several grey areas in the OM. Accordingly, we lost no time in raising these issues with Dir CGHS and other concerned authorities

#### **i. Limitations on Specialist Consultations:**

During the validity period of three months, beneficiaries are allowed to consult a maximum of six specialists, if recommended by the primary specialist. However, the frequency with which a primary specialist will refer a patient to another specialist is unclear. It is unlikely that a

- patient will consult the same specialist six times within three months, making this provision potentially unbeneficial.
- ii. **Consulting Additional Specialists:**  
To consult another specialist within the three-month period, a recommendation from the primary specialist is required. This means that patients cannot directly consult other specialists, such as cardiologists, neurologists, or nephrologists, without a referral. This raises the question: if a beneficiary urgently needs to consult a cardiologist, should they first consult a primary specialist or obtain a separate referral letter from the CGHS WC? Requiring a referral from the primary specialist for each specialist consultation could result in double consultation fees, as well as wasted time and resources.
  - iii. **Definition of Primary Specialists:**  
The term 'primary specialist' needs a clear definition. Are all general OPD doctors considered primary specialists for this purpose?
  - iv. **Potential Misinterpretation by HCOs:**  
There is a risk that Health Care Organizations (HCOs) may interpret the guidelines differently, Potentially disregarding the circular even if beneficiaries present it.
  - v. **Exemption for Septuagenarians:\***  
The exemption for beneficiaries aged 70 and above from obtaining referral letters for consulting doctors is a positive step. However, while the age criteria have been reduced from 75 to 70 years, the OM states that "other conditions mentioned in the OM dated 29.05.2019 shall remain unchanged." This means that while consultation is exempted, undergoing any diagnostic investigations prescribed by the HCO doctor still requires another referral from CGHS.
  - vi. **Apparent Contradictions:**
    - a. Point No. 2 and 8 appear to contradict or discriminate against each other. With a referral letter, routine investigations costing up to ₹3,000 can be undertaken without needing another referral letter, applicable to all beneficiaries regardless of age. However, for beneficiaries aged 70 and above, the only exemption is from obtaining the initial referral letter for consultation, but not for routine investigations costing up to ₹3,000. All beneficiaries aged 70 and above (without a referral) should also be allowed to undergo all routine investigations costing up to ₹3,000 if advised by consulting doctors.
    - b. Further, the new guidelines have not yet been implemented, citing the need for software upgrades. We a escalated these issues to the Director of CGHS for appropriate remedies.

Our timely efforts have yielded the desired results, with a revised SOP now issued, addressing and resolving most of the concerns we raised. We are pleased that the system is now in place for the greater benefit of the beneficiaries.

#### 18. Linking CGHS with ABHA:

As soon as we learned that the Government and the Ministry of Health & Family Welfare (MOH&FW) were considering linking the Central Government Health Scheme (CGHS) with the Ayushman Bharat Health Account (ABHA), we were at the forefront of protesting against any such move. Our interactions with the concerned authorities did not yield the desired results. Subsequently, the Ministry issued an order, mandating the integration of CGHS with ABHA.



We firmly believed that this integration could not be allowed to proceed due to several critical issues:

i. Privacy and Data Security:

The amalgamation of databases poses significant risks to the privacy and security of personal health Information. There are valid concerns regarding the potential misuse of sensitive health data.

ii. Service Delivery Disruptions:

iii. The operational differences between CGHS and ABHA could lead to administrative challenges, Causing delays and inefficiencies in the delivery of healthcare services.

iv. Beneficiary Confusion:

Many beneficiaries are unfamiliar with ABHA and its processes, leading to confusion and anxiety. The transition period lacks adequate information and support for a smooth integration.

v. Policy Overlap:

The overlap in policies and procedures may lead to conflicts and ambiguities, affecting the overall Efficacy of the health schemes.

vi. Furthermore, there are intricate differences between CGHS and ABHA

vii. Scope and Coverage:

CGHS offers a comprehensive range of healthcare services, including specialized treatments at empaneled private hospitals and clinics, ensuring high-quality care. In contrast, ABHA is primarily focused on providing basic healthcare services through government hospitals, which are often overburdened and under-resourced.

viii. Beneficiary Experience:

CGHS beneficiaries have access to a wide network of healthcare providers, minimizing wait times and ensuring timely medical attention. Linking with ABHA raises concerns that CGHS will be reduced to the level of ABHA stakeholders, who are often restricted to government hospitals where long queues and minimal health facilities are common. This change could endanger the health of individuals who have paid significant amounts for CGHS facilities.

ix. The fear that CGHS will be reduced to the level of ABHA services is not unfounded. This move risks undermining the quality and accessibility of healthcare for CGHS beneficiaries, forcing them to endure long waits and limited services in government hospitals. This is unacceptable for individuals who have invested heavily in CGHS for superior healthcare.

Given the gravity of these issues, we strongly urged the Ministry to reconsider this decision, which is in total conflict with the interests and well-being of CGHS beneficiaries.

While our demand is to strengthen the CGHS mechanism, the said order only undermines and limits the system. We did not hesitate to raise this crucial issue at various levels, including the MOH&FW.

As a result of our persistent efforts, along with other responsible Associations outside BSNL, the Government has rescinded the order and put it in abeyance.

## 19. Suggestions for Senior Citizens' Welfare in the budget:

We presented several critical suggestions to the Hon'ble Minister of Finance prior to the budget presentation in Parliament. These recommendations were aimed at improving the welfare of senior citizens, recognizing the government's strong empathy for this demographic. Our main suggestions are:

i. Exemption of Income Tax on Interest Earned from Fixed Deposits by Senior Citizens\*

Senior citizens or retirees, at the final stage of their lives, are generally unable to invest in business or real estate. Their primary source of income often comes from bank deposits. Levying income tax on the interest from these deposits is unduly harsh.

ii. While ordinary citizens investing in property can benefit from tax exemptions, such as indexation on the sale of property after two years and full exemption on agricultural property, senior citizens are taxed on the interest from their retirement benefits deposited in banks. Exempting this interest is essential to maintain parity with younger citizens.

ii. Exemption of GST on Medical Insurance Premiums and Medical Bills

It is unfair to levy GST on medical insurance premiums for policies availed by senior citizens. Given their advanced age and the rising cost of healthcare, health insurance is indispensable. We, therefore, request the exemption of GST on health policies and medical bills for senior citizens, recognizing their unique needs compared to younger individuals.

iii. Increase in Exemption Limit on Leave Encashment During Retirement

The income tax exemption limit on leave encashment at retirement fixed at ₹3 lakhs since 1993 was finally revised to ₹25 lakhs w.e.f. 2023-24, after a prolonged gap. Given the provisions of IT Act 1961 sec 10(10AA)(ii) for periodical revision, it is only fair to apply this increase retrospectively from 01/01/2016, aligning with the 7th CPC. This will ensure that many pensioners are not deprived of their rightful benefits.

iv. Revision of Exemption Limit on Ex-Gratia under Section 10(10C) of the Income Tax Act, 1961.

The exemption limit on ex-gratia payments under Section 10(10C) of the Income Tax Act has remained at ₹5 lakhs since 1992. Considering inflation and current economic conditions, it is reasonable to increase this limit to ₹50 lakhs, effective from 01/01/2016, coinciding with the VII CPC.

20. Implementation of the Hon. Supreme Court Order on Increment for Retirees:

The Hon'ble Supreme Court has ruled in favor of granting an increment to employees who retire on the eve of their DNI (30th/31st) when the DNI is on the 1st of the next month making its application universal. This ruling should apply to all similarly situated individuals, without any cut-off date. But its implementation has been limited to dates post the Supreme Court orders, which is definitely against the spirit of the SC orders and aimed at depriving the beneficiaries. We earnestly hope that this judgment will be extended to all eligible persons, ensuring natural justice and upholding the spirit of the Hon. SC verdict.

We note that many of these suggestions have not been fully addressed. Nevertheless, positive developments are expected, especially concerning GST on health insurance. We believe that our advocacy contributed to the increase in the leave encashment exemption limit, and we will continue to raise these issues until they are adequately addressed.

21. Free phone facilities to DOT and BSNL Retirees

Since 1998, retirees of DOT and BSNL have been entitled to free telephone facilities with additional free calls at their residence, as per relevant orders. However, recent administrative decisions following the closure of TNF exchanges have raised concerns:

The order dated 08/12/2023 allowed serving and retired employees in TNF areas to avail FTTH voice services up to ₹499 free of cost. However, a subsequent order dated 19/01/2024 while allowing serving employees free FTTH plan of ₹249 (Rural) and ₹299 (Urban), the retirees are required to choose plans above ₹595 at a 40% concession rate. This translates to a monthly payment of ₹421 (60% of ₹595 + GST) for retirees, solely due to technology changes. This disparity is unfair to aging retirees.

We addressed this issue to the Director of CFA, requesting the following:

- i. Retirees should be provided with the ₹499 FTTH Combo at their residence free of cost, similar to the free calls previously available. Charges should only apply to plans above ₹499, with a 40% concession, as currently provided.
- ii. For GSM options, instead of the current postpaid plan of ₹199, any existing prepaid plan with one-year validity and a value less than ₹2,400 (₹199\*12) should be allowed. This would simplify the billing process, eliminate the need for monthly payments, and prevent disconnection or reconnection issues. Any higher plan cost should be borne by the individual.
- iii. The same facilities should be extended to existing retirees currently utilizing FTTH on a payment basis, ensuring fairness and preventing discrimination among retirees.

Director CFA had assured us that these concerns will be addressed. Since no action was forthcoming even after a lapse of more than 6 months, we have once again written to the Dir CFA. We will continue to follow up until a resolution is reached.

## 22. Brief Report on SNPWA's First CWC Meeting at Jaipur:

The first Central Working Committee (CWC) meeting of the SNPWA was held on April 1, 2023, at Hotel Gitanjali, Jaipur. The event commenced at 9:45 am with the CHQ President hoisting the flag, amidst enthusiastic slogans such as "SNPWA Zindabad" and "Pensioners' Unity Zindabad." The meeting then proceeded in a comfortable conference hall, beginning with a silent prayer in homage to departed comrades and followed by a self-introduction session. The host Circle honored the CHQ office-bearers and other invited dignitaries, including Comrades M.S. Adsul, V.K. Tomar, and R.K. Mudgil.

In his presidential address, the CHQ President highlighted the unique status SNPWA has achieved among Pensioners' Associations through its productive actions. The relentless efforts of the GS and CHQ Vice President in monitoring various issues, especially the critical matter of pension revision, were duly acknowledged.

The General Secretary presented a brief report on the Association's landmark achievements since its inception 42 months ago. Key topics included SNPWA's role in pension revision, the case of ST Comrades in Maharashtra, medical allowances under BSNL MRS, fast-track CGHS contribution refunds, tax issues on CGHS refunds, JTO fixation issues in Kerala Circle, CGHS migration benefits, SNPWA health insurance scheme, issues related to VRS comrades, and legal cases concerning taxation limits on ex-gratia and leave encashment. Additional discussions covered FTTH concessions for retirees, FMA facilities on CGHS OPD surrender, and unjust notices from IT authorities under Section 143.

The meeting also focused on strengthening the organization and increasing membership. Circle Secretaries participated actively, proposing strategies to achieve the CHQ's target of 10,000 members. Maharashtra led in paid memberships, followed by Andhra Pradesh and Kerala. The house unanimously supported the CHQ's immediate membership target of 10,000 through a voice vote.

The following office-bearers were co-opted into the CHQ leadership:

Com A. Chandrasekhar, AP - AGS

Com A. G. Joshi, Maharashtra - AGS

Com Dilip Saha, WB - AGS

Com Ajay Trivedi, UP (E) - Jt. Secretary Central

Com Ramakrishna, Karnataka - AGS

Discussions also addressed CCA-related issues, with Com. Chandrasekhar raising concerns about delays in Circle transfers for retirees from non-recruiting Circles, despite CGCA orders. The Circle leaders were tasked with addressing these delays at the CCA level, with the CHQ ready to escalate if necessary.

Com. D. C. Sharma pointed out the BSNL/MTNL Management's failure to comply with Supreme Court orders on Rule 206 regarding seniority re-fixation and consequential benefits from 1.1.2018. The CHQ is actively pursuing the matter and considering further legal action if required. The MH Circle was instructed to serve notice to CGM/MH and Pr CCA/Mumbai for organizational actions to resolve the ST issue promptly. The CHQ is fully committed to ensuring the issue reaches a logical conclusion.

The meeting, after nearly 11 hours of intense discussions and decisions, concluded with a vote of thanks from Com. George Verghese to the host Circle for their excellent arrangements and to the participants who traveled from various states, including Odisha, Tamil Nadu, West Bengal, Kerala, Karnataka, Andhra Pradesh, and Maharashtra. The CWC also expressed gratitude to Comrades S.S.Rajput, Sitaram, and D.C. Sharma for arranging two critical meetings with the Hon. MOC on pension revision.

The meeting adjourned sine die at 8:10 pm, following the National Anthem.

### 23. Online CWC Meetings.

The Association has also conducted periodic online CWC meetings, primarily on an as-needed basis, to address critical issues. The key topics of focus during these meetings included:

- Challenges faced by VRS comrades
- The pension revision case
- Coordination with the Joint Forum and related agitations
- Planning and arrangements for the All India Conference (AIC), including conduct, location, and modalities

### 24. Development on 5% IDA for Pensioners of MTNL having retired prior to 1.1.2018

After intense persuasion of this issue in DOT for nearly three years, finally a Committee was constituted in DOT to address this issue. Based on the inputs from MTNL already available in DOT, this Committee is understood to have processed the issue and the file has reportedly been sent to Additional ( Secy)/ DOT for further n/a.

## 25. Stoppage of Recovery of commuted value of Pension after 10 years and 8 months

Various CATs, including Punjab and Haryana High Court, have passed interim orders directing the concerned authorities to stop recovery of commuted value of Pension after 10 years and eight months. On this issue, we already have had a discussion with our Counsel regarding filing of Petition on this issue in PB CAT ND. After discussing this issue and deciding it here, we shall proceed with appropriate legal action on this issue..

## 26. Continued Progress and Recognition:

Despite being the last entrants to this field, with others having started much early establishing firm foothold in all Circles, our Association has rapidly gained the trust and support of the pensioner community. This growth is a testament to our staunch, strong, and productive actions. Our membership continues to increase daily across all Circles and Districts, despite our commitment to not engage in any form of poaching. We take pride in the fact that pensioners from other Associations are also finding value in our efforts and joining our cause. We welcome all who believe in our mission and are dedicated to the welfare of the fraternity. Our sole objective is the well-being of the entire pensioner community, and we will persist in this endeavor with unwavering determination and resolve.

While our performance has been commendable, we recognize that there is still much to be done to expand our membership in line with our achievements. We extend our heartfelt congratulations to the Circles that have excelled in this regard and urge others to follow suit.

## 27. Conclusion:

This report does not conclude our efforts; rather, it marks a continuation of our journey with renewed vigor and enthusiasm. The pensioner community looks to us with hope, and we are committed to not letting them down. The future presents numerous challenges, but we shall face them with rare commitment and hard work. We call upon each of you to stand with us, with greater dedication and a shared sense of purpose. Together, we can achieve great things for the pensioners and for posterity.

As Helen Keller once said, "Alone we can do so little; together we can do so much." Believe that the Future is ours to shape, and together, \*hand in hand, shoulder to shoulder, we shall accomplish glories.

**Comradely yours,**

**G.L.Jogi**  
**General Secretary**