

RETIRED TELECOM OFFICERS' WELFARE ASSOCIATION MUMBAI

(Regn.No. F-37187/Mumbai, Bombay Public Trust Act'1950)

Website: rtowambi.in

E-mail id: -rtowamumbai@gmail.com



13TH ANNUAL GENERAL BODY MEETING

and

OPEN SESSION

24th FEB' 2024

venue

Dr. Babasaheb Ambedkar Hall

Near Naigaon Tele.Exchange, Dadar East



RETIRED TELECOM OFFICERS' WELFARE ASSOCIATION

Reg No: F-37187 (Mumbai) 2008

Corr.Add: A-402, Gayatri Avenue, 90' Road, Thakur Complex, Kandivali East, Mumbai 400101

Email Address: rtowamumbai@gmail.com Website: rtowambi.in

K. JAWAHAR.
PRESIDENT
9969596106.

J.S. YADAV.
GENERAL SECRETARY
9869041090.

VIRENDRA SINGH.
JT. GEN. SECRETARY.
9869271414.

N.V. MAHAJAN
TREASURER
9869431615

Dated 6th Feb'2024

NOTICE

(Notified under Rule 7 of the Rules of Association)

The thirteenth Annual General Meeting of RTOWA Mumbai will be held

at 9.30* am on 24th Feb'2024 at Dr. Babasaheb Ambedkar Hall,

Nr. Naigaon Tele. Exch. , Gokuldas Pasta lane, Station Rd, Dadar E, Mumbai-400014.

AGENDA

(Subject to approval of the House)

1. Welcome Note by President.
- 2, Homage to the departed members by observing silence.
3. Approval of the minutes of last AGB.
4. Adoption of Activity Report for the period from 29/04/2022 to 31/01//2024
5. Adoption of Audited Accounts for the years 2021-2022 and 2022-23 and Appointment of Statutory Auditor for the year 2023-2024
6. Amendment to Rules of the Association : 1. Change of Registered Address, 2. Enhancing the number of office bearers and EC members.
7. Discussions on latest status on pending issues viz., Pension Revision, 78.2% IDA neutralisation, Medical facilities, interest for delay in payment of GPF, Diff. In ex-gratia, Rule 206 issues etc.
8. Resolutions.
9. Any other item with the permission of the chair.
10. Vote of thanks.

K. Jawahar
PRESIDENT

***If there is no quorum, the adjourned meeting will be held at the same venue on the same day at 10.30 am.**

The retired Executives of MTNL Mumbai who are yet to join the Association are also invited to AGM on payment of life time subscription fee of Rs.1000 at the venue.

LUNCH BREAK at 1 pm followed by OPEN SESSION at 2 pm.

All the retired Executives of MTNL Mumbai are invited to Open Session. Dignitaries from DoT and MTNL and Leaders of RTOWA Delhi /and affiliate Associations of CBMPA are expected to grace the Open Session and speak on the Pensioners' issues. Formal Invitation for Open Session is issued separately

OPEN SESSION
OF 13TH AGM OF RTOWA MUMBAI

AT 2.30 pm on 24th Feb'2024
Venue :- Dr. Babasaheb Ambedkar Hall Dadar East

PROGRAMME:-

1. Inviting the Hon'ble Guests and Leaders to the Dais
2. Honouring the Hon'ble Guests and Leaders with bouquet and shawl.
3. Welcome Address by Com. K. Jawahar President.
4. Key Note address by Com. J.S. Yadav General Secretary.
5. Speech by Hon'ble Guests and leaders
6. Vote of Thanks by Com. Virendra Singh Joint General Secretary
7. National Anthem



J. S. YADAV
GENERAL SECRETARY

Objects of RTOWA Mumbai

- To secure and strive for furtherance of Pensionary benefits of MTNL Pensioners.
- To ensure revision of pension and family pension whenever becomes due.
- To ensure adequate medical benefits to MTNL Pensioners.
- To continuously strive to improve the benefits under CGHS.
- To address the grievances of the pensioners.
- To promote fraternity among the Pensioners Associations of MTNL / BSNL

Message from Com. V. Vara Prasad General Secretary AI BSNL PWA

Dear Comrades,

At the outset let me express my gratitude to your President for inviting me to the Open Session of 13th AGM of RTOWA Mumbai. Due to pre occupation I am unable to be present in your conference. On behalf of AIBSNL PWA, the largest organisation of Telecom Pensioners of India, I greet you the valiant soldiers of RTOWA.

I appreciate the correct, committed and conscious stand of your leaders with regard to the crucial issue of pension revision of BSNL/MTNL retirees. There are some leaders who fought the legal battle for pension revision with CPC formula on one hand and at the same time approached the authorities with a different demand for PRC formula. RTOWA Mumbai and AIBSNL PWA have clear perspectives. We are firm on our demand. We want a permanent solution of the problem.

We have won the legal battle. But we have a strange judicial delivery system in our country. The Government Secretary is supreme, not the learned judges on the bar. Because the Secretary can delay a decision on any dispute even after a judicial adjudication. There is the bitter experience of All Manipur Pensioners Association which had to fight in the Courts for 17 long years. There is the case of notional increment of those retired on last working day of June or December. Even though there is a clear verdict from the Apex Court in the matter, the bureaucrats sit tight on the files on the plea that they are on consultation process. We won our case within two and half years and we must continue our efforts. No doubt the final victory is ours because we have raised a correct demand, legally just and morally justified.

Let us march ahead. We shall occupy the victory stand soon which is not away.

Thank you Comrades.

V. Vara Prasad
General Secretary
AIBSNL PWA

21/02/2024.

RETIRED TELECOM OFFICERS' WELFARE ASSOCIATION MUMBAI				
OFFICE BEARERS AND EC MEMBERS				
Unanimously elected at the 12th AGM on 29th Apr'2022				
Post	Name	Mobile	E-Mail Id	Membership
	S/Shri.	Number		No.
President	K.Jawahar	99695 96106	tkjawahar@gmail.com	R0002
Vice President	Badri. R. Pathak	93014 89729	pathakkanchan01@gmail.com	R0004
Vice President	H.S.Upadhyay	98694 35995	vote1957@gmail.com	R0865
General Secretary	J.S.Yadav	98690 41090	jsyadav555@gmail.com	R0664
Joint General Secretary	Virendra Singh	98692 71414	virendrasingh76951@gmail.com	R0766
Asst General Secretary	P. K. Kulkarni	98692 77999	pkkmumbai@gmail.com	R1510
Treasurer	N.V.Mahajan	98694 31615	nathavm18@gmail.com	R0714
Asst Treasurer	P.D.Pradhan	98690 81953	pradhan.prakash21@gmail.com	R0492
Organising Secretary, Web Site	P. Subramanian	98692 25700	mani19522001@gmail.com	R0350
Organising Secretary	Dr.J.P.Baghel	98690 78485	drjpbaghel@gmail.com	R0584
Organising Secretary	V.K.Bhatia	98692 34040	vinodritu2003@gmail.com	R0358
Organising Secretary	D. R. Pandey	98694 21017	dhanilpandey1957@gmail.com	R0917
Executive Committee Member	N.Chandrasekaran	98692 36969	ncsekar53@gmail.com	R0341
Executive Committee Member	C.U.Gade	98690 51200	cugade@gmail.com	R0922
Executive Committee Member	B.V.Bargaje	98694 83600	bvbargaje@gmail.com	R0491
Executive Committee Member	Mohan Singh	98690 58686	mohanlallan@gmail.com	R0708
Executive Committee Member	A.D.Virani	97571 16060	anudvirani@yahoo.com	R0356
Executive Committee Member	G.V.R.Moorthy	98694 24530	gvrvm@rediffmail.com	R0682
Executive Committee Member	Akkas Dafadar	90224 60911	akkida53@gmail.com	R0608
Executive Committee Member	D. V. Sawant	98693 34141	sawant.dattaram@yahoo.com	R0209
Executive Committee Member	S.K. Singh	88508 89933	sks32915@gmail.com	R1034
Executive Committee Member	OmPrakash Batham	98692 78100	bathamop278@gmail.com	R0921
Executive Committee Member	Yogesh H. Chellani	98692 41800	chellaniyogesh@gmail.com	R1434
Internal Auditor	A.A. Ardalkar	98690 78000	ardalkaraa@gmail.com	R1162

**Co-ordination Committee of
RTOWA Delhi and RTOWA Mumbai**

(Reconstituted on 27/06/2022)

POST	NAME	MOBILE NO.	WING
	S/SHRI		
CHAIRMAN	K Jawahar	99695 96106	Mumbai
VICE CHAIRMAN	M.K. Bagchi	98685 34060	Delhi
CONVENOR	A.K. Kaushik	98681 36363	Delhi
ASSIT. CONVENOR	J.S. Yadav	98690 41090	Mumbai
MEMBER	B.R. Pathak	98692 07950	Mumbai
MEMBER	Sheel Kumar	90134 95545	Delhi
MEMBER	H.S.Upadhyay	98694 35995	Mumbai
MEMBER	V.P. Bhardwaj	98681 33232	Delhi
MEMBER	Virendra Singh	98692 71414	Mumbai
MEMBER	Ajay Kapoor	98681 35077	Delhi
MEMBER	P. K. Kulkarni	98692 77999	Mumbai
MEMBER	Ajay Kumar	97114 06009	Delhi
MEMBER	N.V.Mahajan	98694 31615	Mumbai
MEMBER	Ajay Chauhan	98682 55256	Delhi
MEMBER	P.D.Pradhan	98690 81953	Mumbai
MEMBER	Radhakishan	98581 03310	Delhi
MEMBER	P. Subramaniam	98692 25700	Mumbai
MEMBER	Ram Gopal	90131 31515	Delhi
MEMBER	Dr.J.P. Baghel	98690 78485	Mumbai
MEMBER	Ranbir Singh	98681 35575	Delhi
MEMBER	V.K.Bhatia	98692 34040	Mumbai
MEMBER	Satya Narain	82877 70487	Delhi
MEMBER	D.R. Pande	98694 21017	Mumbai
MEMBER	S.P.S. Yadav	90131 34696	Delhi

MINUTES OF AGB MEETING HELD ON 29/04/2022

The 12th AGM was held on 29/04/2022 at Dr. Babasaheb Ambedkar Hall, Gokuldas Pasta Lane, Near Naigaon Telephone Exchange Dadar East.

This was the meeting held after Corona period. The 11th AGM was held on 11/10/2019 and this 12th AGM was held after about two years 7 months since the last AGM. However our Association was engaged in hectic activities during this period due to continuous pursuits of early settlement of claims of VRS pensioners and pursuit of pension revision.

The adjourned meeting after lack of quorum started at 10:30 am. More than 200 members attended the AGM. Com. K. Jawahar President presided over the AGM and welcomed the members. Two minutes silence was observed to pay homage to departed members. Corona had taken away the life of many of our members.

The minutes of last AGM on 11/10/2019 was read out by Com. K.P. RavindraKumar AGS. The Activity report for the period from 11/10/2019 to 28/04/22 was voluminous with 12 Pages. It was read out by Com. B.R. Pathak GS and by Com. J.S. Yadav Jt.GS and was approved unanimously by the House. Com. P.D. Pradhan Treasurer presented the Audited Accounts for the FYE 31/03/2020 and FYE 31/03/2021. The Audited Accounts for both the years were approved unanimously. The unaudited Receipts and Payments Account for the FYE 31/03/2022 was also presented by Com. P.D. Pradhan for information to the members.

Discussions on the pending issues took place and the following resolutions were moved by Com.H.S. Upadhyay Vice President and all the resolutions were passed unanimously.

1. Requested DoT to send a concrete proposal for pension revision to DoP&PW.
2. Deep disappointment was conveyed to DoT for prolonging the issue of neutralisation of IDA@73.8% to the pensioners retired prior to 01/01/2018.
3. Requested AD CGHS to take initiatives to open more wellness centres, to empanel more hospitals and to enhance the rates for various treatments and to settle the huge backlog of MRC claims.

M/s Bibikar & Associates were appointed as Statutory Auditor for the FYE 31/03/2022. The house was adjourned for election process after lunch and Open Session.

On convening the evening session of the AGM, the election process for electing new body of office bearers and EC members started. Com. Shri. K.Natarajan was appointed as the Election officer. The existing executive body of office bearers and EC members was dissolved. Nominations were invited by the Election officer for all the posts. There was no contest to any post of office bearer or EC members. So the Election Officer declared that all the nominees are elected unanimously. The newly elected body assumed the office under oath administered by Com. M. K. Bagchi President of RTOWA Delhi. The AGM ended with National Anthem after vote of thanks by Com. Dr. J.P. Baghel.



K.JAWAHAR
PRESIDENT

29/04/2022

Dated 24th Feb' 2024

ACTIVITY REPORT

For the period from 29th Apr'2022 TO 23rd Feb' 2024

Presented at 13th AGB Meeting held at Dr. Babasaheb Ambedkar Bhavan Hall, Dadar E

Dear Members,

Good morning, everyone. I am delighted to welcome to all of you to this 13th Annual General Body Meeting of our Association. Warm welcome to our beloved leaders Com. M.K. Bagchi President RTOWA Delhi, Com.A.K. Kaushik GS RTOWA Delhi and the members of Co-Ordination Committee from RTOWA Delhi. On behalf of the Executive Committee, I feel privileged to present this Activity Report of our Association for the period from the date of last AGM on 29th Apr'2022 to 23rd Feb'2024.

Office Bearers and EC members: - The list of the office bearers and EC members who held the charge during the period of this report is given separately.

The 12th AGM and Open Session were held successfully on 29th Apr'2022 at this same hall. The brief minutes of the last AGM is given separately. In the Open Session, Respected Shri. Deepak Mukherjee ED MTNL Mumbai was our Chief Guest. Respected Smt. Vandana Gupta Principal CCA, Smt.V.G. Mishra CCA Mumbai, Shri. Rajesh Rai GM(A) and Sh. O.H. Tripathi DGM (IR) graced the Open Session as Guests of Honour. Com. M. K. Bagchi our veteran leader and President of RTOWA Delhi, members of Co-ordination Committee from RTOWA Delhi, office bearers of MPWA viz., Com. Kishor Haldankar, Com. Kishor Kedar, Com.S.G.Pawar and more than 250 members in the audience made the Open Session a great success.

Statutory Auditors :- M/s Bibikar & Associates were our statutory Auditors for the year 2021-22 and Shri. C.D.Phadke was our statutory Auditor for the year 2022-23 :-

Membership: During the period of this report about 90 pensioners joined as our life members. As on 20/02/24 the membership is 1943. A membership drive has been undertaken recently. Our aim is to get 100% membership of all the retired executives.

Website and WhatsApp groups :- Web site 'rtowambi.in' is our digital Notice Board. We have thirteen whatsApp groups to communicate the activities of the Association, to get feed back and to give information to help the pensioners in need. The softwares of the website, Joomla and PHP, were upgraded during Jan'2024 at the cost of Rs.21814. The website is maintained and updated by Sh.P.Subramaniam Org.Secretary with honorary technical consultancy from Sh. Dilip Tiwari SM. Thanks to both of them for their sincere and dedicated services.

Executive Committee Meetings:-The physical EC meetings were held on 17/05/22, 13/04/23, 19/12/23, 17/01/24, 15/02/24 and on 23/02/24. The online meetings through Google Meet was held on 08/10/23. The members participated in the discussions and offered valuable suggestions. All decisions on important issues were taken after discussions in the EC.

Co-Ordination Committee of RTOWA Mumbai and Delhi: -The co-ordination committee was reconstituted on 29th Apr'22 after new office bearers were elected by RTOWA Mumbai. It was again reconstituted on 27/06/22 after the new office bearers were elected by RTOWA Delhi. The strength of the Committee also was increased to twenty four on mutual consultations, twelve from each Association. Physical meeting was held at Mumbai on 29/04/22. Discussions among the members take place continuously in the exclusive WhatsApp group of Co-Ordination Committee members.

United Forum of MTNL: -

The common issues of employees and pensioners are taken up by the United Forum Mumbai as well as by the Apex body of United Forum Delhi and Mumbai. Our Association is the major constituent of United Forum Mumbai and Sh.J.S. Yadav our G.S is the convenor of United Forum Mumbai.

Committee of BSNL and MTNL (CBMPA) :

It was formed on 21/11/2018. The constituent Associations are AI BSNL PWA, DoT-BSNL PA Kerala, MSEA Delhi, RTOWA Mumbai, RTOWA Delhi, AIRBSNLEWA and MPWA Mumbai. The objective is to pursue Pension Revision of BSNL and MTNL pensioners together and to exchange information.

Participation in the Conferences of other Associations :-

On invitation, Com. J.S. Yadav GS and Com.Virendra Singh Jt.GS participated in the conference of AIRBSNLEWA MH Circle held at Kalyan on 28/05/22 and in the All india Conference of AIRBSNLEWA held at Kolkatta on 19/11/2023 and on 20/11/2023. Com. J.S. Yadav gave a speech at both the conferences.

Donations to Legal Fund: -On 03/08/23, an Appeal was made to the members for donations to Legal Fund of RTOWA Mumbai. The purpose is to strengthen the resources and to be in readiness to file or defend any case concerning pensioners in the court by engaging best lawyers. The response from the members was tremendous with liberal donations from many members. The total amount of donations received so far is Rs.9,47,699. This money will be credited to Legal Fund in our Balance Sheet. Profound thanks to all the members who had given donations to Legal Fund.

Pursuit of Pension Revision :-

During the period of this report this issue was relentlessly pursued by our Association through many letters, many meetings with high level officers of DoT. After continuous pursuit, Member (S) called a meeting of all Associations and Unions on 17/10/22 and a PPT presentation of the proposal for revision was given. According to this proposal the fitment factor is zero percent. Not satisfied with this proposal CBMPA launched agitations through out India. At Mumbai, our Association led the agitations viz., Demonstration on 19/12/2022, Dharna on 17/01/23 and on 18/01/23, and rally on 08/02/23. Despite our agitations, DoT was moving ahead slowly with this proposal of zero % fitment.

At this crucial time we won the legal battle. Hon'ble Principle CAT Delhi pronounced judgement orders dated 20/09/23 directing the respondents vide para 28 of the orders that

“... forthwith revise the pension and family pensionthe benefits of revision of pension and family pension as notified by Central Government on the recommendations of the pay commission, shall stand extended in favour of applicants...”. This judgment has vindicated our demand of pension revision as per 7th CPC.

DoT has not filed appeal against the court verdict but trying to find a way forward to evolve a method of pension revision in consultation with the other nodal Ministries. As a part of this process, as conveyed by Secretary (T) to Com. M. K. Bagchi and Com.Prahlad Rai in the meeting with him on 12/02/24, DoT has referred this issue with outlines of a few alternate proposals to Department of Expenditure a few days back and the response of DoE is awaited. We are closely following the movement and progress of the issue, keeping all our options open to achieve Pension Revision.

Pursuit of Neutralisation of additional 5% IDA (73.8% IDA) in the pension of those retired prior to 01/01/2018.:- The utter bureaucratic attitude of DoT and MTNL has caused the abnormal and unexplainable delay of more than five years in this issue. During the period of this report our Association has pursued the issue vigorously thro many letters and meeting the officers at DoT.

DoT and MTNL are engaged in the issue of sharing of liability even though both **agree that the pre 01/01/2018 retirees are absolutely entitled to neutralisation of IDA @73.8%**. Our view is that the liability sharing is a general issue and it should not be linked to the absolute entitlement of pre 01/01/2018 retirees to the IDA neutralisation @73.8%. We have reiterated our stand to Member (S) in our meeting with him on 12/02/24 with a request to issue orders immediately. Thanks to Com.A.K.Kaushik GS RTOWA Delhi and Com.K.R.Yadav GS TEAM for their relentless pursuit with DoT and DoE. Let us hope the orders are issued soon.

Interest for the period of delay in final payment of GPF after retirement :- During the period of this report we met Dir (Fin) and DGM (Budget) Corporate office and requested them to provide funds. At our request to provide funds, CMD told us in the meeting with him on 13/02/24 that there are some issues to be sorted out without elaborating on it. Our demand is as per rules. So we will definitely achieve it by relentless pursuit. .

Payment of difference in ex-gratia to 137 VRS pensioners :- CMD has assured to look into this issue in our recent meeting with him on 13/02/24. Hope this issue is achieved soon.

Recasting Average Emoluments of the pensioners retired within 10 months of absorption :- As per DoT's orders dated 07th Oct'2021, notional PSU pay should be considered for the services of a few months before absorption for calculation of Average Emoluments of BSNL pensioners retired within 10 months of absorption. Due to our pursuit to extend the same benefit to MTNL pensioners, DoT has called for details from CCA Mumbai and CCA Details. In the recent meeting on 12/02/24, DDG (Estt) said that orders will be issued soon after receiving the information from CCA Delhi.

Switching over to CGHS :-Due to our continuous pursuit CO has reopened the scheme of reimbursement of 50% CGHS subscription for a period of four months up to 31/05/24 to the

existing pensioners who switch over to CGHS. However our demand is that this scheme should be kept open forever as it is a win-win arrangement to both pensioners and MTNL. We will continue to pursue this issue.

Reimbursement of OPD bills, Tele. Bills, and 50% of CGHS contribution :-

There is abnormal delay in reimbursement of all these claims due to lack of funds. . We brought it to the knowledge of ED in the meeting with him on 17/01/202r and on 03/02/24. We will continue to pursue the issue.

Grievance redressal by MTNL :- We brought to the knowledge of ED in the meeting with him on 03/02/24 that the system to lodge grievance to MTNL through 'pensioner.mtnl.in' is not effective as it was before. ED assured to take necessary steps for adequate maintenance and monitoring.

There is abnormal delay in uploading the Pension Payment Slip on pensioner portal since last two months. It was brought to the knowledge of ED in the meeting with him on 03/02/24. He assured to redress this grievance. This issue was brought to the knowledge of CCA Mumbai also in the meeting with him on 15/02/24 and we suggested to him that the Pension payment slips may be uploaded on CCA's website also.

Fixed Medical Allowance, Pensioner ID Card :- Due to our continuous pursuit, Notification prescribing the procedures for application and sanction of Fixed Medical Allowance was issued by Pr.CCA Mumbai on 06/06/22. Similarly orders were issued on 15/06/22 for Pensioner ID card.

CGHS Facilities :-We have been interacting with AD CGHS frequently in opening or relocation of the Wellness Centres. Com.J.S. Yadav participates in the Zonal level meeting convened by AD CGHS regularly. The issues regarding opening/relocation of Wellness Centres, empanelment of hospitals, speedy settlement of medical reimbursement claims are taken up in the meetings with AD.

Pension Adalats:-

During the period of this report the Pension Adalats were held on 29/07/22, 17/01/2023, 29/03/23, 17/05/23, 21/07/23, 03/11/23 and on 16/02/24 thro WebEx Meet. Either our President or GS was always present in these Adalats and conveyed the views and suggestions of RTOWA on common grievances.

Achievements:

We could achieve the following during this period due to our continuous pursuit :-

1. Fixed Medical Allowance :- Orders prescribing the procedure to apply for and sanction of FMA was issued by CCA Mumbai on 06/06/2022.
2. Pensioner ID Card :- CCA issued Notification dated 15/06/2022 prescribing the procedure.
3. Last date for submission of enrolment form for CGHS was extended in 2022 and in 2023.
4. CCA Refunded the excess recovery of ITax from the pension of Feb'23 and Mar' 23.
5. Form 16 and Income certificate for pension for the year ending 31/03/2022 and 31/03/2023 were uploaded on pensioner portal by CCA office.

Tasks Ahead: -

The following are the important tasks ahead of us in the coming days.

1. Pension Revision. We have to exert more and more pressure by all means.
2. Neutralisation of IDA @73.8% to the pensioners retired prior to 01/01/2018.
3. Neutralisation of 78.2% IDA to all the pensioners and employees.
4. Interest for the period of delay in settlement of GPF after retirement.
5. Difference in ex-gratia to 137 VRS pensioners whose Qualifying Service has been recast with training period.
6. Recalculation of pension of those retired within 10 months of absorption.
7. Implementation of judgment in Rule 206 case.
8. Continuous efforts to get better medical facilities from CGHS viz., opening more wellness centres, empanelling more multi speciality hospitals, enhancing the rates for various treatments etc.
9. To keep the scheme of reimbursement of 50% subs. open for ever to switch over to CGHS.
10. Enhancement of insurance cover and OPD reimbursement under CGHS.
11. Enhancement of OPD reimbursement limit under CGHS.
12. Restoring the stepping up of pay of some pensioners of STSA cadre.

Appeal:-

RTOWA needs to be further strengthened in membership. Our aim is to achieve 100% membership of all the retired executives of MTNL Mumbai. So I appeal to all of you to spread the message of achievements of RTOWA Mumbai and to enrol all the retired executives who are yet to become members and to strengthen your Association in membership as well as in resources.

Conclusion :-

RTOWA is firmly committed to secure the interests of MTNL Pensioners. Achievement of pension revision and neutralisation of IDA @73.8% to the pensioners retired prior to 01/01/2018 are not far away. We are grateful to all the Unions and Associations of MTNL and BSNL who are fighting for the cause of pension revision and other issues of the pensioners.

RTOWA Mumbai always stands for unity and co-ordination of all the Pensioners' Associations of MTNL and BSNL.

RTOWA Mumbai Zindabad.

For and behalf of
Executive Committee of RTOWA Mumbai



J.S. Yadav
(General Secretary)

24th Feb'2024

KEYNOTE

Presented by Com. J.S. Yadav General Secretary RTOWA Mumbai
at the Open Session of 13th AGM
held at Dr. Babasaheb Ambedkar Hall Dadar East on 24th Feb'2024

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Good Afternoon All.

Respected President, Honourable guests on the dais, Co-ordination committee members from RTOWA Delhi, members of MPWA and all of you. I feel privileged to present this key note at this Session. In this key note I briefly narrate the important issues bothering MTNL pensioners.

Pension Revision :- It is opt to recall as to how we achieved Pension Revision last time effective from 01/01/2007 and the amendment to Rule 37A entitling MTNL pensioners to the pension payment by Government on par with BSNL Pensioners. We, all MTNL Pensioners, are profoundly grateful forever to Respected leader Shri. Bhai Jagtap ji, for his sincere efforts in convincing the then Government for this achievement.

Now after 10 years, again the revision has become due since 01/01/2017. We, RTOWA Mumbai, took up the issue as early as in 2017 and continue our pursuit in co-ordination with RTOWA Delhi, MPWA Mumbai, AI BSNL PWA and AIR BSNL EWA through all means. Pursuit is also done from the banner of CBMPA (Committee of BSNL and MTNL Pensioners Association). The issue was relentlessly pursued through many letters, many meetings with high level officers of DoT and Hon'ble MoC and a series of dharna/demonstrations from the banner of United Forum and CBMPA. A stalemate was reached in Dec'2019. The then Hon'ble MoC said in the Parliament that pension revision can be done only if the pay revision takes place. The pay revision is not possible unless BSNL/MTNL become profit earning PSUs and fulfil the affordability conditions. On the same grounds the then MoC rejected the demand of Pension Revision in a meeting with the leaders of AIBSNLPWA and RTOWA Delhi on 09/12/2019. Thus the Associations were pushed to the wall. Legal remedy was the only way forward. In this backdrop the constituent Associations of CBMPA met at Delhi on 10/12/2019 and decided to file case in appropriate Court. Accordingly three cases were filed at Principal CAT Delhi. On behalf of MTNL Pensioners, the three Associations viz., RTOWA Delhi, RTOWA Mumbai and MPWA jointly filed OA.No.1271/2020. On behalf of BSNL pensioners two cases were filed, one by AI BSNL PWA vide OA No.1329/2020 and another jointly by AIR BSNL EWA and SNPWA vide OA No.1272/2020.

After assumption of Hon'ble Shri. Ashwiniji Vaishnaw as MoC in July'21, the constituent Associations of CBMPA resumed their usual pursuit besides fighting the legal battle. Pressure was exerted thro MPs also. The breakthrough of re-opening the file was achieved by AI BSNL PWA on approaching Hon'ble MoC through Hon' Minister of Parliamentary affairs. After continuous pursuit, DoT started preparing the file. Member (S) called a meeting of all Associations and Unions on 17/10/22 and a PPT presentation of the proposal for revision was given. According to this proposal the fitment is zero percent. Not satisfied with this proposal CBMPA launched agitations through out India. At Mumbai, our Association led the agitations, Demonstration on 19/12/2022, Dharna on 17/01/22 and on 18/01/22, and rally on 08/02/23. Again a stalemate had arisen.

We, all the Associations of CBMPA, are of the firm view and consistently demand that the pension revision should be as per 7th CPC, delinking it from pay revision. Our plea before the Pr.CAT is for pension revision as per 7th CPC. We won the legal battle on 20/09/23. Hon'ble Principle CAT Delhi pronounced judgement orders directing the respondents vide para 28 of the orders that "... forthwith revise the pension and family pensionthe benefits of revision of pension and family pension as notified by Central Government on the recommendations of the pay commission, shall stand extended in favour of applicants analogous to the revision of such pension in case of Central Government pensioners...". This judgment has vindicated our demand of pension revision as per 7th CPC.

On receipt of judgment, DoT has not filed appeal against the court verdict but trying to find a way forward to evolve a method of pension revision in consultation with the other nodal Ministries. As a part of this process, as conveyed by Secretary (T) to Com. M. K. Bagchi and Com.Prahlad Rai in the meeting with him on 12/02/24, DoT has referred this issue with outlines of a few alternate proposals to Department of Expenditure a few days back and the response of DoE is awaited. Thereafter based on the response of DoE, a detailed proposal for Pension Revision will be prepared by DoT and the Associations will be informed of it before the approval of the Cabinet. We want a permanent solution to Pension Revision. We are closely following the movement and progress of the issue, keeping all our options open to achieve Pension Revision with a permanent arrangement.

2. Neutralisation of additional 5% IDA (73.8% IDA) in the pension of those retired prior to 01/01/2018:- Consequent to our agitations demanding neutralisation of IDA @78.2% instead of 68.8% in the pay and pension revision on 01/01//2007, DoT issued orders in June 2018 for neutralisation IDA @73.8% (5% addition instead of 9.4%), that too applicable only to the employees in service on 01/01/2018 and payment effect is also from 01/01/2018 only. These orders not only deprived off our entitlement to full IDA neutralisation but also created discrimination between the pensioners retired prior to and after 01/01/2018. The pension of pre 01/01/2018 retirees is with neutralisation of IDA @68.8% whereas the pension of post 01/01/2018 retirees is with neutralisation of IDA @73.8%. **DoT and MTNL agree that the pre 01/01/2018 retirees are absolutely entitled to neutralisation of IDA @73.8%.** However DoT and MTNL are engaged in the issue of sharing of liability and it is nothing but utter bureaucratic attitude that has caused protracting for more than five years.

As per the cabinet note for amending Rule 37A for payment of pension to MTNL pensioners by Government, MTNL's liability is to bear the difference in pension amount between the actual pension on MTNL's pay-scale and the notional pension on BSNL's pay-scale of every pensioner. MTNL will bear this liability till 01/01/2017 when the pay scales of MTNL and BSNL would be made equal. Now MTNL's view is that the notional pension on BSNL's pay scales should be with IDA neutralisation @78.2% from 10/06/2013 (the date from which BSNL granted IDA neutralisation @78.2% to its pensioners and employees) to calculate the liability so that MTNL's liability would be less. DoT is of the view that the notional pension on BSNL's pay scales should be with IDA neutralisation @73.8% only for the purpose of calculation of liability. This issue was referred to DoE and DoE did not agree with the view of MTNL. Now, a few days back, DoT has asked MTNL to accept to the liability sharing modality as decided by DoT. **Our view is that the liability sharing is a general issue and it**

should not be linked to the absolute entitlement of pre 0/01/2018 retirees to the IDA neutralisation @73.8%. We have reiterated our stand to Member (S) in the meeting with him on 12/02/24 with a request to issue orders immediately. Let us hope the orders are issued soon.

3. Interest for the period of delay in final payment of GPF after retirement :- Despite our continuous pursuit, it is unfortunate that MTNL has not yet paid the interest for the period of delay in settlement of GPF money to the retirees since 2018. The GPF was settled in instalments to the VRS pensioners and the period of delay is significant. GPF rules clearly provide for payment of interest for the period of delay. **CMD too has approved in principle to pay the interest. However funds are not yet provided.** The issue is pursued relentlessly and we definitely achieve it.

4. Payment of difference in ex-gratia to 137 VRS pensioners :- After payment of ex-gratia, the qualifying service of 137 VRS pensioners has been recast by rectifying the omissions of training periods and the omission of eligible casual labour service of a few canteen employees. CCA has already revised the pensionary benefits in all such cases but the difference in ex-gratia is not yet paid. **CMD has assured to look into this issue in our recent meeting with him on 13/02/24.** Hope this issue is achieved soon.

5. Recasting Average Emoluments of the pensioners retired within 10 months of absorption and consequently revising their pension from the date of retirement:- DoT issued orders dated 07th Oct'2021 to take notional PSU pay for the service before absorption for the calculation of Average Emoluments of BSNL pensioners retired within 10 months of absorption. The benefit should have been extended to MTNL Pensioners too. On our pursuit DoT has called for details from CCA Mumbai and CCA Delhi. Orders are expected soon.

6. Switching over to CGHS :-Thanks to ED and CMD for opening the scheme of 50% reimbursement of CGHS life time subscription again up to 31/05/2024 to the existing pensioners who switch over to CGHS. However our demand is that this scheme should be kept open forever as it is a win-win arrangement to both pensioners and MTNL. We will continue to pursue this issue.

7. Reimbursement of OPD bills, Tele. Bills, and 50% of CGHS contribution :-

There is delay in reimbursement of all these claims. There should be a Time Target within which the claims should be disposed off. We request ED and GM (Fin) to take appropriate steps in this regard.

8. Grievance redressal by MTNL :- The 'Grievance Redressal system' in the pensioner portal enables the pensioners to lodge grievances which are within the purview of MTNL. It is easy for the pensioners to lodge their grievances and handy for the officers to effectively monitor and review. **However it is observed recently that the system needs adequate maintenance and monitoring to be as effective as it was before.**

9. The pensioner portal serves the purpose of communication medium similar to 'Notice Board' displaying the orders and letters issued by MTNL or CCA relating to pensioners. The

monthly Pension Payment slip is an excellent format which gives not only the details of pension but also gives the details of cumulative pension, tax recovery, savings details etc and the due date for next life certificate. However there is abnormal delay in uploading Pension Payment slip in recent months. We request respected ED and CCA to cause to remove the stumbling block if any in the process.

Our profound thanks to respected Sh. Deepak Mukherjee ED MTNL Mumbai, respected Vasudev Singh GM (A), and respected Sh. O.H. Tripathy DGM (IR) for their sincere initiatives and prompt steps in addressing the pensioners' grievances and in settlement of floater medical bills under CGHS etc.

10. Life Certificate and Grievance redressal at CCA office:- CCA Mumbai arranged special camps for submission of life certificate at Kandivali Tele.Exchange on 01/11/23, at Charai Tele.Exch on 07/11/23 and at Tele.House on 22/12/23. It is observed that the grievances are redressed fairly well in time. Pensioners can lodge their grievances thro emails, or by contacting toll free number or land line number or on dedicated whatsapp mobile number. However these contact numbers and whatsapp number are many times unresponsive. **We request CCA Mumbai to cause to improve the promptness in response to the pensioners at these contact numbers.**

After giving life certificate either in physical form or in digital form, the pensioners don't know whether the LC was valid and accepted by CCA office. It has been our request to CCA to cause to trigger an SMS from the system on updating the Life certificate.

11. Fixed Medical Allowance, Pensioner ID Card :- Due to our continuous pursuit, Notification prescribing the procedures for application and sanction of Fixed Medical Allowance was issued by Pr.CCA Mumbai on 06/06/22. Similarly orders were issued on 15/06/22 for Pensioner ID card. Thousands of pensioners have got the ID cards. **Our profound thanks to respected Ms. Vandana Gupta Pr.CCA, respected Shri. A.P. Salunke CCA Mumbai, officers and staff of CCA for systematic procedure in preparing and delivering Pensioner ID cards, arranging special camps for Life certificate, holding pension Adalats regularly and addressing the grievances of the pensioners fairly well in time.**

12.. CGHS Facilities :-

Opening new wellness centres, empaneling at-least one multi-speciality hospital in each locality, enhancement of CGHS rates for various treatments, speedy settlement of reimbursement claims etc., are the important issues which are continuously pursued with AD CGHS. Due to our continuous pursuit, a Wellness Centre at Borivili W is likely to be opened very soon, the process of opening of Wellness Centre at Badlapur is in advanced stage and opening of Wellness Centres at Oshiwara, Bandra and Thane are under process.

Our profound thanks to the dynamic officer respected Shri. Nirmal Mandal Additional Director CGHS for his receptiveness and responsiveness in redressing the grievances of the pensioners and for his prompt initiatives for relocation of the closed wellness centres. .

This keynote is a brief of RTOWA's views on some important issues.

Our profound thanks to all the distinguished guests for sparing their valuable time to grace this open session.

With greetings,



(J.S. Yadav)
General Secretary
RTOWA Mumbai

Shishir V. Bibikar

B. Com. (Hons.) LL.B. (Gen), F.C.A.

Bibikar & Associates

CHARTERED ACCOUNTANTS

Phone: Off: 0251-2861931

D. N. Sahakari Bank Lane, Opp. Mahanagarpalika, Manpada Road, Dombivli (East) 421 201.

Audit Report of RETIRED TELECOM OFFICERS WELFARE ASSOCIATION TRUST, MUMBAI – 80
For the year ended 31st March, 2022

(Annexure to Report Under Section 33 (2) and
Rule 19 of the Bombay Public Trust Act, 1950)

We have audited the attached Balance Sheet of "RETIRED TELECOM OFFICERS WELFARE ASSOCIATION, TRUST", MUMBAI 400080 as at 31st March, 2022 and its Income and Expenditure Account for the ended on that date Annexed thereto. These financial statement are the responsibility of the trust management. Our responsibility is to express an opinion on these financial statements based on our audit.

We have conducted our audit in accordance with the auditing standards generally accepted in India. These standard requires that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on test basis, evidence supporting the amounts and disclosers in the financial statements. An audit also include assessing the accounting principles used and the significant estimates made by management, as well as evaluating the overall financial statements presentation. We believe that our audit provides a reasonable basis for our opinion.

In addition to our report attached in the prescribed form under relevant sections and rule of the Bombay Public Trust Act, 1950.

We report that:-

1. We have obtained all the information and explanations which, to the best of our knowledge and belief were necessary for purpose of our audit.
2. In our opinion, proper books of accounts as required by the Bombay Public Trust Act, 1950, and Rules made thereunder have been kept by the Trust, so far as it appears from the examination of those books.
3. The Balance Sheet and the Income and Expenditure account dealt with by this report are in agreement with the books of accounts.
4. In our opinion the Balance Sheet and Income and Expenditure Account dealt with by this report, comply with the accounting standards to the extent applicable.



5. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with notes thereon, give the information required by the Bombay Public Trust Act, 1950, in the manner so required and give a true and fair view in the conformity with the accounting principles generally accepted in India.

- a) In the case of Balance Sheet, of the state of affairs of the Trust as on 31st March, 2022, and
- b) In the case of Income and Expenditure Account, of the "NIL" (Surplus / Deficit) of the Trust for the year ended on that date.

Place - Dombivli

Date - 18 JUN 2022



For Bibikar & Associates,
Chartered Accountants

F. R. No. 101485W

S.V. Bibikar

(Shishir Bibikar)

Proprietor

M. No. 038140

UDIN- 22038140 ALFBC9927

RETIRED TELECOM OFFICERS' WELFARE ASSOCIATION TRUST									
Regn. No. 37187 (Mumbai)2008 of		Maharashtra Charitable Trust Act 1950							
RECEIPTS					PAYMENTS				
DETAILS	CASH RS.	BANK RS.	TOTAL RS.	By	CASH RS.	BANK RS.	TOTAL RS.		
Opening Balances				Establishment Expenses :-					
Cash on hand	530.40		530.40	Bank Charges		70.80	70.80		70.80
Bank balance		102474.10	102474.10	Postage	118.00				118.00
SUB TOTAL	530.40	102474.10	103004.50	Meeting expenses	679.00				679.00
Life Time Subscriptions (New Members)				Conveyance charges	610.00				610.00
At Rs.1000 per member		26000.00	26000.00	SUB TOTAL:	1,407.00	70.80	70.80		1,477.80
To be refunded to member		1000.00	1000.00	Audit Fees (ITR & CCR Filing fees)		5,000.00	5,000.00		5,000.00
Donations from Members		33252.00	33252.00	Audit Fees 2020-21		3,304.00	3,304.00		3,304.00
Corpus		4026.00	4026.00	Meeting expenses - Conveyance		4,532.00	4,532.00		4,532.00
Interest on SB Account				Advocate Fees (pension case at PCAT)		2,020.00	2,020.00		2,020.00
Income Tax Refund		12440.00	12440.00	Advance Refunded to Treasurer		1,000.00	1,000.00		1,000.00
Advance Received from Treasurer	900.00		900.00	Closing Balances :					
				Cash on hand	23.40				
				Bank balance		163,265.30	163,265.30		163,265.30
Grand total	1430.40	179192.10	180622.50	SUB TOTAL:	23.40	163,265.30	163,288.70		163,288.70
				Grand Total	1,430.40	179,192.10	180,622.50		180,622.50

N.V. Mahajan
N.V. Mahajan
Treasurer

J.S. Yadav
J.S. Yadav
General Secretary

K. Jawahar
K. Jawahar
President

Certified that I have audited the Receipts and Payment A/c for the FY 2021-22 with the books of accounts and relevant documents. The accounts have been maintained properly. In my opinion the accounts reflect the factual financial condition of the Association.

A.A. Ardhalkar
Internal Auditor

THE BOMBAY PUBLIC TRUST ACT, 1950

Name of Public Trust : RETIRED TELECOM OFFICERS WELFARE ASSOCIATION, Maharashtra-400080


Regd.No.: F-37187 (Mumbai)

SCHEDULE IX (Vide Rule 17(1))

INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDED 31st March, 2022

EXPENDITURE	RS.	RS.	INCOME	RS.	RS.
To EXPENDITURE IN RESPECT OF PROPERTY		0.00	By RENT : (Accrued/Realised)		0.00
To ESTABLISHMENT EXPENSES	1,477.80		By INTEREST : (Accrued/Realised)		
ADD: MOBILE BILL CHARGES	3,600.00	5,077.80	Saving Bank Interest		4,026.00
To REMUNERATION TO TRUSTEES		0.00	Interest on FD's		1,41,061.00
To LEGAL EXPENSES		2,020.00	By INCOME TAX REFUND		12,440.00
To AUDIT FEES		3,204.00	By DONATION in CASH or KIND		0.00
To DONATION TO PM CARES FUND		0.00	By GRANTS		0.00
To DONATION TO CM RELIEF FUND		0.00	By INCOME FROM OTHER SOURCES :		
To PROFESSIONAL FEES		5,000.00	Donation from Members		33,252.00
To DEPRECIATION		0.00	Life Time Membership Fees		26,000.00
To TDS ON INTEREST ON FD's		14,107.00	(One Time Fees)		
Total Expenditures		29,508.80	By Transfer from Pension Revision Fund		2,020.00
To AMOUNTS TRANSFERRED TO RESERVE			By DEFICIT c/d to Balance Sheet		0.00
or SPECIFIC FUNDS :					
Corpus Fund	1,32,503.14				
Medical Relief Fund	18,929.02				
Pension Revision Fund	18,929.02				
Other Legal Fund	18,929.02	1,89,290.20			
To EXPENDITURE ON OBJECT OF TRUST		0.00			
To SURPLUS c/d to Balance Sheet		0.00			
		2,18,799.00			2,18,799.00

AS PER OUR REPORT OF EVEN DATE

S.V. Duble

 Place : Dombivli

Date: 18 JUN 2022

The above Income & Expenditure Account to the best of our belief contain a true accounts of Income & Expenditure of the Trust.

Place : Dombivli

Date :

K.Jawahar. J.S. Yadav. N.V. Mahajan
 PRESIDENT GENERAL SECRETARY TREASURER
 TRUSTEES

UDIN - 22038140ALFBYC9927

Balance sheet as at 31st March, 2022

Funds & Liabilities		Property & Assets			
	Rs.	Rs.	Rs.	Rs.	Rs.
TRUST FUNDS or CORPUS					
Balance as per Last Balance Sheet	10,42,809.25				
Add: Trfd from Income & Expenditure A/c	1,32,503.14	11,75,312.39			
OTHER EARMARKED FUNDS					
MEDICAL CARE :Opening Balance	4,84,352.75				
Add: Trfd from Income & Expenditure A/c	18,929.02				
Less: Trfd to Income & Expenditure A/c		5,03,281.77			
PENSION REVISION: Opening Balance	5,70,093.75				
Add: Trfd from Income & Expenditure A/c	18,929.02				
Less: Trfd to Income & Expenditure A/c	(2,020.00)	5,87,002.77			
Other Legal Fund :Opening Balance	2,74,234.75				
Add: Trfd from Income & Expenditure A/c	18,929.02	2,93,163.77			
LOANS (Secured & Unsecured)					
LIABILITIES:					
Audit Fee: Opening Balance	3,304.00				
Less: Paid during the year	(3,304.00)				
Add: For current year	3,304.00	3,304.00			
Provision for Expenses- (See Schedule)		9,100.00			
CONTRIBUTION & FEE : Opening Balance	51,580.00				
Add/(Less) for current year	-	51,580.00			
INCOME & EXPENDITURE ACCOUNT					
Opening Balance	0.00				
Add: Surplus for the year	0.00				
Less: Deficit for the year	0.00	0.00			
		26,22,744.70			
					26,22,744.70

AS PER OUR REPORT OF EVEN DATE

Income Outstanding (If accounts are kept on cash basis)

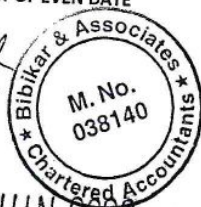
The above Balance sheet to the best of our belief contain a true account of the funds and liabilities and of the property and Assets of the Trust.

Place : Dombivli

Place : Dombivli

Date : 18 JUN 2022

Date :



K. Jawahar

K. Jawahar
PRESIDENT

J.S. Yadav

J.S. Yadav.
GENERAL SECRETARY

N.V. Mahajan

N.V. Mahajan
TREASURER

TRUSTEES

UDIN - 22038140 ALFBC9927

RETIRED TELECOM OFFICERS' WELFARE ASSOCIATION TRUST

SCHEDULE OF FIXED DEPOSITS AS AT 31/03/2022

Sl.No.	FD Account No.	Amount
1	PU00003984	1,63,646.00
2	PU00031390	35,674.00
3	PU00033176	45,385.00
4	PU00003048	1,85,652.00
5	PU00003057	1,85,648.00
6	PU00017278	1,82,597.00
7	PU00017269	2,73,904.00
8	PU00005300	1,69,964.00
9	PU00024499	78,845.00
10	PU00054311	67,920.00
11	PU00069881	1,92,630.00
12	PU00047538	2,54,359.00
13	PU00053715	1,20,708.00
14	PU00060779	1,14,340.00
15	PU00064252	2,24,282.00
16	PU00066904	1,63,902.00
	Total	24,59,456.00

Schedule of Provision for Expenses

Particulars	Amount
Income Tax Return & Charity Comm. Return Fee (NEFT on 13.04.2022)	5,000.00
Refund of advance to Treasurer (Paid on 29.4.2022)	900.00
Refund of excess (double) Life Membership fees to member (It was received on 19.12.21 in PNB)	1,000.00
Payable to Jt. G.S. (Mobile bill Charges)	2,200.00
	<u>9,100.00</u>



Place : Dombivli

Date : 18 JUN 2022

K. Jawahar
PRESIDENT

J.S. Yadav
GENERAL SECRETARY
TRUSTEES

N.V. Mahajan
TREASURER

C. D. PHADKE
Chartered Accountants

Ground Floor, Parvati Ratna, Near Perfect Driving School, Murbad Road, Kalyan [W] 421301
Tel - 2319787.

RETIRED TELECOM OFFICERS WELFARE
ASSOCIATION
KALYAN

AUDITOR'S REPORT
(ACCOUNTING YEAR 2022-23)

I have examined the Balance Sheet as at 31st March 2023 and the Income & Expenditure Account for the year ended on the date, attached herewith of **RETIRED TELECOM OFFICERS WELFARE ASSOCIATION, Kalyan** and I report that:

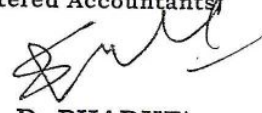
1. The trust has not filed the budget in the form as provided under Rule 16A subject to above,
 - a) I have obtained all the information and explanation, which to the best of my knowledge and belief were necessary for the purpose of the audit.
 - b) In my opinion, proper books of accounts have been kept registered office of the Trust as far as it appears from my examination of books.
 - c) In my opinion and to the best of my information and according to explanation given to me the said accounts, read with notes thereon, if any, give a true & fair view.

Place: **KALYAN**

Date: **07/09/2023**



FOR C. D. PHADKE
(Chartered Accountants)


(C. D. PHADKE)
(Proprietor)

M. No. : 036537

FRN No. : 120854W

RETIRED TELECOM OFFICERS WELFARE ASSOCIATION

KANDIVALI, DIST. - MUMBAI-400101

RECEIPTS AND PAYMENTS ACCOUNTS FOR THE YEAR ENDED 31 ST MARCH 2023

(Registration No. F-37187 - MUMBAI, DATED 02/04/2009)

RECEIPTS	CASH	BANK	TOTAL	PAYMENTS	CASH	BANK	TOTAL
To Opening Balance:-	23.40	163,265.30	163,288.70	By Establishment Expenses Bank Charges	-	725.70	725.70
To Life time subscription At Rs.1000 per member	29,000.00	16,000.00	45,000.00	Postage	41.00	630.00	671.00
To Contribution for Agitation From BSNL Pensioners' Associations	-	25,000.00	25,000.00	EC Meeting Expenses	1,260.00	15,765.00	17,025.00
To Donation from Member (corpus)	1,000.00	35,502.00	36,502.00	Agitation expenses	10,610.00	49,312.00	59,922.00
To Interest received on SB account	-	2,161.00	2,161.00	Printing & Stationery	501.00	11,250.00	11,751.00
To Income tax Refund received	-	25,750.00	25,750.00	Software Charges	-	2,676.00	2,676.00
To F D Interest on discharged FD	-	3,599.00	3,599.00	Telephone expenses	-	3,600.00	3,600.00
To Other Income	-	10.00	10.00	AGM Apr'2022	8,400.00	78,126.00	86,526.00
To FD With PNB Discharged	-	81,059.00	81,059.00	By Exp on Delhi Visits-Meetings	2,116.00	86,586.65	88,702.65
To Net Cash Deposit into Bank	-	2,000.00	2,000.00	By Exp.to attend BSNL EA's Conf	895.00	6,262.00	7,157.00
	30,023.40	354,346.30	384,369.70	By Audit Fees (ITR & CCR)	-	5,000.00	5,000.00
				By Audit Fees 2020-21	-	3,304.00	3,304.00
				By Advocate Fees (Pension case)	500.00	4,000.00	4,500.00
				By Donation Paid	1,100.00	1,100.00	1,100.00
				By Discharge of provisions	900.00	8,200.00	9,100.00
				By Net Cash Deposit in to Bank	2,000.00		2,000.00
				By Closing Balance			
				a) Cash in Hand	1,700.40		1,700.40
				b) Punjab National bank		78,908.95	78,908.95
	30,023.40	354,346.30	384,369.70		30,023.40	354,346.30	384,369.70

FOR RETIRED TELECOM OFFICERS WELFARE ASSOCIATION

As per Reports of even date
Chartered Accountants
M. K. JAWAHAR (PRESIDENT)
M. N. V. MAHAJAN (TREASURER)
M. J. S. YADAV (GENERAL SECRETARY)

Membership No. 13663985AM
Date : 07/09/2023
Place : Kalyan

Certified that I have audited the Receipts and Payment A/c for the FY 2022-23 with the books of accounts and relevant documents. The accounts have been maintained properly. In my opinion the accounts reflect the factual financial condition of the association.

Income and Expenditure Account for the year ending 31 st March, 2023 (Sch IX)

The Bombay Trusts Act, 1950

Name Of the Public Trust : RETIRED TELECOM OFFICERS WELFARE ASSOCIATION, MUMBAI

[Vide Rule 17 (1)]

Income and Expenditure Account for the year ending 31 st March, 2023

Registration No. : F-37187-MUMBAI

EXPENDITURE	Rs.	Rs.	INCOME	Rs.	Rs.
To Expenditure in respect of properties	-	-	By Rent (accrued)* (realised) Building Fund [Hail Rent]	-	-
	-	-	By Interest (accrued)* (realised) S B Interest	-	2,161.00
	-	-	On Securities	-	-
	-	-	On Bank Account	192,411.70	-
	-	-	FD Interest	-	134,863.00
To Establishment [Annexure-C]		130,744.65	By Income from other sources		
To Other Expense [Annexure-D]		10,000.00	Contribution for Agitation	25,000.00	
To Audit & Profes [Annexure-E]		-	Donation from Members	36,502.00	
To Depreciation		-	IT Refund	25,750.00	
To Amount transferred to Building Fund		-	Life Time Subscriptions	45,000.00	
To Expenditure on Objects of the Trust		-	Other Income	10.00	132,262.00
(As per Annexure - L)		-			
To Net Surplus carried forward to Balance Sheet		333,156.35	By Net Loss carried to Balance Sheet		63,870.35
					333,156.35



As per Reports of Chartered Accountants

Membership No. 005537
Date : 07/09/2023
Place : Kalyan

The above Income & Expenditure Account to the best of our belief contain a true accounts of Income & Expenditure of the Trust.

(Signature)
(Mr. K. JAWAHAR) (PRESIDENT) (GENERAL SECRETARY)
(Mr. N. V. MAHAJAN) (TREASURER)

SCHEDULE - VIII

The Bombay Trusts Act, 1950

Name Of the Public Trust : RETIRED TELECOM OFFICERS WELFARE ASSOCIATION, MUMBAI
Balance Sheet at 31 st March, 2023

[Wide Rule 17 (1)] Registration No. : F-37187 THANE, DATED 02/04/2009

FUNDS & LIABILITIES		Rs.	Rs.	PROPERTY & ASSETS		Rs.	Rs.
Corpus Fund Balance as per last Balance Sheet (As Per Annexure A)			1,175,312.39	Immovable Properties :- (At Cost) Balance as per last Balance Sheet Additions during the year		-	-
 earmarked Funds:- (Created under the provisions of the trust deed or scheme or out of the income)				Investments:-			2,496,174.00
Medical care fund	503,281.77			Furniture & Fixture:-			
Other Legal Fund	293,163.77			Income Outstanding:-			
Pension revision	587,002.77		1,383,448.31	Cash and Bank Balance:-			
Loans(Secured or Unsecured)				(a) In Saving Account with Punjab National Bank		78,908.95	
Liabilities:-				(b) with the Trustee Cash in Hand (with manager)			
For Expenses (Audit Fees)	5,000.00			(c) With the Manager (As per Annexure-B)		1,700.40	80,609.35
Contribution & fee	51,580.00			Other Current Assets			
Provision for Expenses	38,800.00		95,380.00	TDS on FD Interest			
Income & Expenditure Account:-				Income and Expenditure Account:-			
Balance as per last Balance Sheet				Balance as per Balance Sheet			
Less: Appropriation, if any				Less: Appropriation, if any			
Add: Surplus as per Income & Expenditure Account	63,870.35			Add: Deficit		63,870.35	63,870.35
Less: Deficit	(63,870.35)			Less: Surplus			
Less : Trust Fund	(63,870.35)						
			2,654,140.70				2,654,140.70

The above Balance Sheet to the best of their (our) belief contains a true account of the Funds & Liabilities and of the Property and Assets of the Trust.
Chartered Accountants
Shri: C B Phadke
Membership No. 086557/A/INTERED
Date : 07/09/2023
Place : Kalyan

FOR RETIRED TELECOM OFFICERS WELFARE ASSOCIATION


(Mr. K. JAWAHAR) (PRESIDENT) (GENERAL SECRETARY)

(Mr. N. V. MAHAJAN) (TREASURER)

RETIRED TELECOM OFFICERS WELFARE ASSOCIATION

ACCOUNTING YEAR 2022-2023

ANNEXURE - A

TRUST FUND

Particulars	Rs
Opening Balance	2,558,760.70
Addition	-
Total	2,558,760.70

ANNEXURE - B

CASH AND BANK BALANCE

Particulars	Rs
Cash In Hand	1,700.40
Punjab National bank (A/c no.63641)	78,908.95
Total	80,609.35

ANNEXURE - C

ESTABLISHMENT

Particulars	Rs
Agitation Expenses	59,922.00
Bank charges	725.70
AGM Apr'2022	86,526.00
Meeting Expenses	26,540.00
Postage & Telegram	671.00
Printing & Stationery	11,751.00
Software Charges	2,676.00
Telephone Expenses	3,600.00
Total	192,411.70

ANNEXURE - D

OTHER EXPENSES

Particulars	Rs
Delhi visits to attend DOT Meetings and AGM RTOWA Delhi	88,702.65
Exp. to attend BSNL EA MH Circle Conference	7,157.00
Donation	1,100.00
Legal Expenses	33,785.00
Total	130,744.65

ANNEXURE - E

Audit Fees and Professional Fees

Particulars	Rs
Audit Fees	5,000.00
Professional Fees	5,000.00
Total	10,000.00

FOR RETIRED TELECOM OFFICERS WELFARE ASSOCIATION

K. Jawahar

(Mr. K. JAWAHAR)
(PRESIDENT)

J. S. Yadav

(Mr. J. S. YADAV)
(GENERAL SECRETARY)

N. V. Mahajan

(Mr. N. V. MAHAJAN)
(TREASURER)



RETIRED TELECOM OFFICERS WELFARE ASSOCIATION TRUST

SCHEDULE OF FIXED DEPOSITS AS AT 31/03/2023

SI.NO.	FD ACCOUNT NO.	AMOUNT
1	PU00003048	185,652.00
2	PU00003057	185,648.00
3	PU00003984	163,646.00
4	PU00005300	169,964.00
5	PU00017269	273,904.00
6	PU00017278	182,597.00
7	PU00024499	78,845.00
8	PU00047538	254,359.00
9	PU00053715	120,708.00
10	PU00054311	67,920.00
11	PU00060779	114,340.00
12	PU00064252	224,282.00
13	PU00066904	163,902.00
14	PU00069881	192,630.00
	Accured FD Interest	117,777.00
	TOTAL	2,496,174.00

SCHEDULE OF PROVISION FOR EXPENSES

PARTICULARS	AMOUNT
Legal Expenses & Legal Fees	29,285.00
Conveyance Expenses	9,515.00
	<u>38,800.00</u>



FOR RETIRED TELECOM OFFICERS WELFARE ASSOCIATION

(Signature)
(Mr. K. JAWAHAR)
(PRESIDENT)

(Signature)
(Mr. J. S. YADAV)
(GENERAL SECRETARY)

(Signature)
(Mr. N. V. MAHAJAN)
(TREASURER)

APPEAL TO JOIN RTOWA MUMBAI

RTOWA Mumbai is committed to protect the interests of MTNL Pensioners.

Eligibility :- All retired Executives of MTNL Mumbai; Family pensioner of retired executives
Subscription :- Rs. 1000 Life Membership; Spouse family pensioner will become life member.
Payment mode :- Through any UPI App by clicking "To Bank" or "Bank Transfer"

RTOWA Mumbai Bank Account Details :-

Name of Account :- Retired Telecom Officers' Welfare Association.

Bank. :- Punjab National Bank, Branch-4, Roma Chambers, Ulhasnagar

Account No. :- SB Account No. 1144 0001 0506 3641

IFSC Code. :- PUNB0335800

MICR CODE. :- 400024038

After payment :-

1. Please inform Com. N.V. Mahajan Treasurer on his WhatsApp no.98694 31615
2. Please open our website 'rtowambi.in'; Click "Membership"; Select 'Online enrolment'
Application form will appear on screen, Fill up and click 'Submit'

Contact Us

:: POSTAL ADDRESS ::

Accounts Officer (PDA), DOT Pension Cell,
2nd floor, CTO Building, Fort, Mumbai-400001

:: CONTACT NO. ::

Toll Free No. : 1800 22 32 11

Whatsapp Helpline : 9920687211

PDA Section : 22615466 /
22615844

Pension Section : 22613861

:: E-MAIL ADDRESS ::

aoccamumbai123@gmail.com / aopdacca@gmail.com(for savings intimation)

:: WEBSITE ::

cgca.gov.in/ccamum