



राष्ट्र हित

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All India Graduate Engineers & Telecom Officers Association

Central Headquarter, New Delhi

(A Recognised Association of BSNL Executives)

(Affiliated to BMS)



Regn. no. HR/019/2018/02138

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GS / AIGETOA / 2024-25 / 134

Dated 27.01.2025

To,

Shri A Robert J Ravi Ji,
Chairman & Managing Director
Bharat Sanchar Nigam Limited
Janpath, New Delhi - 110001.

Subject: Request for Preparatory Work for Renewal of Group Term Insurance and Initiation of group Health Insurance Schemes, and Decision on Enhancement of SAB Pension Dues with PRMB Trust Creation.

Respected Sir,

Warm greetings from AIGETOA. We hope this letter finds you in the best of health and spirits. We would like to seek your kind attention towards a few crucial social security measures concerning BSNL employees. These measures involve both the continuation of existing schemes and the decision to start GHI by payment of premium by BSNL for all employees. We also urge for the enhancement of SAB pensions and creation of PRMB trust which is the justified but delayed dues of BSNL recruited employees and their families as per PRC recommendations and GOI directions.

To start with, we would like to highlight that BSNL, in collaboration with LIC, has introduced a Group Term Insurance (GTI) policy for its employees over the last few years in varying slabs of ₹20 Lakhs, ₹50 Lakhs, etc., with consistent inputs and efforts from this association. As the renewal of this policy is due from 1st March 2025, with premiums being deducted from the February salary, we kindly request that **the communication and publicity for the renewal of GTI policy be carried out well in advance.** This will ensure that all employees of BSNL are fully aware of the GTI renewal and can make informed decisions regarding their participation in the scheme. Furthermore, **we reiterate our earlier request that the premium for the GTI be paid directly by BSNL,** or, alternatively, that the premium deducted from the employees' salary be refunded in subsequent months.

It is with great sorrow that we inform you of the untimely passing of two of our colleagues in January 2025, one from Kerala and another from Karnataka, due to cardiac arrest. These tragic incidents highlight the importance of comprehensive social security measures for BSNL employees. As you are aware, BSNL recruited employees and their families are not covered by any statutory pension benefits. In lieu to the same, The SAB pension contributions, which were envisaged by the Government of India at the time of BSNL's formation, have suffered significant delays and are still incomplete. As a result, the directly recruited employees are

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currently eligible for a meager pension of approximately ₹4,000 or even less through the pension scheme. We request your kind intervention in considering the **enhancement of the SAB pension contribution from 5% to 12%**, to provide some relief to those employees and their families who are not covered with government pension and recruited directly by BSNL.

In addition to the SAB pension dues, we would also like to draw your attention to the pending issue of the creation of the Post-Retirement Medical Benefits (PRMB) Trust. Despite repeated assurances, the establishment of the PRMB Trust is still pending by BSNL management. As per the recommendations of the Pay Revision Committee (PRC), a defined contribution scheme for superannuation scheme should be implemented for directly recruited employees who are not protected with government retiral medical facilities, BSNL has made an actuarial calculation of 3.2% contribution which need to be directed towards the PRMB Trust, similar to other PSUs but unfortunately the same is still pending. **We urge the management to take immediate steps for the creation of the PRMB Trust and start contributing the calculated 3.2% towards it.**

Furthermore, we would like to bring to your attention the current dependence of BSNL employees on association-initiated Group Health Insurance schemes or individual health insurance policies to meet the medical expenses of themselves and their dependents. Although enrollment in the BSNL MRS scheme has resulted in substantial savings, it is clear that BSNL, as a government-owned PSU responsible for providing telecom services across the country, cannot remain indifferent to the health protection needs of its employees. Due to the high premiums of existing health insurance schemes, many employees are unable to enroll for family health coverage due to affordability issues. **Therefore, we request that BSNL Management consider implementing a comprehensive Group Health Insurance scheme for all employees, with the premiums paid directly by BSNL.**

Sir, we sincerely hope that the above matters will be viewed with empathy, considering that the employees are the true assets of the organization. AIGETOA stands fully committed to supporting these initiatives and ready to provide any further assistance and support documents required to implement these measures, which are purely in the best interests of BSNL employees and their social security.

We look forward to a positive response at the earliest, and we remain confident that your support will bring about the much-needed changes to improve the welfare of BSNL employees.

Thank you for your time and consideration.



**[Ravi Shil Verma]
General Secretary**

Copy to :

1. Dr Kalyan Sagar Nippani Ji, Director HR for kind information please.
2. Sh S P Singh Ji, PGM Establishment for kind formation & necessary action please.