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foreword by Sri. G Alagarsamy, former Pr. CCA, Tamil Nadu

#### **MASSIVE DHARNA BY BSNL/MTNL PENSIONERS: 18-7-2018 FEW PHOTOS**



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PENSIONERS' PATRIKA : VOL.II No. 5

**SEPTEMBER-OCTOBER 2018** 

# PENSIONERS PATRIKA

BIMONTHLY JOURNAL OF AIBSNLPWA (CHQ) AH 189/61, 3rd Street Auroville Flats, Anna Nagar, Chennai 600 040

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<u>Editorial</u>

### **ATTENTION, FUTURE PENSIONERS**

In October 2000, about 3.9 lakh DOT staff joined BSNL, now known as BSNL absorbees. 1.25 lakh of them have already retired. 2.65 lakh are in service. Before 2025, another 2.6 will retire. They should also get pension revision in future. Because the 'retired' and 'to be retired' absorbees as well are governed by CCS (Pension) Rule 1972. Hence when AIBSNLPWA demands a sustainable system for periodic pension revision it is a demand for the serving BSNL/MTNL absorbees also. They should understand it.

Can we depend upon the affordability of BSNL in 2026 or 2027? Government has already declared BSNL and MTNL as "incipient sick", means beginning to be sick. It may become really sick before 2025. Because those at the top, who have not joined BSNL, are not interested to save the company. Many employees at the lower level behave as if they are unaware of the danger. Government is not at all ready to save BSNL and MTNL. Repeated sincere efforts made by the Service Unions do not bear the desired results.

Serving staff must wake up to the reality. In 2026, when many of them are pensioners, we cannot talk of PRC which may not be applicable to BSNL even if the company survives the storms of attacks. All of us have to depend upon CPC reports and pension revision formula applicable to central service pensioners who are also covered by CCS (Pension) Rule 1972.

The plight of Directly Recruited (DR) BSNL staff is more pathetic. A lady employee complains that she is getting Rs 1311 as EPF pension while her last salary was Rs 45000. A DR Accounts Officer retired recently says that his monthly income has come down from Rs 78000 to Rs 1000. Because BSNL did not credit to EPF entire amount collected from him. Even after 18 years, BSNL Management failed to prepare a pension scheme for the DR staff. The Staff Unions also failed to get it.

We think of the future. We have a clear vision. We want a decision by Government to introduce a permanent system for periodic revision of pension of BSNL absorbees along with the central government pensioners, who are all covered by same rule. The staff and their unions in BSNL/MTNL should support this correct demand. It is a demand for their future.

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## **RECEPTION COMMITTEE**

#### 3rd All India Conference - 2018, PURI. ALL INDIA BSNL PENSIONERS WELFARE ASSOCIATION. Bulletin No. 4 dated 10th August 2018

1. Delegates: Number of delegates is regulated according to the CHQ Quota for membership received up to 31-3-2018. It was calculated and circulated to Circle Secretaries during Chennai CWC last. Still, some branches are sending more delegates, in excess of quota paid.

2. It is decided that duly elected Delegates shall be accommodated in three Bhakta Niwas - Gundicha Bhakta Niwas, Nilachal Bhakta Niwas and Niladri Bhakta Niwas. Four people have to share one Double-bed room. Circle Secretaries have been requested to send the list of delegates and visitors district-wise well in advance to avoid last minute rush.

3. Each Delegate/Visitor has to pay Rs 1000 to Reception Committee. It is for food.

4. Accommodation shall be FREE for Delegates ONLY.

5. Accommodation for Visitors shall be arranged, subsequent to receipt of remittance by Reception Committee CA No 37632997819 at SBI IFS Code SBIN0010928 PAN AADAA5034E. Non-AC room rent is around Rs 1000 per day for 2 persons. In case of non-availability of Non-AC rooms nearby, visitors are to be accommodated in AC Rooms, the rent is around Rs 2000 per room per day for 2 persons. Accommodation charges remitted after 31-08-2018 can not be entertained.

6. Districts/Delegates remitting accommodation charges are treated as ADVANCE and NOT the total rent. The actual rent shall be paid to the Hotel while leaving the room.

7. Those visitors coming without paying the rent in advance can NOT be guaranteed room accommodation.

8. Delegates and CWC members coming with their spouses can be accommodated in Puri Hotel or any available Hotel nearby, but NOT in Bhakta Niwas. They should intimate in advance.

9. Some branches have sent the money but not intimated the details. It should be done.

10. Food will be served at Kalyan Mandap, just opposite to Railway Tourist Complex (Conference Hall), near Puri Railway Station.

**11.** Food will be served to only those who pay Rs. 1000 per head for the purpose.

12. Bus will be arranged from Conference Hall to the Bhakta Niwas, Puri Hotel, and Trimurthy Height which is within 2 KMs.

## ALL INDIA BSNL PENSIONERS' WELFARE ASSOCIATION (Regd.T.1833/09) Central Headquarters

### 3<sup>rd</sup> Triennial All India Conference at Puri: 22-23, September 2018

Draft report on the activities from November 2015 to August2018

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#### Dear comrades,

I am happy to present this report on the activities of our CHQ from November 2015 to August 2018 for your kind approval please.

#### Our Homage

During this report period we lost many Leaders from all over world, in our country, some leaders and members of our Association.

Fidel Castro, the legendary Revolutionary, who said "Revolution cannot be imported. You have to wage your battle yourself. It does not matter how small you are if you have faith and plan of action" expired on 25-11-2016 at the age of 90. Mr. Stephen Hawking, the brilliant British theoretical physicist who overcame a debilitating disease to publish many popular books probing the mysteries of the universe, expired on 20-3-2018. He was 76. The only one Air Chief Marshal of India Mr. Arjan Singh, retired from life on 16-9-2017 at the age of 96. Com A. B. Bardhan, former General Secretary of CPI expired on 2-1-16. Though he was born in Bangladesh became active in student movement while he was at Nagpur. He rose to become the G/S of AITUC and then the CPI. Shri Somnath Chatteriee, one of the eminent parliamentarians of India expired in Kolkata on 13th August 2018. He was 89. As a distinguished Lok Sabha Speaker, Somnath Chatterjee played an important role in defending the foundations of the Indian Constitution, particularly its secular democratic foundations and federalism. . He was the speaker who

introduced live telecast of Lok Sabha proceedings, which brought some transparency and sense of responsibility among parliamentarians of our country. As a very successful lawyer by profession, he also took up the cause of the working class and the deprived to ensure justice is delivered to them. Throughout his life he stood for principles challenging any authority and dogmatism unmindful of consequences. **Com. R K Kohli,** one of the tallest leaders of Indian Telecom workers expired on 25-11-2017 in New Delhi. He was 84. **Com Surya Narayana** a long time circle Secretary of NFTE Andhra and senior leader left us on 2-2-2018.

Com. B K Brahmbhatt, our All India Organizing Secretary and Circle President of Gujarat expired on 17-4-2018. The news reached us soon after the CWC meeting was over in Chennai. Immediately all the available CWC members assembled again and paid rich tributes to Com. Brahmbhatt. He was a very dedicated and dynamic leader of our Gujarat Circle Unit. On 28th May 2018 night, Com. N P Jaiswal expired in Bhopal. Com. Jaiswal was the founder Circle Secretary of our Association in MP. He travelled all over MP Circle, organized membership with dedication and placed this organization on a strong base. Com R.B.Rama from Allahabad U.P.East and former All India Vice President of our Association since its formation departed on July 8th 2016 from us after long sickness. Com Prahald Mohanty District Secretary of Rourkela district passed

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away on 22-1-2018. **Com D.Hariharan** a dedicated worker of our Association in Chennai TD Circle left us on 1-2-2018. **Com. Sampath Singh**, Rajasthan Circle President expired on 29-9-2017. **Com. Amrithalingam**, President of Salem West SSA Unit who was instrumental of merger of a separate organization functioning there along with more than 300 members with our Association expired on 25-9-2017. **Com. Harikrishnan**, former All India Organizing Secretary of our Association expired in Chennai on 22-4-2018. He was 76 years old.

Com. R N Pada Nair, our former Circle Secretary/President of Kerala lost his son in an accident. The renowned Carnatic musician **Dr Balamuralikrishna** expired 22-11-2016 and **Ms. Mrinalini Sarabhai**, the great Artist and Social Activist expired on 21-1-2017. We condemn the brutal murder of **Ms Gauri Lankesh**, a free thinker and a media personality in Bengaluru. We express our grief on the sad demise of dozens of small children in the hospital at Gorakhpur.

We pay respectful homage and condolences on the demise of above personalities and also on the demise of many of our members in various Circles as well as the common people who lost their lives due to various natural calamities, communal violence and social disturbances

#### The Changing World

A lot of changes had happened world wide with the election of Trump as U.S. President. He had not only made drastic changes inside the country like withdrawing Healthcare policies and visa restrictions he had started changing the international scene also. He had meetings with North Korean and Russian Presidents to reduce the nuclear arms which had raised some hopes. But his recent orders to NATO countries to increase Defence spending rings an alarm bell. He has issued sanctions against Iran and has warned other countries having trade relationship with that country also. He has also started a trade war. All these things indicate the return of old hegemony of the imperialism affecting our country India too. Many countries continue their attack s on the pension system and healthcare of the pensioners. The attempt by Brazil to pension reform has been stopped because of the upsurge of the people. Briton is suffering because of the Brexit policies of its own. In other countries in the South America and Europe some political changes favouring peoples policies have taken place.

These changes have reflection in our country also. A policy of fixed Term Employment had been introduced in MP and Rajsthan States and by the Central Government. It is nothing but contract employment with a new attractive name. The NPS introduced in 2004 had not been withdrawn as demanded or any changes have been introduced. A talk of Consolidated Pay Revision once in five years has been floated for CG Employees instead of Pay Commission. It is nothing but denial of periodic Dearness allowance for 5 years. Attempts are being made to change the hard-won rights of the working people. Even in our case we could experience a policy of tight financial control on pension expenditure after the annulment of 60:40 issue. DOT has issued instructions to BSNL that benefits that have implications in pension should not be sanctioned without specific approval of DOT. Because of this some of our issues have to go to court.

#### **BANGALORE AIC**

The 2nd Triennial All India conference held in Bangalore city on 21st and 22nd November 2015 was really a milestone in the history of

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AIBSNLPWA, the largest organization of Telecom pensioners in India. It commenced in an atmosphere of some uncertainty but ended with great hope and inspiration to all participants. The entire Tamilnadu, especially the Chennai city, was flooded due to incessant rains. Bangalore too had unusual heavy rains then which created some unexpected difficulties. 155 trains touching Chennai were cancelled. As a result, more than 100 delegates from various circles could not reach Bangalore. Some others reached late. Entire Bihar team was absent in the conference as their train was cancelled. 41 comrades from Jabalpur booked in a particular train which was also cancelled. Similarly, number of comrades from Jharkhand, Assam, West Bengal, UP East and Andhra also could not reach Bangalore.

CHQ had restricted the number of delegates to the AIC based on the quota received from SSA Units, taking into account the difficulties experienced in the previous AIC at Jaipur. 900 comrades from circles other than Karnataka were expected to attend the AIC. Out of them, 787 comrades only registered and attended. Adding the elected delegates from Karnataka, a total of 945 delegates attended the Conference. In the Open Session on 21-11-2015, there was a large gathering of more than 1600. The prestigious Ambedkar Bhavana of Bengaluru city with 1400 seats could not accommodate all.

#### Chhidu Singh Hall

Ambedkar Bhavana Auditorium was named "Chhidu Singh Hall", as a tribute to our late Comrade Chhidu Singh.

#### **CWC** meeting

The CWC meeting was held on the evening of 20<sup>th</sup> with the available comrades. The Report of the Secretary and the accounts were

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approved by the meeting. Various committees were formed to help in conducting the conference.

#### **Open Session**

Open Session commenced with flag hoisting. Our National Flag was hoisted by Reception Committee Chairman Com G. Babu and our Association flag was hoisted by Our President Com P.S.Raman Kutty amid slogans shouting. Though we had rescheduled our Open Session to enable Shri Anantha Kumar to participate he could not be present due to other important engagements. We had invited Com K.C.Mohan Bahadur Vice President (Asia) TUI P&R, Com Ramcharan Wagle Secretary, and Com Lekh Nath Gautam Treasurer, REAN, Nepal. Com Bahadur inaugurated the conference. Coms S. S.Genl BPS, C. Maheswari, Coms Balasubramanian SG, AIFPA, Krishna Rao, Secy, Karnataka P&T Pensioners' Association, Shri Gnanasekaran, CCA Karnataka, Shri Nagaraju, CGM, Karnataka, participated and spoke in the open session. Keynote addressed by Com D. Gopalakrishnan was appreciated by all.

#### A Fantastic Performance

Telecom Colony Residents' Association's cultural troupe presented a cultural programme of dance items giving a noble call to maintain the secular fabric of Indian nation and Indian society. This cultural extravaganza was appreciated and enjoyed by the entire audience.

#### Subjects committee

The subjects Committee started by 2:00 PM. A presidium comprising Coms, Ramankutty, D.G., A.P.Saraswathi, J.K.Tripathy and R.Ramachandra Rao conducted the proceedings. The report on the activities of the Association since the AIC at Jaipur and Accounts for the said period were submitted.

The Accounts and the Activities report were approved and the discussion on Organization was initiated by Com Muthialu and all Circle Secretaries, Office bearers and active comrades participated. On 22-11-15 subjects committee was continued and proceeded as per Agenda. Constitutional Amendments with changes suggested and resolutions on issues of pensioners were adopted.

#### Shri Anathakumar Addresses

Shri Ananthkumar. Minister for Chemicals and Fertilizers reached the venue at 5.45 PM. Com. D.Gopalakrishnan presented very effectively 3-4 major issues like 78.2%, future Pension revision, Pension anomaly and allotment a staff quarter to our Association in Delhi, on which we need effective intervention of Shri Ananthkumarji again. The Minister while addressing the conference declared that "I am with you." The declaration was received by the delegates with great ovation. Shri Ananthkumar said that he was aware of the significance of our demand for 78.2% because he had seen his father (a retired Railway employee) fighting for the rights of pensioners, howsoever small it was. He asked our leaders to reach Delhi on 30th November 2015 and meet him. He would arrange meetings with DoT Secretary, DoE Secretary and Shri Nrupendra Mishraji, Principal Secretary to Prime Minister. He created an impression in the minds of all delegates that he is a leader with a difference. Thus the conference that started with some anxiety and apprehension ended in jubilance and euphoria. It was a grand, fantastic finale of an event to remember for long.

Then, the AIC elected unanimously the following office-bearers.

#### President:

Com. P S Ramankutty, Kerala

#### Vice Presidents:

Com. D Gopalakrishnan, Tamilnadu Com. K R G Durgaprasad Rao, AP Com. M R Das, Assam Com. S R Sinha, Bihar, Com. (Mrs) T S Pillai, Jharkhand Com. G Babu, Karnataka Com. (Mrs) A P Saraswathy, Kerala Com. J K Tripathy, Odisha Com. R H Mitkary, Maharastra

#### **General Secretary:**

Com. G Natarajan, Chennai TD

#### Dy. General Secretary:

Com. P Gangadhara Rao, Karnataka

#### Treasurer:

Com. T S Vittoban, Chennai TD

#### Asst. Treasurer:

Com. V Rama Rao, Tamilnadu

#### Asst. General Secretaries:

Com. V V S Murthy, AP Com. S K Jain, Chhatisgarh Com. R C Malhotra, Delhi NTR Com. J S Dahya, Haryana Com. K S Jat, Madhya Pradesh Com. Gyan Singh, Rajasthan Com. S Arunachalam, Tamilnadu Com. M D Saraf, UP East Com. Sher Singh, UP West

#### **Organising Secretaries:**

Com. N Adinarayana, Andhra Pradesh Com. B K Brahmbhatt, Gujarat Com. Chandrika Singh, Jharkhand Com. K G Deshpande, Karnataka Com. V S Thakur, Madhya Pradesh Com. Atma Ram Verma, Punjab Com. K Muthiyalu, Tamilnadu Com. Ranjit Kr. Mukherjee, West Bengal

#### Legal Committee Members, nominated:

Com. D Gopalakrishnan, R H Mitkary and R L Kapoor.

[All except Shri R C Malhotra continued in the position. Shri Anupam Kaul was nominated as AGS by Patna CWC meeting in place of Shri Malhotra who switched over to another organization later.]

#### Felicitations

CHQ honoured some branches for outstanding achievements. Madurai SSA unit was honoured being the largest branch with 1536 members. Bangalore SSA unit was honoured for having the largest number of 1100 Life members. Ernakulam SSA unit was felicitated for being the second largest branch with more than 1000 life members. West Godavari branch was honoured for having 100 % life membership. The Reception Committee was honoured for the wonderful work done by it. Similarly, some of the outgoing office-bearers and the members of Magazine Committee were also honoured by CHQ. At 7 PM the conference came to a conclusion

#### **Our Thanks**

We hereby express our heartfelt thanks to all Karnataka Comrades and particularly Coms Gangadhara Rao, G.Babu, Changappa and Gururajan and other Reception committee comrades who did a job beyond their age in carrying out this task successfully.

#### SPECIAL CONFERENCE

The Special Conference held in the prestigious Palace Grounds in Bengaluru city on 12th November 2016 was an event to be

remembered always by us. It was well arranged, well-disciplined and well attended. In fact, we wanted to celebrate the victory on 78.2% and annulment of 60% limit, on 18th September 2016 at the same venue. More than 1000 BSNL pensioners from different parts of India had booked the tickets to reach Bengaluru for that. But, due to the disturbances in Bengaluru we had to postpone the programme. This time we did not get sufficient time to book railway tickets. Comrades came down from nearby Circles like Andhra, Kerala and Tamilnadu only. Still the Sheesh Mahal in Palace grounds was full. Comrades from 16 circles felicitated Shri Ananthkumar based on the culture of their areas. Shri Ananthkumar, moved by this rare show of affection and love, remarked " AIBSNLPWA is the only true organization of BSNL Pensioners." The team led by Comrades Babu, Chengappa, Murthy, Gururajan, Ranganayukulu, Krishna Murthy, Sreenath and others made very good arrangements for the function. They deserve all congratulation and appreciation. Only Com. P Gandhara Rao, our Dy GS could not attend it as he was in USA. He was the man behind the proposal to have the Celebration conference in Bangalore and almost daily he was anxiously contacting us over phone from California. We arranged a live broadcast of the entire event; perhaps for the first time in the history of Pensioners' Associations in India. Thousands of people sitting in different parts of the world, in UK, USA, Australia, Japan, Singapore, Sweden etc. could watch it. Karnataka comrades also released a CD of the function. Our Vice-president Com DG, after thanking Hon. Minister Shri Ananthkumar for his sincere efforts to get the 78.2 benefit but also for annulment of 60% condition, explained the demand of "Future Pension Revision". In response. Shri Ananthkumar said that our Association has made a deep study and

research on the issue and that is very much required. He also said that the ball of Future Pension Revision shall also be taken to the goal. The hall-mark of the special conference was the speech of Shri Ananthkumar.

The CHQ met the entire expenses from its funds.

#### **CWC** meeting at Bangalore

We had planned to conduct the CWC at Rajpura in the month of November 2016 and special conference to celebrate the victory of 78.2% pension revision in September at Bengaluru. But due to unforeseen developments, the programme was changed. So we had refixed the CWC and the special conference on 12th and 13th of November at Bengaluru itself. Due to this sudden development, among the CHQ office-bearers, Comrades P Gangadhara Rao, M R Das, R C Malhotra, Gyan Singh, M D Saraf, B K Brahmbhatt and Chandrika Singh could not attend it. Similarly Circles Secretaries of Assam, Gujarat, Kolkata Telecom Factory, Punjab and Rajasthan also could not attend the meeting. Com Raman Kutty presided over the meeting. CWC Members participating in the debate explained the position regarding work on revision of pension with 78.2% IDR benefit. At that point of time there was small improvement in Kerala and Tamilnadu Circles but in other Circles nobody had got the benefit.

**Decisions**: Some of the decisions taken by the meeting are:

1. In addition to Com. D. Gopalakrishnan, Com. G Natarajan, GS will attend the proposed Asia Regional Conference of Trade Union International (P&R) at Kathmandu, Nepal on 3-12-2016. In addition, the nearby Circles of Bihar and Jharkhand may explore possibilities of sending one delegate each in addition. 2. Next CWC meeting will be held in 2017 at Patna. CHQ will decide the date and announce at the appropriate time.

3. Next AIC: Odisha Circle invited the next AIC to Puri in 2018. CWC accepted the invitation. As done last time, CHQ shall issue a call for special AIC Fund @ Rs. 50 per member and the same shall be remitted by branches to CHQ only; not directly to Reception Committee.

4. NTR Circle: The meeting considered various letters sent by Shri R L Kapoor, President of newly formed Headquarter branch in NTR Circle. Meeting directed the NTR Circle Unit to hold its Circle Conference before 15-3-2017. Before that, the SSA units in NTR Circle shall be re-organized. Detailed instructions have been finalized to be issued to all concerned.

 We have not yet formed Units in some of the SSAs in some circles. Efforts shall be made to form Units in all the remaining SSAs.
 We shall continue efforts to form units in few Circles left out.

7. Units shall take all efforts to enroll maximum Life members when the arrears are paid on account of 78.2% benefit.

8. Comrades D Gopalakrishnan, G Natarajan, G. Babu and R. Changappa will go to New Delhi after 21-11-2016, meet Shri Ananthkumar and pursue the case of future pension revision. During the visit our leaders will take up the case of delinking 33 years of qualifying service for full pension and other cases as well.

#### Patna CWC 11 & 12th November, 2017

Our CWC was held at Patna on 11th and 12th November, 2017. Bihar Circle comrades under the captainship of Com A.K.Singh had made very good arrangements for comfortable stay and excellent food arrangements. On behalf of CHQ we convey our heartfelt thanks and

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appreciation for the Bihar circle and Com A.K.Singh. The CWC discussed and decided.

1. To co-opt Com Anupam Kaul of Delhi circle as AGS of CHQ.

2. Appointed an adhoc committee with Com. P.C.Kaushik of NTR branch as convener to reorganize NTR Branch as the erstwhile office bearers switched over to another organization.

3. About the organizational problem of U.P.(WEST), it advised the Circle Secretary to hold a CEC to sort out the differences

4. Advised WB circle to hold the adjourned conference by ensuring participation of all districts.

5. It was decided that the Delegate fee for the ensuing AIC at Puri shall be Rs 1000/= and Rs 50 shall be collected from each member as AIC donation and remitted to CHQ before April 3018.

6. To file legal case in CAT for getting the pension arrears of 78.2 benefit from 1-1-2007 and another case for getting pension at 50% of notional LPD for pre 2006 BSNL retirees on par with C.G pensioners.

An open Session was held in which Com C Singh, GS of NFTE participated. At the initiative of Com Muthialu Com C Singh and the retired PGM of Patna enrolled themselves as Life members of our Association during the Open Session itself.

#### Chennai CWC meeting

We had to call for an urgent CWC meeting to discuss about the Income Tax problem and PAN card problem of Association. Tamilnadu Circle readily accepted to hold it at Chennai and CWC was on 16th and 17th April 2018 at RTTC Chennai. It discussed about AIC at Puri on Sept 22 & 23 and the preparations of the Reception committee in making the stay comfortable and memorable. The main decisions are

<u>Resolution Committee:</u> Comrades K Muthialu, V V S Murthy, R A Sharma and G S Bajwa.

<u>Credential Committee:</u> Coms. V Rama Rao, T P George, A K Singh and R N Singh.

<u>Minutes Committee:</u> Coms. R H Mitkary, J S Dahya, V Varaprasad and R N Padanair.

Resolutions and amendment to constitution should reach CHQ before 15-6-2018.

<u>AIC FUND</u>: Though Patna CWC decisions were conveyed, only some branches have remitted the amount. All are requested to remit the amount to CHQ account before 30-6-2018 itself.

<u>PAN and IT Returns:</u> Circles and District Units who have already obtained PAN should file IT returns. CHQ will issue detailed circular to all circles soon in consultation with new auditor. Xerox copy of PAN may be supplied to CHQ by all Circles and District Units who have it.

<u>Auditor:</u> M/s RCS and Co, Chennai are appointed as new auditor.

DELHI CIRCLE: Adhoc committee constituted to hold Circle Conference of Delhi.

(B) PROTEST PROGRAMMES: Organise protest demonstrations on 20-6-2018 and Dharna on 18-7-2018 in front of CCA/SSA offices demanding pension revision with CPC fitment formula. Send a short resolution to Minister for Communication and Secretary Telecom. CHQ will approach other

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organizations, agreeing with the demand, for a joint programme.

#### **OUR ISSUES**

#### SETTLEMENT OF 78.2 PENSION REVISION AND 60:40 ANNULMENT

The benefit of 50% IDA merger was extended to employees from 10-6-2013. A clause in the agreement that it will be extended to pensioners also was removed on the instructions of DOT. Despite this some Associations wrote that it will be extended automatically to Pensioners also. But it took more than three years for extending this benefit to the pensioners. There were two factors that many people forgot. One is that the extension of the benefit is to be approved by the cabinet and a cabinet note has to prepared and approved by the nodal departments before putting up to the cabinet for approval. The second factor that came is the order issued by Dot in 2006 limiting the pension expenditure to 60% of what the BSNL pays to the govt in the form of Service Tax, Dividend, Corporate tax etc. The expenditure incurred for DOT retirees was also included. Hence there was a considerable delay in DOT. Some people pleaded for payment of 78.2 benefit first bypassing this order. But DOT was not prepared. We took the correct stand that it is a subsequent clause introduced in violation of the agreement in 2000 and should be annulled. At this time the immense help came from Shri Ananthakumar Hon. Minister for Petroleum and Chemicals. The Hon. Minister who attended our AIC at Bangalore assured all the help and said it is our right to get pension revision. Our Karnataka comrades Gangadhara Rao, Babu and Changappa pursued with the Minister. On his advice we went to Delhi where he spoke to then DOT Secretary Shri R.K.Garg and arranged a meeting in which it was agreed by the

Administration to put up cabinet note for annulment of 60:40 also. Finally the Cabinet meeting held on 5-7-2016 approved the 78.2 benefit and more importantly annulment of 60:40 clause. The order for revision was issued by DOT on 18-7-2016 and annulment order on 20-7-16. Thus, with our correct stand and approach we could achieve the demand and secured pension payment from Govt of India for future retirees also.[We have published in our Patrika more than once all the details of efforts made by us, especially by our Karnataka comrades, for getting the cabinet decision for 78.2% benefit. Hence, those details are not repeated here.]

# BSNL MRS: MEDICAL ALLOWANCE W/O VOUCHER FOR PENSIONERS.

Medical Reimbursement scheme was introduced by BSNL for its employees and Pensioners in the year 2003. It had provision for Outdoor treatment and Inpatient treatment. It had also an option for Medical allowance without voucher Scheme which is 50% of annual eligible amount for O/D treatment.

This was a very great help to the pensioners which obviated the difficulty of submission of bills to the office and tracking the bills. BSNL MRS was the best in the entire PSUs and almost all the people opted for it. But due to the financial difficulties faced by BSNL, the without voucher scheme was withdrawn in the We discussed with the vear 2011. Administration and it was informed that if the working employees accept it can be extended to pensioners. We wrote to all the BSNL Staff Unions requesting for support. But one of the tallest leaders of the Employees Union said that this cannot be extended to pensioners alone and prevented others also from supporting. But we continued our efforts with the Director (HR) Smt. Sujata Ray who was sympathetic to our demand. We met CMD, BSNL when he visited

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Chennai and submitted a memorandum to him explaining various difficulties faced by the pensioners. Though option to switch over to CGHS facility was extended to BSNL pensioners there was not much enthusiasm to switch over due to the contributions to avail the facility and limitations in it.

Finally BSNL corporate office vide its order dated 11-4-2017 extended w/o voucher facility to pensioners alone for Six months. It also mentioned that the order will be reviewed after six months. Review took many months and finally in April 2018 it was extended for the two more instalments in 2017-18. Though it was extended complaints of non-payment continued. We have written many letters to Corporate office requesting continuation of the scheme. Finally the Corporate Office vide its orders dt 13th July 18 had extended without any time limit. But it has reduced the eligible amount under without voucher scheme to 23 days and 25% instead of 50%. One good aspect of the order is that minimum will be Rs. 12,000 per year. We have taken it up with the Administration requesting to restore 50% of eligible amount. Though BSNBL accepted our demand and issued orders there is difficulty in getting the money. We thank Dir (HR) and CMD of BSNL who have taken a sympathetic and helping attitude towards pensioners.

#### PENSION REVISION FROM 1-1-2017

We started discussing future pension revision of BSNL pensioners from in 2014 . We discussed in Ernakulam CWC and decided to submit a memorandum to 7<sup>th</sup> CPC. The memorandum was finalised in Chennai CWC and submitted to 7<sup>th</sup> CPC. We demanded our pension should be revised as per fitment formula suggested by CPC for the CG pensioners as we are also governed by the same CCS (PENSION) RULES 1972. Com Gangadhara Rao and other Karnataka comrades presented oral evidence before the CPC when it visited Bangalore. The Chairman of the CPC after hearing our submission remarked that there is prima facie in the demand. When we visited Pay Commission office in Delhi and discussed with senior officials it was learnt that the Commission had sent some questionnaire to DOT and no reply has been received. We met the then DOT Secretary Shri R K Garg and requested him to send the reply. But before the reply from DOT reached CPC, it has finalised the report. Thus we missed the bus. We discussed our demand in CWCs and in Bangalore Conference also.

We demanded 7<sup>TH</sup> CPC fitment formula because PRC is only for Executives. For Nonexecutives wage settlement is through negotiations. No PRC has recommended Pension revision as there is no uniform pension system in PSUs. CPC the only mechanism that recommends Pension revision for those who are covered by CCS (PENSION) RULES 1972. We are also covered by the same Rules and paid by the Govt. But unfortunately some other BSNL pensioners associations wanted to refer it to PRC and wanted to include Pension revision in the terms of reference. Though DOT recommended DPE sternly refused to include in the Terms of reference saying its job is only Executive Pay Revision.

But even after this they have not learnt. The 3<sup>rd</sup> PRC report for Executives pay revision was submitted to the Govt in 2016. The PRC linked Wage revision with the profit earned by the PSUs. It introduced an Affordability Clause for wage revision. Unfortunately the PSU Unions failed to oppose the affordability clause. Some of the BSNL pensioners associations started demanding 15% fitment formula for pension revision forgetting the contradictions in the demand. On our part we have been pursuing with our reasonable demand. With the help of Shri Ananthakumarji we could meet the DOT secretaries. Shri R.K. Garg assured

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us that after submission of 7th CPC he would take up the pension revision of BSNL pensioners with Nodal depts. Shri J.S. Deepak also assured action but said will have to wait. We have met Shri Manoj Sinha, Hon. Minister of communication and briefed him. He also assured to refer it to Secretary DOT. We met Smt. Aruna Sundararajan, present secretary twice. In the first meeting she remarked that it is not a good demand to recommend. In the second meeting held in March 2018 we discussed with officers of DOT. DDG (Estt) raised the point of Anomaly that will be created by this for pensioners retiring after 1-1-2017 if there is no pay revision. We clarified that it is one time problem and can be solved by fixing the pay of the post 2017 retirees by raising the pay with the same fitment formula and fixing the pension. We discussed with officers of DOP&PW who said that if DOT as Administrative Dept. puts up the proposal with due justification there may not be any problem.

#### AGITATION PROGRAMME

Our CWC meeting held in April 2018 at Chennai discussed this issue in detail and called upon the Branches and Circles to observe Demonstration on 20-6-2018 and Dharna on 18-7-2018 and to adopt resolution for "pension revision from 1-1-2017 on the basis of 7th CPC fitment formula" and send it to MOC and Secretary DOT. In this Com Nanda of MTNL coordinated with our Dy G/S and expressed the willingness of MTNL Pensioners to join our programme. We advised Haryana and UP West comrades also to join in Demonstration in Delhi. Because of this the programme raised to a higher degree. The response to this call was tremendous. We modified the resolution as "BSNL/MTNL". The e response was so good that a DOT officer whom we met later remarked of receiving letters from every district of the country. On 18-7-2018 programme received another good response from all over country.

This time CHQ directed to address resolution to PMO OFFICE and to Hon Min in charge of DOP&PW Shri Jithedra Singh. In Delhi over 1500 MTNL/BSNL Pensioners gathered went on a procession from Corporate office to Jantar Mantar where they were stopped by Police, as usual. Then 4 comrades lead by our AGS Anupam Kaul were taken to PMO office and they submitted a memorandum to PM and the Hon Min Shri Jitendra Singh. CHQ congratulates all our members and MTNL comrades for the tremendous response and Com Nanda and AGS Anupam Kaul for excellent coordination and making the programme a grand success in Delhi and Bombay.

#### **Further Developments**

Our G.S was in Delhi on July 4 to 7th. He had an appointment with Member(S) on 5-7-18. Member Services who is retiring on 31-7-2018 informed that the case is being referred to DOP&PW and asked to discuss with Director (Estt) the next day and find out details. On 6-7-18 G/S, AGS Com Dahiya and Com R.L. Kapoor met director Shri Agarwal and discussed the matter. The Director informed that the matter of pension revision is being referred to DOP&PW along with our points for the opinion of the pensions dept. He made the stand of the DOT is "Rule 37A guarantees Govt. Pension and Ensures continued payment. It does not tell about Pension Revision. When Pay revision was done in BSNL Pension revision was also given from 1-1-2007" Hence they are referring to DOP&PW for its opinion. On that day itself we met director of Pension dept and he said it is for DOT to put up a proposal. If DOT puts up a proposal they will study and give their opinion. It is a good development that our demand is being referred. It is learnt that DOP&PW has returned the file for a specific proposal from DOT. Let us wait. In the meantime our hard

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work had not gone in vain. Other pensioners Associations have also demanded "Delinking of Pension revision from Pay revision"

We have formulated the demand which will delink our pension revision from pay revision. We have to break the convention which requires patience and have to pursue it. This conference can discuss and give guidelines.

#### Pension Anomaly

A peculiar anomaly had come to the pensioners who retired between October2000 and June 2001. It was found that they are receiving less pension than people retired after that. First it was taken up in Tamilnadu and subsequently found that there are cases throughout India. It took considerable time to analyse and find out the reason. Com D. Gopalakrishnan did a deep study and found out that it was due to the mixing up of CDA and IDA pay for calculation of 10 months average for fixing the pension. We discussed this problem for rectification with DOT and DOP&PW. We argued that the average pension should have been arrived on the basis of IDA pay only or the CDA pay should be treated as notional IDA pay for arriving at 10 months average pay. Though DOT accepted our contention DOP&PW did not accept to rectify the mistake taking the stand that because of switch over to IDA the pensioners are getting more pension than they were getting. After exhausting all the channels we decided to approach the court for legal solution. Our legal committee member Com R L Kapoor and Com Chiddu Singh engaged Delhi Lawyer Shri Kaushik and filed a case in Delhi Principal CAT. After going through the legal procedures final verdict was delivered by PCAT in December 2016 upholding our stand and gave the dept 90 days to implement it. We discussed with DOT. But DOP&PW did not accept and advised DOT to go on appeal. We filed a contempt petition in PCAT and a Caveat in High Court. The contempt petition was reserved as

the Govt filed an appeal. The Case came up for hearing in January 2018 and postponed to October 2018. As it is legal we have to wait despite the fact that all the pensioners affected by this are 77 years or more and many have left the world. Now our legal committee has decided to engage Shri Ranvir Singh Retired CGM NTP, who is practicing as lawyer in Delhi High court as he is well aware of the rules of Department. It is to be mentioned here that the Entire legal expenses are borne by the association without collecting any donation for this.

#### **Other Court Cases**

We have filed two cases in Ernakulam CAT (i) Pension on the basis of Last Pay Drawn for the pensioners retired between 1-10-2000 and 31-12-2005

(ii) 78.2% pension revision from 1-1-2007

The pension revision on the basis of 78.2% IDA was extended to the pensioners from 10-6-2013 only. The Order of extending 78.2% envisages Pay revision from 1-1-2007 on the basis of 78.2% IDA and treating the pay upto 10-6-2013 as Notional. We are filing the case on the basis that pay can be notional and pension cannot be notional. As we could not find a dependable lawyer at Delhi we have decided to file the case at Ernakulam considering other advantages. Comrades Raman Kutty, DG and Pada Nair fixed an experienced and known lawyer Shri Shreeraj. The cases had been filed and unfortunately because there is no judicial member in the CAT it has not come for hearing.

#### **Extra Increment Cases**

One extra increment was sanctioned by BSNL in 2003 for those who got BCR but could not get 10% one year before retirement, through a decision in the National council. This increment was not taken into account for pension fixation

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by DOT. After our taking up the case and pursuing it relentlessly the DOT issued orders in 2009 to take that increment for pension fixation. In Kerala Circle the CCA refused to take the extra increment sanctioned for employees who were stagnating. Our Kerala Circle Association filed a case in CAT. The CAT gave a judgement in favour of us. We had written to DOT requesting for issuance of orders extending it pan India. But DOT issued orders for implementing it in only Kerala.

In Tamilnadu while revising the pension on the basis of 78.2% quoting the reply to the Orissa CCA on Extra increment. It was proposed to reduce the pension by the CCA since there was no reply from the DOT to the reference made by the CCA, TN. The BSNL created the confusion in 2013 by issuing an order that the benefit of extra increment sanctioned in 2003 as withdrawn from 1-10-2000. Though this was corrected by BSNL later the CCA TN was not prepared to change his stance. We had given all the clarifications DOT wanted in a letter in 2017. But unfortunately DOT has not acted. To stop the CCA from reducing the pension Tamilnadu Circle Association and Chennai TD Circle Units have gone to the CAT and nearly 78.2% not extended to nearly 650 pensioners.

#### **Disturbing Trend**

Comrades a peculiar trend has been observed. Some of the grievances of the pensioners are not settled and they have to approach the courts for justice. This trend is catching up after the annulment of 60:40. We have to discuss and find methods to eliminate this.

#### PATRIKA

Patrika which was Quarterly had been made Bi-monthly after Bangalore Conference. Com Raman Kutty is the Editor. So far40 issues of the journal have been brought out on due dates without fail. We thought of bringing out a Hindi

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version also. But the exorbitant cost prevented us from it. So some of the important articles were translated in Hindi and published separately. Com K S Jat who was helping in translations is not able to carry out of late due to health reasons. Finding a good translator is difficult in south India. We have to find out some volunteer who can do this and CHQ will be extremely thankful if someone volunteer for this job. A dedicated team of Coms. Gowri shanker, Sundar, Sampathkumar and Kalidass from Chennai are doing a tremendous job from printing to posting it despite their age. CHQ and this conference appreciate these dedicated comrades.

#### **RNI Registration**

As our Patrika was not registered with Registrar of Newspapers India, we could not get any postal concession. We took steps to register it with RNI and could complete it in 2017 March with Com Raman Kutty as Editor and G. Natarajan as Publisher. After that the postage came down from Rs 4.00 to Rs 2.00 per copy. As our Patrika is bimonthly we cannot post in Patrika channel and get that concession of 50 paise in postal charges. Despite paying so much for postage there are complaints of nonreceipt and returns without delivery. Despite our hard and dedicated work complaints come in and we post again. The best way is to distribute Branchwise through Bulk post. Our Branch/dist Secretaries should consider.

#### WEBSITE

Our website www.bsnlpensioner.in has become the best tool of communication. It is visited by many pensioners for reliable news. Com Raman Kutty is maintaining it with dedication and imagination presenting the news attractively. IN addition to Andhra, Chennai TD and Tamilnadu circle Units Chennai STR, Coimbatore, Cuddalore, Madurai, Pondicherry, Tirunelveli, Tuticorin districts in Tamilnadu and Mathura in UP West also have launched their own websites. Other Circles and districts try this modern communication system.

Another form of faster and easier communication is to create Whatsapp groups. Comrade Ramankutty has created a whatsapp group for CHQ. Punjab, UP East and UP West also have started it. We have to adopt modern methods of communication for faster spreading of News as we are retired from Telecom.

#### ACCOUNTS AND FINANCE:

The audited accounts of our Association for the past three years are attached herewith for your approval. Thanks to the overwhelming support from the members, the Association is in a satisfactory financial position.

#### **Reserve Fund**

As was decided in CWC, Patna in November 2017 that a sum of Rs. One Crore would be kept as reserve, action was taken in a phased manner and on 4.8.2018 as many as 11 FD Receipts that matured during the period from 1.8.18 to 4.8.18 were consolidated into four FDRs of Rs. 25 Lakhs each. While the interest earned from these FDRs will be utilised for the working expenditure of the Association and publication of Patrika, the utilisation from the Principal amount of ONE Crore will require the specific approval of CWC.

#### Income Tax And PAN

We faced a serious problem with regard to income tax. Our CHQ has a PAN. When Circle and District Units approached banks for opening accounts and Fixed Deposits, the banks wanted PAN. CHQ PAN was given in such cases. Our auditor cautioned that in the new situation, all incomes shown in those accounts where same CHQ PAN was inked with, will be pooled together and taxed. Entire balance with CHQ had to be spent for paying income tax !. We consulted some other tax practitioners also. Some of them concurred with our Auditor. Some others said that interests accrued on all such FDs, where CHQ PAN was linked with, would be shown as income of CHQ. Even in that case we have to pay huge income tax every year. Whereas, Ms. CRS & Co of Chennai suggested a new method of preparing accounts and balance sheet without violating the rules. We entrusted the work to the Firm. Accordingly, the Balance sheets were recast for five years, showing same Opening balance and Closing balance. With this, without any violation of rules, we could escape from the huge tax liability. We had to incur some additional expenditure on fees to the chartered accountants. We appreciate the efforts made by Com. T S Vittoban (Treasurer) and Com. V Rama Rao (Asst Treasurer) in resolving the problem with timely action. In future also we have to be careful in this matter. Circles and District Units should obtain separate PAN and they should not link their accounts with CHQ PAN. This AIC may take a decision in this regard.

#### UNITY OF TELECOM PENSIONERS

Our Association strongly feels that the Unity of Pensioners, is the need of the hours. Bangalore All India Conference has decided unanimously to take all efforts for farming coordination committee or Federation not only among the BSNL Pensioners organization but also with MTNL Pensioners organizations since they are paid pension by Govt as per rule 37A,Same efforts were made for uniting various organization of BSNL Pensioners.

Com. Kishan Singh of AIRBSNLEWA, Mr. D.D. Mistry of BDPA and Com. Nanda MTNL Pensioners Association supported the idea.

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Coms. Ramankutty, Muthiyalu and G.Natarajan were at Ahamadabad in connection with Gujarat Circle Conference, met Shri D.D. Distry on 21.02.2016 and discussed. He agreed for coordinated activities on 78.2 IDA benefit to pensioners to start with. Shri Mistry supported our call for demonstration and representation on 24.03.2016. Though Shri Kishan Singh also agreed, he gave a different Programme of action on different dates.

There was a meeting with the leaders of MTNL pensioners (Executive) Association. We met Sri. M K Bagchi, S S Nanda, Mudgil and Kaushik and discussed about the formation of Co-ordinating Committee or Federation as per the AIC resolution. They were responsive and positive. They have 3 demands: Second option for combined services pension, 78.2% IDA Merger Benefit for Both Serving employees and Pensioners, future Pension revision. As for future pension they had an opinion of 3<sup>rd</sup> PRC. After hearing our arguments they were convinced to pursue the same fitment formula through Government and the issue can be jointly taken up with respective departments.

Sri. Bagchi assured that he would talk to other Pensioners Association also. They wanted that they should be involved in decision making, negotiating body and there should not be any big brother attitude. We explained our organizational position and the way of functioning. He said that he has seen our website and read our previous journals also. We said that we shall take care of their view points as future revision of pension our CWC held at Chennai decided to give a call for demonstration on 20<sup>th</sup> June and Dharna on 18<sup>th</sup> July 2018. We conveyed our decision to Shri. D.D. Mistry and other BSNL Pensioners Associations. Com. Nanda, MTNL Pensioners Association joined with us on both days. The result was about 800 pensioners gathered for Demonstration and about 1500 pensioners participated in the Dharna. Our Sincere thanks to Com. Nanda and other comrades of MTNL.

#### SOME ORGANISATIONAL PROBLEMS Delhi Circle

Bangalore CWC considered various letters sent by R.L. Kapoor, President of the Head Quarters Branch in NTR Circle. Meeting directed the NTR circle unit to hold its conference before 15-3-2017. It also directed that the SSA units shall be reorganised. Though the Circle conference was held instruction given as per the decision of the Bangalore executive was not followed. Moreover the office bearers started talking against the earlier decision of the ABISNLPWA. The conference was adjourned since it was not in proper form.

In the meantime some of the office bearers switched over to another organization. Patna Working Committee after hearing the details decided and appointed an adhoc committee with Com. P.C. Kowshik of NTR Branch as convenor. Accordingly, Delhi circle conference was held on 7-7-18 and Comrades Munshi Lal, Anupam Kaul and S.C.Jain were elected President, Secretary, Treasurer.

#### U.P. West

The developments that took place in UP (West) circle were decided separately during the Patna working committee. The Patna CWC directed the UP West Circle Secretary to hold the circle working committee and sort out differences. Accordingly the Circle Executive was held on 28.1.2008 under the Presidentship of Shri Vipin Sharma.. The CEC meeting ended with good results sorting out the differences between office-bearers..

#### West Bengal

West Bengal circle conference was held without proper intimation to branches and so all the

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branches could not participate. Hence advised to adjourn. Patna working committee directed the WB circle to hold the adjourned conference by ensuring participation of all districts. Accordingly the conference was held on 04.01.2018 and a new office bearer elected.

#### MEMBERSHIP

We can proudly say that we are the largest, well organized, Pan India, democratically working organisation among the pensioners in India - an Organisation consisting of RM to CGM. Our organisation has gained the confidence of Telecom Pensioners Particularly BSNL Pensioners by the achievements and the problems solved. We are proud to say that our total life members as per Quota received up to March 2018 is 35,177 and Annual Membership is 3421. As on 31<sup>st</sup> July our Life Membership had crossed 37,150.

During the 3 years it is a commendable increase. There is 60% increase in life members. We presume that our real membership must the more than 60,000. But the paid membership is less. Jaipur conference has fixed a target of one lakh members and the Bangalore conference reiterated the same target and we are nearing 50,000 only. Today about 2,25,000 have retired as on 01.04.2018 but our membership is yet to reach 1 Lakh. Other organizations have not made much impact in enrolment. It is our strong feeling that a number of Pensioners are not members of any organization. We have to concentrate on enrolling those who remain non members.

We are proud that we have Branches in all circles and our membership has increased in all circles. We have formed a circle in Calcutta Telecom Factory. In Calcutta Telephones we have formed 2 branches and also an adhoc Circle Body on 30-7-2018.

We have formed an adhoc Circle Body in Uttaranchal which will form district branches and conduct Circle confernce.

In Gujarat in Bhavnagar a branch is formed with 200 members is commendable and we have good development in Gujarat due to our late Com Brahmbhatt. In U.P. West and East more Branches have come. In Karnataka also more branches have came. Because of the efforts taken by our comrades some branches have came to us (from other camp). During this period a new circle has came in Telengana consequent upon bifurcation of erstwhile composite Andhra Circle. Andhra circle has crossed 5000 in membership and Telengana has formed a branch in each District . Punjab circle has increased its membership to 1500 from 312. At the time of last conference M.P. Maharashtra circles were having Membership around 500 But today both have crossed 1000.

UP East and West were below 200 but now they have crossed 700 and 900.

Chennai Telephones in 2014-15 was having only 1416 today its membership has crossed 3000.

Karnataka having a membership of 1900 in 2014-15. It now has reached 4011 marking a 110% increase.

Kerala having a membership of 2531 in 2014-15 today increased its membership to 4100 despite severe attacks from BSNLEU.

Tamil Nadu having a members of 3359 in 2014-15 have increased to 8004 increase to about 140% and stands first in the entire country.

Bihar has increased its membership to 610 today. But it can improve.

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In Bangalore conference we have directed the Braches to convert the Annual Members to Life Members.

Assam, Bihar, Rajasthan, up east, upwest, and W.Bengal circles have to concentrate on converting the Annual Members to life members.

The Bangalore working Committee it was decided that each circle should hold its circle Executive Committee meeting and discuss the possibility of forming new branch and enrolling new members.

This decision should have been carried out sincerely. Wherever it was done it was successful and new branches formed.

CHQ has a close access to Tamil Nadu circle and their systematic functioning is laudable. When CHQ wanted to hold a central working committee at Chennai within a short time Tamil Nadu circle responded and conducted the working committee in an appreciable manner. Tirunelveli, Tanjore and Cuddalore having their quarterly magazine. Tirunelveli, Tuticorin and Coimbatore are having rented accommodation for the Association. District office bearers are attending regularly. Madurai District had crossed 1500 members and was awarded for standing first in the entire country by the CHQ in Jaipur and Banglore conferences. Our All India organizing secretary Com. K. Muthiyalu has taken pain to rally the pensionersin our Fold. Circle union releasing circulars very frequently explaining the demands, problems taken and members grievances settlement and branches news and important orders.As on 31st March the life membership of Tamilnadu is 8004 and as on 31st July 8600. During the submission of medical allowance option form, CDA arrears, KYP form filing they enroll new

members. In the end of 2018 they hope to cross 10,000 members.

#### WELFARE ACTIVITIES

Tanjore District in Tamilnadu is the Truly Welfare Branch. Holding Meeting every months, celebrating marriage day of pensioners in the Association meeting every month, celebration of Birthdays by cutting cake with spouse, helping for medical treatment etc. They collect money from members and others who are interested in welfare activities and spending for the cremation of orphan dead bodies, giving dresses to the orphanage on the Pensioner day, education expenses for the poor children and necessary help to mentally retard persons house. This year a separate toilet for mentally retarded women was built and water supply provided by the Tanjore Association Miss. S. Chandrakumari used to donate liberally to these activities and had donated her retirement month (April 2018) total salary of Rs. 1,50,000/- to the Association for these activities. One can visualize the activities from this.

In Punjab a school is conducted to impart training in Computer for poor children.

Calicut Branch in Kerala is carrying out visiting old age homes,orphanages during important festivals and is presenting the inmates with presentations.

West and East Godavari districts are also visiting old age homes during festivals and present inmates with presentations.

During the unprecedented rains in Chennai in 2015 donations were sent by our Circles. The funds collected were not only used to help severely affected pensioners but also gave School Uniforms and Books to poor students.

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#### Comrades,

these activities are highlighted to indicate that we are not only looking after pensioners but also do social service.

Kerala circle unit is bringing out a journal in vernacular language regularly supplying to all members free of cost.

Bangalore had crossed a life membership of 2000 and stands first in the entire country and Ernakulam District had crossed 1000 life members. West Godavari District of AP circle and Berhampur District of Orissa Circle are having cent present life members. Coonoor, Pondicherry, Salem East and West and Virudhunagar Nagar Districts in Tamilnadu have all life members only.

Saroor district Branch of Hyderabad conducted a special drive to contact Family pensioners. They conducted areawise meetings and found many family members were not paid pension arrears from 2016 and solved the problems.

We should concentrate on Family pensioners who really needs our help. Because of our Association help a number of pensioners have got lacs of rupees as arrears and monthly pension.

Our Association really appreciates those who does this wonderful job.

We are thankful to all our office bearers and activists of District and Circle who despite their difficulties due to age made this organisation a Unique and massive representing all shades of opinion, cadres, regions and cadres.

Unity and strength of the pensioners is the real weapon to safeguard our pension and welfare. Let us keep it in mind and enroll every pensioner in our organization.

#### Kerala Floods Relief:

Though people of Kerala are accustomed to heavy rains and floods often, they faced unusual torrential rains and heavy floods in August 2018 causing very severe damage to crops, houses, human lives and infrastructure. The damage is estimated to be of more than Rs. 8300 crore. The silverlining was an efficient and quick distress management by the State authorities. More than 65000 people were sheltered in Relief Camps and casualty was reduced considerably. Our Kerala circle unit donated Rupees ONE LAKH to the Chief Minister's Relief Fund, CHQ also donated Rs 20000 as a token and issued a call to all branches in the country to extend maximum help possible. Karnataka Circle Unti sent Rs 25000. Shri Y Ananham, of Vizag sent Rs. 10000. Many branches are transferring amounts to Kerala Association, while this report is being drafted.

#### CONCLUSION

#### Comrades,

Over the years we have built a strong, united and dedicated organisation which will fight for the BSNL pensioners. Though we have grown still large number of pensioners are members of no organisation. Let us take a pledge today that we will approach them and make them our members. It has to be done by every member. Only then it is possible. We need a strong organisation to protect us in future also as our bargaining capacity is being gradually reduced.

Long Live AIBSNLPWA With Greetings For and on behalf of CWC,

> (G. Natarajan) General Secretary

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21-9-2018

# AUDITED ACCOUNTS FOR THE YEAR OF 2017-2018 <u>AUDITOR'S REPORT</u>

То

#### Members of All India BSNL Pensioners' Welfare Association, Chennai 600040.

We have audited the attached balance Sheet as at 31st March 2018 and the Income and Expenditure Statement and Fund Account for the year ended that date (hereinafter, the 'financial Statements') of M/s All India BSNL Pensioners' Welfare Association, Annanagar, Chennai 40 and report as under:

1. We have obtained all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purpose of the audit;

2. In our opinion, proper books of account are maintained by the Association, so far as it appears from our examination of the books;

3. The Balance Sheet and Income and Expendi-

ture dealt with by this report are in accordance with the books of account;

4. In our opinion and to the best of our information and according to the explanations given to us, the said accounts, give a true and fair view in accordance with the generally accepted accounting principles in force in India:

a. In the case of Balance Sheet, of the state of affairs of the Association, as at 31st March 2018; and

b. In the case of the Income and Expenditure account, of the excess of income over expenditure for the year ended on that date.

Chennai	for C R S & Co	
28th June 2018	<b>Chartered Accountants</b>	
	Sd/-	
(CRS	WAMINATHAN) MRN: 025241	

<u>Liabilities</u> Funds A/c	<u>Amount (Rs)</u>	<u>Assets</u> Fixed Asset	<u>Amount (Rs)</u>
Bal. transferred		Computer	6203
from Funds a/c	157,30,663.06	Depreciation @60%	3722 2481.00
		Printer	1790
		Depreciation @15%	269 1521.00
		Furniture	5416
		Depreciation @10%	542 4874.00
		<b>Current Assets</b>	
		Fixed Deposits	12658281.00
		Accumulated Interest	292528.00
		TDS	98385.00
		Cash at Bank	2498370.06
		Cash in hand	174223.00
Total	157,30,663.06	Total	157,30,663.06
For C R S & Co	Sd/-	Sd/-	Sd/-
Sd/- (C R Swami	nathan) P S Ramankutty	G Natarajan	T S Vittoban
28-6-2018	President	General Secretary	Treasurer.
PENSIONERS' PAT	RIKA : VOL.II No. 5	22 SEP	TEMBER-OCTOBER 2018

#### Balance Sheet as at 31st March 2018

### ALL INDIA BSNL PENSIONERS'S WELFARE ASSOCIATION, CHENNAI - 40

### Income & Expenditure Account for the fye 31st March 2018

Expenditure	Amount (Rs)	Income	Amount (Rs)
Income for the year transfd		FD Interest from Bank	5,21,426.00
to Funds a/c	6,96,370.00	SB Interest	45,091.00
		Accumulated Interest	1,29,853.00
	6,96,370.00		6,96,370.00

### **RECEIPTS & PAYMENTSA/C for the fye 31st March 2018**

<u>Receipts</u>	<u>Amount (Rs)</u>	<b>Payments</b>	Amount (Rs)
To Op.Bal (1-4-2017) - SBI	9,91,252.80	By Patrika printing	3,33,575.00
Cash in hand	64,954.00	By Patrika posting	1,60,077.00
		By Org. Tours	2,30,477.02
To Bank Interest for FD	5,21,426.00	By Editor allowance	48,000.00
To SB Interest	45,091.00	By Office Rent	24,000.00
To 78.2% Donations	41,35,300.00	By CWC Patna	1,10,379.90
To Journal Subscription	5,58,300.00	By Conveyance Charges	4,243.00
To AIC 2018	2,93,250.00	By Auditor's Fees	52,200.00
To Quota received	23,08,790.00	By Legal Fees	1,50,000.00
To Miscelleneous Receipts	8,332.83	By B'lore Spl. Conference	87,900.00
		By IT Solutions	5,755.75
		By Computer exp	1,099.00
		By Bank charges	5,864.90
		By Postage & Courier	9,281.00
		By Printing & Stationery	14,994.00
		By Delegates Fees	600.00
		By Excess quota returned	
		(Madurai & Karaikudi)	7,200.00
		By Misc. expenses	8,457.00
		By Depreciation	
		By Fixed Deposits	50,00,000.00
		By Clsg. Bal (31-3-2018)	
		Bank Balance	24,98,370.06
		Cash Balance	1,74,223.00
TOTAL	89,26,696.63	TOTAL	89,26,696.63
For C R S & Co			
Sd/-	Sd/-	Sd/-	Sd/-
(C R Swaminathan)	P S Ramankutty	G Natarajan	T S Vittoban
28-6-2018	President	General Secretary	Treasurer.

## ALL INDIA BSNL PENSIONERS'S WELFARE ASSOCIATION, CHENNAI - 40 Fund Schedule - April 2017 - March 2018

<u>Expenses</u>	Amount (Rs)	Members' Contribution	<u>Amount (Rs)</u>
Patrika printing	3,33,575.00		
Patrika posting	1,60,077.00	Op.Bal (1-4-2017)	89,88,956.30
Org. Tours	2,30,477.02	78.2% Donations	
Editor allowance	48,000.00		41,35,300.00
Rent	24,000.00	Journal Subscription	5,58,300.00
CWC Patna	1,10,379.90	AIC 18	2,93,250.00
Conveyance Charges	4,243.00	Quota Received	23,08,790.00
Auditor's Fees	52,200.00		
Legal Fees	1,50,000.00	Others	8332.83
B'lore Spl. Conference	87,900.00	Income for the year	6,96,370.00
IT Solutions	5,755.75		
Computer exp	1,099.00		
Bank charges	5,864.90		
Postage & Courier	9,281.00		
Printing & Stationery	14,994.00		
Delegates Fees	600.00		
Excess quota returned			
(Madurai & Karaikudi)	7,200.00		
Misc. expenses	8,457.00		
By Depreciation	4532.50		
Balance of Fund c/to B/S	157,30,663.06		
TOTAL	169,89,299.13	TOTAL	169,89,299.13
For <b>C R S &amp; Co</b> Chartered Accountants Sd/- (C R Swaminathan) 28-6-2018	Sd/- P S Ramankut <b>President</b>	Sd/- ty G Natarajan <b>General Secretary</b>	Sd/- T S Vittoban <b>Treasurer.</b>
-			

PENSIONERS' PATRIKA : VOL.II No. 5

#### **SEPTEMBER-OCTOBER 2018**



According to the 2011 census, there were 104 million elderly persons (aged 60 and above) in India. The proportion of elderly was 8.6% in 2011 and is rising. A United Nations Population Funds and Helpage report estimates that by 2026 those over 60 years old in India will be 172 million. Also, the average Indian can expect to live 18 years beyond the age of 60, which means the dependency ration is also rising.

We the BSNL retirees due to hard struggles, while in service, assured a guaranteed pension every month and compensated by rise in Dearness allowance due to price rise once in 3 months though inadequate. Furthermore, due to the strong organizational structure called All India BSNL Pensioners Welfare Association, the needs of our senior comrades are being raised now and then with the authorities. Medical facilities, both indoor and outdoor, are made available and we pay almost care for the health of senior comrades. We also take particular care for the widows of our seniors by preserving the Family Pension system. If both are not alive their unmarried daughters or unemployed son are able to get pension.

But the condition of Senior citizens out of our fold, in the country is very pathetic and alarming.

# PATHETIC CONDITION OF SENIOR CITIZENS IN INDIA

By R Venkatchalam, CS, TN Circle



In January 2018, the Madras High Court 'apologized' to a Freedom fighter by name V Gandhi for the bureaucratic quibbling held up freedom fighter's pension for over three decades. The judgement delivered by Honourable High Court judge Justice Mr. K Ravi Chandrababu said: "I can only say to you sir (V Gandhi) Sorry sir, you are made to suffer at the hands of our

people too (besides the British) as unfortunately this is how the bureaucratic dogmatism with a wooden approach works in this country for which you fought to get freedom."



Censuring the state officials (Tamilnadu) for denying the freedom fighters pension just because of a discrepancy in his age in the ration card and the voter's identify card, the Honoroubale judge said "hyper technical objections could not be raised when his bonafides had been certified by none other than Captain Lakshmi Sahgal of the INA".

In a personal knowledge certificate issued on April 15, 1994, Sahgal said Mr. Gandhi was a genuine freedom fighter who joined Indian Independence League (IIL) in 1943 at Rangoon, Burma. He was attached to Thenganjum branch of the IIL in the propaganda department under

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the chairmanship of C S Naidu and played a significant role. The Judge further said, "We will not be here in such positions, without the sacrifice of persons like Mr. V Gandhi. This Freedom fighter should be treated with at most dignity and they must be honoured."

The Hon'ble Judge directed the Secretary, Public (Political Pension III) Department to ensure that an order granting pension is passed within two weeks and served at his home. The pension arrears from 1980 should be disbursed within four weeks. But this Freedom fighter Mr. Gandhi living with his extended family in penurious conditions at Vyasarpadi learn about the court's decision only when the reporter of 'The Hindu' visited his residence.

When we look at the national level, the condition of Senior citizens the situation is no better. In a petition of behalf of the Pension Parishad, a network of 100 civil society organizations that deal with pensioners to the prime minister Narendra Modi, Aruna Roy, a former member of the United Progressive Alliance Govt's National Advisory Council urged him to do something about the scandalously low pension for which our senior citizens fare eligible. Roy pointed out that the Indira Gandhi Old Age Pension Scheme has been paying Rs 200 a month as old age pension, a sum which has remained unchanged since 2006, when it was introduced. Due to inflation, the value of this has depreciated under to Rs. 100 over the past 11 years, less than a day's notified minimum wage. Aruna Roy, raised this issue now neither for the first time nor is Mr. Modi the first Prime Minister she has petitioned in this regard. A few years ago she even led a demonstration of pensioners outside the then PM Manmohan Singh's house and got detained by the police. But the response from the government or the PM's office now, as then, has been the same silence.

To improve the conditions of senior citizens Aruna Roy demanded a minimum universal monthly pension of Rs. 2000 for month, housing for the aged be made priority under the Pradhan Manthri Awas Yojana.

Today social structures are changing. The joint family system which sustained the elderly is virtually a thing of the past. This leaves a rising number of the elderly even those who were at least middle class in their working years in direct straits. There is no institutional support to speak of, the cost both living and Medicare is rising, eroding their savings and the old age pension.

With interest on bank deposits steadily falling, most middle class elderly actually depend on this to sustain themselves, as nobody in India other than the Government employees actually get a pension after retirement. The problems become quiet dire even among those considered affluent in our ocean of insecurity.

The government has passed a Law in 2007 (Maintenance and Welfare of Parents and Senior Citizens Act) to make maintenance of parents/senior citizens by children/relatives obligatory and justiable through Tribunals. Like every attempt to legislate a solution to social problem, this Act has miserably failed to serve its purpose. The policy response to this has been less adequate. The Ministry of Social Justice, the nodal ministry for elderly, also has a grand plan called the Integrated Programme for Older Persons which has been operational since 1992. But unfortunately, in practice the policy response to this has less than adequate.

We as senior citizens well organized under the banner of AIBSNLPWA should give out helping hand, wherever possible.

### YOU ARE RETIRED; BUT NOT TIRED K. Muthiyalu M.A., All India Org. Secretary

"We are retired. Hereafter we have nothing to do. At this age we can't do also. Let us eat and enjoy, spend the remaining days happily". This is how our pensioners except a few think and living so. That few only now taken responsibilities at various levels, District, Circle, All India Association and working for the pensioner's welfare, handling and solving their problems. They feel hapy and healthy by looking at their happy faces of pensioners by solving their problems.

This thinking of the majority is not correct and absolute wrong.

We could not act independently while in service. We have to work according to rules and regulations. Today that is not the situation. We can act independently. In fact, we have to. We are affected by number of problems. For example, de-monitisation.

De-monitisation has not served the purpose. But it has affected many a people and pensioners. All pensioners and senior citizens are not well off. Majority of the pensioners eagerly waiting for the last day of the month, draw pension from ATM or counters for the expenses. During the de-monitisation day no money in the ATM to draw even when pensioners went to bank / post office they were not given full pension. They were given only paltry money. Per head it was Rs.4,000/or Rs.6,000/-. Since Rs. 2,000 note only was available. How can a pensioner manage expenses for a month with Rs.4,000 or Rs.6,000/- virtually they were forced to get a Ioan. Pensioners getting below Rs.20,000 were really affected. No rich man affected by this. In fact the Nakra Judgement says "The pensioners shall lead a standard of life that they were having while in service".

Whereas de-monitisation have made pensioners to get loan or to borrow loan and miseries. If we don't oppose such things and accept all distress will not solve our problems. It would tantamount to supporting the decision. No major movement has taken place. The Government justifies its decision. But de-monitisation has taken away lives of 300 poor men. No rich men affected by the de-monitisation. Who can compensate 300 lives of poor men and who would look after their families?.

#### Shortage of staff :

Time and again orders issued and Minister making statements that pensioner's problem shall be solved without delay. But what is the fact? Even those who retired on super annuation could not get the pension in the next month. Not to say about Voluntary Retirement Service. **Hundreds** of authorisation of family pension cases are pending for months together. The reason attributed is shortage of staff in the CCA offices. Every month the retirees number is increasing. Whereas the staff strength of the CCA office is decreasing. No retirement vacancy is filled up. Not only in the CCA offices, throughout India shortage of staff is order of the day. Lakhs of cases could not be disposed for many years due to shortage of Judges and other staffs. CAT cases takes time for years to settle. Adequate doctors and nurses are not available in the hospitals. Net result, the poorest of the poor could not get better treatment. In colleges and schools enough teachers and professors not available and students at a loss. In BSNL offices thousands of working staff retiring every year. But no new appointment. In the last 18 years after the formation of BSNL, about 2 lakhs, executive and non-executives retired. Customers at a loss. Could not get a

PENSIONERS' PATRIKA : VOL.II No. 5

better service. How can BSNL compete with other private compnies? Even pensioner's pension paper could not be forwarded in time.

These are few examples. Today in each office there is a shortage of staff. The reason behind is the Government of India orders. There is a ban on recruitment since 1984. Late Prime Minister Smt.Indira Gandhi brought this. Whereas the present ruling Government which has promised 2 lakhs jobs every year, could not do away with this act and appoint enough and capable hands. About 20 crore youth in India without jobs. Because of unemployment some indulging in inhuman acts. As a senior citizens, do we have responsibilities to solve our problem as well as to repeal the act of ban on recruitment. We feel the problems. But not finding the root-cause for that and fighting.

#### **Reduction of interest rates :**

Majority of the fixed deposits at various banks are of pensioners and senior citizens. They deposit in F.D. all the retiral benefits and make life comfortable by the interest accrued from the F.D. Once it was 14%. Now it has come to 6.5%. Other prices are going up. But F.D. interest is reduced. Pensioners are in loss of income. This is a big loss for pensioners. This is because the monetary policy of the Government. The Government through its acts it should do good to people. Whereas the monetary policy has made the life of pensioners tearful.

#### **Pension:**

State and Central Government employees getting pension after the retirement. For

about 50 years the 50% of the last pay drawn is given as pension. But now the Government has introduced a new pension scheme. The pension is on the basis of employer / employee contribution. Now can one say what will be his pension? But in New Pension. Scheme it is very meagre. There is no commutation, no family pension. The Government - a model employer should bring an act to pay pension in the private and public sector. But it has reduced the pension and other benefits to its own employees. If we take a stand that we are getting a pension, we need not bother about others, when a crisis for you, no one will come to rescue. The present NPS is a prelude to a no pension of Government after few years. Our Government is a member of WTO. WTO says that the Government shall gradually distance itself from pension paying burden.

#### So dear pensioners,

I want to remind you what Minister Mr.Ananthakumar said in a meeting of our Association "You are retired but not tired". Let us react. Oppose anti-people acts without hesitation. Number of people unware of many things. As a senior citizen we can explain the good and evil. We can have exchange of view with all known people through media and news papers. We can convey our good views. Senior citizen's word will be viewed seriously and respectfully. Let us protect us by joining the society to protest and do away with antipeople acts.

As on 15-8-2018, CHQ received a sum of Rs. 15,00,900 towards AIC fund and Rs. 46,25,066 towards donation on account of 78.2% revision. Details could not be given in this Issue for want of space.

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#### SEPTEMBER-OCTOBER 2018

#### **MRS ORDERS**

#### MEDICAL ALLOWANCE FROM 1-4-2018 Minimum Rs 12000 per year. BSNL/Admn.I/15-22/14 dated 13-7-2017

Ref: No. 7-8/2010/EF/Part./I dated 5.9.2011 OM No. BSNL/Admn.I/15-22/14 dated 11-4-2017 OM No. BSNL/Admn.I/15-22/14 dated 25-4-2018

Medical allowance without voucher facility, in lieu of reimbursement of outdoor medical claims with voucher for retired employees was revived vide this office OM of even no. dated 11th April 2017. While extending the facility it was decided that the decision will be reviewed after six months.

2. This issue was reviewed, there has been increase in expenditure on this account. As a measure to control the expenditure and continue the facility it is decided to reduce quantum of allowance from 50% to 25% of the annual ceiling w.e.f. 01-04-2018 subject to a minimum allowance (without voucher) payable would be Rs 12000/- per annum payable in four equal instalments. Retired employees can continue to opt this facility or switch over to reimbursement of outdoor claims with voucher facility. The option can be exercised in the beginning of the financial year and can not be changed during that financial year. Retired employees who have not sought any outdoor claim with voucher during the financial year can exercise the option.

#### OUTDOOR TREATMENT CEILING WITH 78.2% IDA

BSNL/admn.I/15-12/18 dated 11-7-2018 Subsequent to the decision for raising the fitment of IDA Basic Pay to 78.2% from 68.8% for the purpose of calculating quantum of medical reimbursement for outdoor treatments the annual ceiling is now revised to 23 days salary (basic pay + DA). The orders conveying the decision issued by Establishment branch is also applicable to retired employees. Copy enclosed for ready reference. The revised annual ceiling is applicable from 1st April 2018.

#### ESTT. BRANCH ORDER No. 11-04/2015-PAT(BSNL) dated 01-01-2018

Subsequent to the implementation of benefit of merger of 50% IDA effectively amounting to 78.2% as on 1-1-2007, for the purpose of fitment and pay fixation in the revised pay scales w.e.f. 10-6-2013, further instructions were issued by this office vide letters No. 1-50/2008-PAT (BSNL) dated 13-6-2013 and No 1-16/2010-PAT(BSNL) dated 13-6-2013 wherein, it has been intimated that all allowances like Medical reimbursement with voucher for outdoor treatment, Professional/Skill Upgradation Allowance, House Rent Allowance etc. shall continue to be paid on IDA Basic Pay with 68.8% fitment till further orders.

2. Now, it has been decided with the approval of competent authority that the annual ceiling of medical reimbursement with voucher for outdoor treatment in respect of Executives and Non-executives shall be calculated on revised IDA Basic Pay with 78.2% fixation upto 23 days w.e.f. 01.4.2018.

3. Accordingly, necessary action may be taken for reimbursement of medical vouchers in case of out-door treatment w.e.f. 01-04.2018.

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3. Accordingly, necessary action may be taken for reimbursement of medical vouchers in case of out-door treatment w.e.f. 01-04.2018.

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# DELHI CIRCLE CONFERENCE

On 7-7-2018, Circle Conference of reorganised Delhi Circle was held. Com. G. Natarajan (GS) and Com. J S Dahiya (AGS) attended the Circle Conference in addition to Com. Anupam Kaul (AGS) from New Delhi. The elections were conducted unanimously and the following officebearers were elected:

#### Circle President: Com. Munshilal

Vice president: Com. K G Sharma Vice president: Com. H L Bhat Vice president: Com. R L Kapoor

#### Circle Secretary: Com. Anupam Kaul

Com. Santokh Singh
Com. R C Rathore
Com. D M Yadav
Com. G C Mago
Com. S Nayak
Com. R L Dhar
. P C Kaushik
n. B D Sharma
n. T S Saini
n. Jai Pal
n. D N Dwivedi
n. A K Pandey
n. S K Dhar
n. C L Umrao
n. Dr. H N Dwivedi
ekhar Chand Jain
n. M K Mallik

Auditor: Com. Kundan lal Sharma

# GUJARAT CIRCLE CONFERENCE

The Gujarat Circle Conference was held on 25th April, 2018 in Ahmedabd, under the presidentship of Shri K B Jadav. Conference paid tributes to late Com. B K Brahmbhatt, former President and elected following office-bearers unanimously.

#### Advisor:

#### Com. S M Chamar

Circle President: Com. R R Verma

Vice president:	Com. A J Maru
Vice president:	Com. R C Barot
Vice president:	Com. P Z Parmar
Vice president:	Com. N J Chauhan
Vice president:	Com. G S Taide

#### Circle Secretary: PL Hirpara

Asst. Circle Secretary:Com. N V ParmarAsst. Circle Secretary:Com. H S VaghelaAsst. Circle Secretary:Com. B N PrajapatiAsst. Circle Secretary:Com. R R Verma IIAsst. Circle Secretary:Com. R R Pal

#### Treasurer: Com. R S Nayak

Asst. Treasurer: Com. K R Rana

Org. Secretary:	Com. M D Vankar
Org. Secretary:	Com. T S Rajput
Org. Secretary:	Com. K J Sarvaiya
Org. Secretary:	Com. B A Ingle
Org. Secretary:	Com. M P Parmar

#### Auditor: Cor

Com. K P Chavda

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#### SEPTEMBER-OCTOBER 2018

# **DELHI CIRCLE CONFERENCE**



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# **PENSIONERS PATRIKA**

**SEPTEMBER - OCTOBER, 2018** 

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## TAMILNADU CIRCLE CONFERENCE AT TIRUCHIRAPALLI ON 7-8-2018 [Report in next Issue]



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