

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

NOTICE FOR ANNUAL GENERAL BODY MEETING

(Notified under Rule 7 of the bye laws)

Dated 6th November' 2025

The Fourteenth Annual General Body Meeting of RTOWA Mumbai will be held **at 9.30* am on Friday 28th November' 2025** at Dr. Babasaheb Ambedkar Bhawan Hall, 17A, Gokuldas Pasta Road, Gautam Nagar, Near Naigaon Tele. Exchange, Dadar E, Mumbai-400014.

AGENDA

(Subject to approval of the House)

1. Welcome address by President.
 2. Felicitation of Office Bearers of RTOWA Delhi
 3. Homage to the departed members (Observation of silence).
 4. Confirmation of the minutes of previous AGB held on 24th Feb'2024
 5. Adoption of the Activity Report for the period from 01/02/2024 to 05/11/2025
 6. Adoption of Audited Accounts for the years 2023-24 and 2024-25 and Ratification of Appointment of Statutory Auditors for the year 2024-25 and 2025-26
 7. Discussion on the latest status of pending issues viz.- Pension Revision, 73.8% IDA neutralisation, CGHS related matters, Interest for delay in payment of GPF, etc.
 8. Consideration of Resolutions.
 9. Any other item with the permission of the chair.
 10. Appointment of Election Officer.
- Break for Lunch at 1 pm, Open Session at 2 pm. AGM will be reconvened after Open Session**
11. Election of Office bearers and Executive Committee Members for the next term.
 12. Dissolution of the present body of Executive Committee
 13. Oath taking by newly elected office bearers and EC Members.
 14. Vote of Thanks

***NOTE- If there is no quorum, the meeting will be adjourned to 10:30 am at the same venue.**

The Retired Executives of MTNL Mumbai who are not yet members of the Association are also invited to take part on joining as member on payment of life time subscription fee of Rs.1000 at the venue. However, they cannot contest in the election. All are requested to donate liberally at the Venue.

(K. JAWAHAR)
PRESIDENT



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Dated 06th November'2025

OPEN SESSION of AGM on 28th November'2025

PROGRAMME:- At 02: 30 pm

1. Invocation and Inviting the Hon'ble Guests to the Dias
2. Felicitation of the Hon'ble Guests 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 Leaders and Hon'ble Guests
6. **Vote of Thanks** by Com. Virendra Singh Jt.General Secretary.
7. National Anthem

After the conclusion of Open Session the Annual General Body Meeting will be reconvened for Election of Office bearers and EC Members for next term.

(K. JAWAHAR)
PRESIDENT
RTOWA Mumbai



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OBJECTS OF RTOWA MUMBAI



- To safeguard the pensionary benefits and promote welfare of MTNL pensioners.
- To ensure revision of Pension whenever it becomes due.
- To pursue continuous improvement in the facilities and benefits under CGHS.
- To take up and resolve grievances of pensioners by coordinating with the concerned authorities in an effective and time-bound manner.
- To foster Fraternity/Unity among the Pensioners' Associations of MTNL and BSNL.
- To guide members on pension matters, health schemes, welfare measures.
- To represent the collective interests of pensioners before authorities, forums, and policy-making bodies.
- To organise meetings, seminars, and welfare programmes for the well-being of pensioners and their families.





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OFFICE BEARERS AND EC MEMBERS

From 24th FEB'2024 to 28th NOVEMBER'2025

| Post | Name | Mobile | E-Mail Id |
|--------------------------------|--------------------|-------------|--|
| | S/Shri. | Number | |
| President | K.Jawahar | 99695 96106 | tkjawahar@gmail.com |
| Vice President | Badri. R. Pathak | 93014 89729 | pathakkanchan01@gmail.com |
| Vice President | H.S.Upadhyay | 98694 35995 | vote1957@gmail.com |
| General Secretary | J.S.Yadav | 98690 41090 | jsyadav555@gmail.com |
| Joint General Secretary | Virendra Singh | 98692 71414 | virendrasingh76951@gmail.com |
| Asst General Secretary | P. K. Kulkarni | 98692 77999 | pkkmumbai@gmail.com |
| Treasurer | N.V.Mahajan | 98694 31615 | nathavm18@gmail.com |
| Asst Treasurer | P.D.Pradhan | 98690 81953 | pradhan.prakash21@gmail.com |
| Organising Secretary, Web Site | P. Subramanian | 98692 25700 | mani19522001@gmail.com |
| Organising Secretary | Dr.J.P.Baghel | 98690 78485 | drjpbaghel@gmail.com |
| Organising Secretary | V.K.Bhatia | 98692 34040 | vinodritu2003@gmail.com |
| Organising Secretary | D. R. Pandey | 98694 21017 | dhanilalpandey1957@gmail.com |
| Executive Committee Member | N.Chandrasekaran | 98692 36969 | ncsekar53@gmail.com |
| Executive Committee Member | C.U.Gade | 98690 51200 | cugade@gmail.com |
| Executive Committee Member | B.V.Bargaje | 98694 83600 | bvbargaje@gmail.com |
| Executive Committee Member | Mohan Singh | 98690 58686 | mohanlallan@gmail.com |
| Executive Committee Member | A.D.Virani | 97571 16060 | anudvirani@yahoo.com |
| Executive Committee Member | G.V.R.Moorthy | 98694 24530 | gvr@rediffmail.com |
| Executive Committee Member | Akkas Dafadar | 90224 60911 | akkida53@gmail.com |
| Executive Committee Member | D. V. Sawant | 98693 34141 | sawant.dattaram@yahoo.com |
| Executive Committee Member | S.K. Singh | 88508 89933 | sks32915@gmail.com |
| Executive Committee Member | OmPrakash Batham | 98692 78100 | bathamop278@gmail.com |
| Executive Committee Member | Yogesh H. Chellani | 98692 41800 | chellaniyogesh@gmail.com |
| Executive Committee Member | B.V.Mohite | 98690 66366 | |
| Executive Committee Member | R.S. Nair | 98692 58220 | |
| Internal Auditor | A.A. Ardalkar | 98690 78000 | ardalkaraa@gmail.com |



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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. Subramaniyan | 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 |



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MINUTES OF AGB MEETING HELD ON 24TH FEBRUARY'2024

The 14th Annual General Body Meeting of RTOWA Mumbai was held on 24th February 2024 at Dr. Babasaheb Ambedkar Bhavan Hall, Dadar (East). More than 250 members attended the meeting.

As the required quorum was not met initially, the meeting was adjourned and subsequently reconvened at 11:00 AM. Com. K. Jawahar, President, presided over the meeting. The proceedings commenced with a Prayer Shloka recited by Com. B. R. Pathak, Vice President.

The Agenda was approved, followed by one-minute silence to pay homage to the members who had passed away since the previous AGM. The Minutes of the last AGM were read out by Com. P. K. Kulkarni, AGS, and were confirmed by the General Body.

The Activity Report for the period 29th April 2022 to 23rd February 2024 was presented by Com. J. S. Yadav, General Secretary, and was approved unanimously. The Audited Accounts for the financial years ending 31/03/2022 and 31/03/2023 were presented by Com. N. V. Mahajan, Treasurer, and were adopted by the General Body.

The following amendments, proposed by Com. H. S. Upadhyay and seconded by Com. Virendra Singh, Joint General Secretary, were unanimously approved:

1. To Change of Registered Address of the Association to: A-402, Gayatri Avenue, 90' Road, Thakur Complex, Kandivili (East), Mumbai – 400101,
2. To Increase in the number of Executive Members from 11 to 13.

The following resolutions, moved by Shri H. S. Upadhyay, Vice President, were passed unanimously:

1. Resolution urging the DoT to issue orders for 73.8% IDA neutralization to pensioners who retired before 01/01/2018, with notional fixation as on 01/01/2007 and financial benefit from 01/01/2018.
2. Resolution urging AD CGHS to take initiatives to:
 - o Open additional Wellness Centres,
 - o Empanel more hospitals, and
 - o Enhance reimbursement rates for various medical treatments.

Queries from members were addressed by Com. K. Jawahar, President, and Com. J. S. Yadav, General Secretary. Com. M. K. Bagchi, President RTOWA Delhi, briefed the house extensively on the latest status of Pension Revision and 73.8% IDA neutralisation.

The meeting concluded with a Vote of Thanks.

The Open Session of the AGM was held at 3:00 PM at the same venue.

h. s. upadhyay

K. Jawahar, President, RTOWA Mumbai



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Activity report

for the period from 24th February 2024 to 27th November 2025

Presented at the 14th AGB

Dear Members,

Good morning to all of you. I am delighted to extend a warm welcome to each one of you to the 14th Annual General Meeting of our Association.

A special and affectionate welcome to our esteemed leaders — Com. M.K. Bagchi, President RTOWA Delhi; Com. A.K. Kaushik, General Secretary RTOWA Delhi; the members of the Co-ordination Committee from RTOWA Delhi; and Com. K.R. Yadav, General Secretary TEAM.

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 provided separately.

Earlier AGM:- The 13th AGM and open session were held successfully on 24th February 2024 at this same hall. The brief minutes is provided separately. In the open session Sh. A.P. Salunke CCA Mumbai was Chief Guest. His address was encouraging and reassuring, particularly with respect to improving services for pensioners.

Statutory Auditors:- M/s C.D.Phadke & Co was our Statutory Auditors for the financial year ending 31.03.2024. M/s A.Y. Kale & Associates were appointed as Statutory Auditors for the financial year ending 31.03.2025, in the EC meeting held on 28th May 2025, subject to ratification by this General Body.

Membership:- A total of 68 new members were enrolled during the two financial years from 01.04.2023 to 31.03.2025.

Website and Its Maintenance:- Our Association's digital notice board is the website rtowambi.in. The software platform of the website was upgraded in January 2024. It is being regularly updated and maintained by **Com. P. Subramanian, Organising Secretary**, with honorary technical assistance from **Shri Dilip Tiwari, SM, MTNL Mumbai**. We express our sincere thanks to both of them for their dedicated service.

All members are requested to make full use of our website for information on pension matters, life certificate submission, CGHS facilities, and other updates.

WhatsApp Groups:- We are operating 13 WhatsApp groups to share Association activities, to disseminate important information, and to receive feedback from members. Members actively participate and offer candid suggestions and observations in these groups, helping us stay connected and informed.

Executive Committee Meetings:-During the period under report, the Executive Committee met on 09.05.2024, 16.10.2024, 09.01.2025, 02.07.2025, and 04.11.2025.

Meeting was held online thro Google Meet on 07.08.2024, 28.05.2025, and 19.11.2025. Members participated wholeheartedly and provided valuable suggestions. All major decisions were taken after detailed deliberations in the EC.

Co-ordination Committee of RTOWA Mumbai and RTOWA Delhi:-A list of the members of the

Co-ordination Committee for the relevant period is provided separately. Eight members from RTOWA Delhi attended our AGM on 24th February 2024. A physical Co-ordination Committee meeting was held in Mumbai on the same day. An online meeting was held on 16th July 2025. In addition to formal meetings, members of the Co-ordination Committee actively exchange views and updates through their dedicated WhatsApp group.

Co-ordination with MPWA:-We continue to maintain excellent and seamless co-ordination with the MTNL Pensioners Welfare Association (MPWA), Mumbai. Both Associations jointly deliberate and take decisions on all matters concerning the combined service pensioners of MTNL Mumbai. Our cordial and close relationship with MPWA has always strengthened our collective efforts, and this co-ordination will continue in the years ahead.

Pursuit of Pension Revision:- On reaching a stalemate in the talks for pension Revision in the year 2020, BSNL and MTNL Associations were pushed to the wall. So a Co-ordination body in the name of CBMPA, Committee of BSNL and MTNL Pensioners Association was formed and the CBMPA decided to file a case in the Principal CAT Delhi. Three similar OAs were filed. After a couple of years of legal battle, we won the case. The Hon'ble Principal CAT, Delhi delivered a favourable judgment on 20.09.2023, directing the DoT to revise the pension of BSNL/MTNL pensioners based on the 7th CPC recommendations. However, the DoT did not implement the order and instead filed a Writ Petition before the Hon'ble High Court, Delhi in March 2024, challenging the CAT judgment.

The Contempt Petition filed by the Associations was disposed of by the Hon'ble Principal CAT, Delhi, with liberty to revive it based on the outcome of the Writ Petition. Hearing of the Writ Petition is currently ongoing in the Hon'ble Delhi High Court.

In the last hearing on 19.11.2025, the Hon'ble Court issued a notice to the DoT seeking its reply on the implementation of the 7th CPC fitment formula @ 2.57 w.e.f. 01.01.2016. The next hearing is scheduled for 27.11.2025. RTOWA Mumbai remains fully committed to pursuing the legal battle, jointly with all BSNL and MTNL respondent Associations.

Pursuit of Neutralisation of Additional 5% IDA:- We have persistently followed up this matter through meetings with senior officers including DDG (Estt.), Member (S), Member (Finance), Joint Secretary, and Additional Secretary on 06.05.2024, 22.08.2024, 03.09.2024, 25.09.2024, 26.03.2025, 13.10.2025, and 14.10.2025 and also through many letters. A major campaign was launched on 09.06.2025, urging pensioners to file PG cases. About 500 pensioners lodged grievances during this campaign. Political intervention was also sought through a Central Cabinet Minister at Mumbai, thanks to the efforts of Com. J.S. Yadav, GS and Com. D.R. Pandey, EC Member.

The file, which was earlier dormant, has now been revived and is moving positively. We express our thanks to Com. K.R. Yadav, GS TEAM, for closely monitoring the progress. As

resolved in the Co-ordination Committee meeting on 16.07.2025, all documents for filing an OA before the Principal CAT, Delhi are kept ready. The case will be filed, if unfortunately, the positive movement of the file reaches a stalemate. We thank Com. A.K. Kaushik, GS RTOWA Delhi, for preparing the OA papers.

Protest Against the “Validation of CCS (Pension) Rules...”:-The “Validation of the CCS (Pension) Rules and Principles for Expenditure on Pension Liabilities from the Consolidated Fund of India” confers retrospective legal protection to the Government, enabling differential treatment of pensioners based on date of retirement. Its effect has been made applicable from 01.01.1972. This implies:

1. The Government gets legitimacy to differentiate the Pensioners in extending the benefits based on the date of retirement and the aggrieved pensioners have no legal remedy.
2. In ongoing court cases, the Government may use this Validation Rule as a legal defence to deny relief.

The National Co-ordination Committee of Pensioners Associations (NCCPA) launched nationwide protests against this rule. RTOWA Mumbai actively participated in the following Protests.

- 03.04.2025 – Massive Protest at Telephone House by BSNL & MTNL Pensioners
- 25.07.2025 – Human Chain Protest from Dadar GPO with participation from Railway, Postal, Income Tax, DoT, BSNL & MTNL Pensioners Associations

NCCPA has filed a Writ Petition in the Hon’ble Supreme Court, which has been admitted on 17/11/2025. Notice will now be issued to the Union of India. The next hearing is scheduled on 05.01.2026. RTOWA Mumbai has contributed ₹50,000 towards NCCPA’s legal expenses and stands in full solidarity with NCCPA.

Protest against “Terms of Reference” (ToR) of 8th CPC:- “The unfunded cost of noncontributory pensions” is one of the references mentioned in the ToR of 8th CPC. The pension of all the Central Government Pensioners and BSNL/MTNL pensioners are unfunded and non contributory by the pensioners. Therefore, any adverse recommendation based on these terms of reference would severely affect our pension. RTOWA Mumbai will join with NCCPA in all protests launched to oppose these regressive terms in the ToR.

Pursuit of Payment of Interest on Delayed GPF Settlement:-We have been continuously pursuing this long-pending issue. MTNL Mumbai owes approximately ₹36 crores to the Pensioners towards interest on delayed GPF payments after retirement. Though Corporate Office has not denied the entitlement, MTNL Mumbai awaits funds from the Corporate Office. RTOWA has advised pensioners to file RTI applications to ascertain the-amount of interest due and to know by what date the amount would be paid, followed by individual PG cases based on RTI replies. In parallel, RTOWA continues to exert pressure through all available channels.

Pursuit of Recalculation of Average Emoluments:- This issue pertains to pensioners who retired within 10 months of absorption. Despite sustained efforts, a recent negative response from the Department of Expenditure has been a setback. Nevertheless, we will continue our pursuit, particularly since BSNL pensioners have already been granted this relief.

CGHS:-Com. Virendra Singh, Jt. GS, and Com. P.K. Kulkarni, AGS, regularly participated in all CGHS “Panchayats” held to hear pensioner grievances.

Com. J.S. Yadav, GS was a member in the CGHS Zonal Advisory Committee (ZAC) until Aug 2025, and Com. P.K. Kulkarni has been a member since Oct 2025. The general grievances of the pensioners are voiced in the ZAC.

RTOWA has taken up issues such as:

- Shortage of doctors and specialists
- Ineffectiveness of certain generic medicines
- Technical glitches in the new C-DAC platform
- Need for new Wellness Centres at Thane, Panvel, Vasai, etc.
- Empanelment of more multi-speciality hospitals.
- Upward revision of CGHS reimbursement rates periodically

We met AD, CGHS on 20.12.2024 and 02.09.2025, and discussed the issues. Serious system-related issues were escalated to the CGHS Directorate with specific suggestions.

Pursuit of Other Issues:-We met CGM MTNL Mumbai multiple times and pursued issues including:

- Settlement of reimbursement of floater cases
- Early payment of OPD bills
- Reimbursement of telephone bills
- Payment of GPF interest for delayed settlement
- Timely redressal of grievances on the Pensioners Portal.
- Restoration of stepped up pay of retired pensioners in STS Cadre.

Pension Adalats:-We actively participated in Pension Adalats held on:14.06.2024, 21.10.2024, 24.01.2025, 28.03.2025, 30.06.2025, and 29.09.2025,and provided feedback to CCA Mumbai on multiple issues affecting pensioners.

Transition to SAMPAAN:-The current MTNL pension system is outdated, financially burdensome, and lacks many beneficial features available in SAMPAAN—the pension platform used by DoT and BSNL. RTOWA has long urged CGCA to migrate MTNL pensioners to SAMPAAN. The SAMPAAN software platform is now ready for MTNL. We will fully co-operate with CCA Mumbai to ensure a smooth transition in the coming months.

Achievements:-

1. Achieved the inclusion of training period in the qualifying service and consequent payment of difference in the ex-gratia amount for 137 VRS-2019 pensioners....a major achievement owing to persistent follow-up with MTNL Corporate Office.
2. Achieved the opening of new Wellness Centre at Borivili through continuous pursuit.
3. Achieved the upcoming new Wellness Centre at Thane Charai through continuous pursuits and through co-ordinating MTNL Mumbai and CGHS Mumbai
4. Achieved timely uploading of Form 16 on the Pensioners Portal in June 2024 and June 2025, after consistent follow-up with CCA Mumbai.
5. Achieved ...Refund of excess TDS for the financial year 2024–25 in the first week of May 2025, due to RTOWA’s insistence.

Tasks Ahead:-

1. To Continue the fight against the Validation Rules, joining with NCCPA.
2. To Oppose the reference to “Unfunded Pension Scheme” in the 8th CPC ToR joining with NCCPA in all the protests.
3. To Achieve pension revision with effect from 01.01.2017.
4. To Achieve neutralisation of 73.8% IDA for pensioners retired before 01.01.2018.
5. To Secure payment of delayed GPF interest in all eligible cases.
6. To achieve Full income tax exemption on ex-gratia paid to VRS-2019 pensioners.
7. To get the benefit of notional increment falling immediately after date of retirement for VRS pensioners.
8. To Achieve recalculation of average emoluments and re-fixation of pension for those retired within 10 months of absorption.
9. To Continuously pursue with CGHS to open more wellness centres, empanel more multi speciality hospitals, revise reimbursement rates, and expedite MRC settlement.
10. To fully support CCA Mumbai in the process of smooth migration to SAMPAAN
11. To Secure restoration of stepping up of pay for pensioners retired from the STS cadre.

Appeal:-

RTOWA must grow stronger in both membership and resources. Our goal is to achieve 100% membership of all retired executives of MTNL Mumbai.

I earnestly appeal to all members to spread awareness about RTOWA Mumbai and persuade all non-members to join and strengthen it.

An earnest Appeal to all the members to contribute liberally to the Corpus Fund of our Association to strengthen the resources.

Conclusion:-

RTOWA Mumbai remains passionately committed to safeguarding the interests of MTNL pensioners. We gratefully acknowledge the support and solidarity of all Unions and Associations of MTNL, BSNL, and Central Government pensioners. We firmly believe in unity and coordinated efforts among all pensioner Associations.

RTOWA Mumbai Zindabad!

Pensioners' Unity Zindabad!

For and on behalf of Executive Committee of RTOWA Mumbai.



(J.S.YADAV)

General Secretary



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Ref. No. : RTOWA/Mum/

Date : 28th November'2025

KEY NOTE ADDRESS

Respected Honourable Chief Guest, Distinguished Guests, President of RTOWA Mumbai, Veteran leaders and office bearers of RTOWA Mumbai, RTOWA Delhi, MPWA (Mumbai Pensioner Welfare Association) and all other Associations, and **Esteemed Members**,

A warm and respectful welcome to all of you.

It is both a privilege and a duty to present the Key Note Address at this Open Session of the 14th Annual General Body Meeting of RTOWA Mumbai. We gather here with a shared mission: to protect the rights, dignity, and well-being of every MTNL pensioner, who served this nation during their most productive years.

The Strength of Our Unity:-

RTOWA Mumbai, RTOWA Delhi and MPWA continue to work in exemplary coordination, standing together on every issue affecting combined service pensioners. This unity is our greatest strength.

Critical Issues Confronting Pensioners:-

1. Pension Revision:-The Revision of our Pension fell due on 01/01/2017. DoT linked the Pension Revision with Pay Revision of the employees and Pay Revision could not be done as MTNL/BSNL do not fulfil the affordability conditions. The pensioners hold the view that Pension is governed by CCS Pension Rules and paid by Government. Pension Contribution is also paid by MTNL/BSNL to Government. So there is no justification to link the pension revision with the affordability of MTNL/BSNL. On pushed to the wall, BSNL/MTNL Pensioners' Associations formed a co-ordination body 'CBMPA' Committee of BSNL and MTNL Pensioners' Association and filed cases in the Principal CAT Delhi with similar OAs.

The Hon'ble Principal CAT Delhi pronounced judgement on 20/09/2023 directing the respondents to "...forthwith revise the pension...analogous to the revision of such pension in case of Central Government pensioners". It is a beacon of hope. But DoT challenged the judgement of Principal CAT by filing Writ Petition in the Hon'ble HC Delhi. Hearings are going on. We reiterate, pension revision is not a concession. It is an earned right. We will continue the legal battle and organisational follow-up until justice is delivered.

2. Threat of New Validation Rules-2025 :-

The newly introduced Validation Rules pose a direct challenge to the long-established judicial principle that pensioners are a single homogenous class, and that discrimination in Pension based on date of retirement is illegal. By validating such discrimination through Finance Act, the new rules attempt to override this hard-won protection. These rules strike at the very foundation of pension equality. They must be challenged. NCCPA (National Coordination Committee of Pensioners



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Associations) has already filed a Writ Petition in the Hon'ble Supreme Court challenging these rules. RTOWA Mumbai stands firmly with NCCPA in Court of Law and in every democratic protest that may become necessary.

3. Regressive Terms of Reference (ToR) of the 8th CPC:- The para 2(f)(3) of the ToR mentions that while making recommendations, the 8th CPC should keep in view "the unfunded cost of non-contributory pension schemes". The pension of all the Central Government pensioners and BSNL/MTNL pensioners is unfunded and non-contributory by the pensioners. This regressive ToR coupled with the Validation Rules give rise to the apprehensions that the benefits of the existing pensioners may get diluted or restricted in future. RTOWA Mumbai will join hands with NCCPA to launch appropriate 'Protests' to safeguard the rights of the Pensioners.

4. Pursuit of some long pending Issues: RTOWA Mumbai, in close coordination with RTOWA Delhi, continues to actively pursue the following matters with the concerned authorities:

1. Neutralisation of 73.8% IDA:

We are consistently taking up with the DoT the long-pending demand for neutralisation of 73.8% IDA in the pay / pension revision of those who retired prior to 01/11/2018, to remove the discrimination in the pensions of those retired before and after 01/01/2018.

2. Interest on delayed GPF Settlement:

We are pressing the MTNL Corporate Office to allocate the required funds for payment of interest for the period of delay in the final settlement of GPF after retirement. The delay is unjust and the interest is rightfully due.

3. Recasting of Average Emoluments:

We are also pursuing with the DoT the issue of recalculating the average emoluments of pensioners who retired within 10 months of their absorption, so that their pension may be fixed correctly and fairly.

5. CGHS – Essential Improvements Expected.

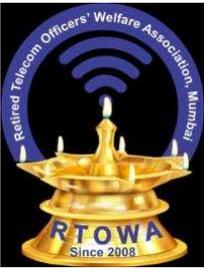
Pensioners expect the following immediate improvements in CGHS:

1. Expansion of CGHS coverage to more cities and towns.
2. Establishment of additional Wellness Centres in Mumbai.
3. Closure of any existing Wellness Centre only after opening a nearby replacement.
4. Adequate number of doctors and specialists to avoid long queues and to reduce waiting time.
5. Empanelment of more multi-specialty hospitals.
6. Time-bound settlement of Medical Reimbursement Claims.
7. Substantial improvement of the new software platform for user-friendliness.

RTOWA Mumbai assures full cooperation with CGHS Administration to strengthen the medical facilities provided by CGHS.

RTOWA Mumbai records sincere appreciation and thanks to Dr. Smt. Geetha Anandan Additional Director CGHS, Mumbai for her receptiveness and responsiveness in redressing the grievances that arose while migration to the new platform which handles all the routines and processes.

6. Provisional Family Pension – Families grieving the loss of a pensioner must not face administrative hurdles. Timely sanction of provisional family pension is therefore essential. DoP&PW guidelines clearly



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state that personal appearance of the surviving spouse is not required. RTOWA requests CCA Mumbai and MTNL Mumbai to ensure immediate sanction of provisional family pension in all the pending cases with compassionate handling.

7. Migration to SAMPAAN:- RTOWA Mumbai urges CCAMumbai for early migration to the SAMPAAN platform. We assure full cooperation with CCA Mumbai to ensure Smooth transition, Minimal disruption, and Prompt grievance redressal.

8. Appreciation to CCA Mumbai:- RTOWA records its sincere appreciation for CCA Mumbai, Accounts officers and staff for:

- i. Regular conduct of Pension Adalats and prompt grievance resolution.
- ii. Organising camps for submission of life certificates, KYP, and other documents.
- iii. Providing bulk SMS communication.

These measures are genuinely beneficial to pensioners.

9. RTOWA places on record its appreciation and sincere thanks to the Shri Shashank Malvia, CGM, MTNL Mumbai, Shri O. H. Tripathi DGM (A) and all the concerned officers for:-

- i) Maintaining an efficient and accessible grievance redressal system through the Pensioners' Portal, enabling pensioners to lodge grivances with ease and ensuring prompt resolution through effective monitoring.
- ii) Providing and regularly updating the Pensioners' Portal, through which pensioners can conveniently access their monthly pension slips. The portal also functions as a digital notice board, disseminating important orders and communications issued by MTNL and CCA pertaining to pension-related matters.

Conclusion:- Let me reaffirm: We stand united, We stand prepared and We stand determined to protect every right and entitlement of every pensioner.

On behalf of RTOWA Mumbai, I extend my deepest thanks to our Hon'ble Guests, respected leaders of various associations and esteemed members.

Your continued support strengthens our collective resolve.

Together, we shall uphold the dignity, welfare, and rights of all pensioners.

Thankyou.

(J.S.YADAV)
General Secretary



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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'

(J.S.YADAV)
General Secretary

(K. JAWAHAR)
PRESIDENT



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CONTACT DETAILS OF OFFICE OF PRINCIPAL CCA MUMBAI

ADDRESS :-

Office of Pr. CCA Mumbai, DOT Pension Cell, 2nd floor, Old CTO Building, Fort, Mumbai - 400001.

Toll Free Numbers :- 1800-22-3211: 1800-22-3212

WhatsApp Number :- 9920687211

Land Line Numbers :- 022 22615484. 022-22615844

E-mails :- aopension-ccamum@gov.in , ccamumbai@gmail.com