



## 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](mailto:rtowamumbai@gmail.com) Website: [rtowambi.in](http://rtowambi.in)

K. JAWAHAR.  
PRESIDENT  
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J.S. YADAV.  
GENERAL SECRETARY  
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JT. GEN. SECRETARY.  
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N.V. MAHAJAN  
TREASURER  
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RTOWA Mumbai/Corr/2025/

**Dated**

30<sup>th</sup> November'2025

To,  
Shri.NARENDRA MODI JI  
Hon'ble Prime Minister of India,  
Prime Minister' office, South Block,  
New Delhi-110011

Respected Sir,

**Subject: Request for Removal of Part IV of Finance Act 2025 and Amendment of 8th CPC Terms of Reference**

We, the Retired Telecom Officers' Welfare Association (RTOWA), MTNL Mumbai, representing more than 5000 pensioners of the Executive cadre, express our sincere thanks and gratitude to the Government of India under your esteemed leadership for constituting the Eighth Central Pay Commission and notifying its Terms of Reference (ToR).

However, we are deeply concerned to note that the present ToR marks a major departure from earlier Pay Commissions, particularly in its silence on pension revision and health infrastructure for existing and future pensioners. This omission coupled with characterising our pension scheme as "unfunded" has created genuine apprehensions among pensioners and raises fears of adverse impact on the long-established Old Pension Scheme.

It is respectfully submitted that this description 'unfunded' is factually incorrect. Pension has been held to be a deferred wage by a Constitution Bench of the Hon'ble Supreme Court. Earlier Pay Commissions, including the one in 1960, advised the Government to retain a portion of the employees' due wages to create a sinking or reserve fund for pension and bonus. Over the years, these deferred wages have been used for budgetary needs, making the Government the custodian of pension obligations. Similarly, the shift from Contributory Provident Fund to General Provident Fund removed Government contribution altogether. In this background, terming the pension scheme under CCS Pension Rules as "unfunded" requires reconsideration and suitable correction.

Payment of pension to lakhs of retired employees is not a non-productive expenditure. Pension enhances the purchasing power of families, thereby stimulating demand and contributing directly to economic growth. A part of pension also flows into small savings, which becomes a source of capital for industry, supporting national development. Hence, the perception that pension expenditure is a burden on the economy is unfounded.



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We also apprehend that the Validation Act 2025 seeks to reduce pension liability from the Consolidated Fund of India to address fiscal deficit concerns. Such steps may lead to future discrimination based solely on date of retirement among an otherwise homogeneous class of pensioners.—contrary to the Constitutional principles affirmed in the Nakhara Judgment (1982) of the Hon'ble Supreme Court.

Further, the decisions recorded in SCOVA—such as reducing the 15-year period for restoration of commuted pension to 12 years, enhancement of Fixed Medical Allowance, and other long-pending demands—have not been included in the ToR of the 8th CPC. Proposals submitted by the JCM (Staff Side) and others to the Department of Expenditure also remain unreflected.

**In respect of DoT employees absorbed in BSNL/MTNL, it is humbly submitted that after their retirement they are treated on par with Central Government pensioners under Rule 37A of the CCS (Pension) Rules. Their pension, family pension, gratuity, commutation etc., are administered by DoT and paid from the Consolidated Fund of India. However, there exists no framework for revision of their pension, as the Pay Revision Committee (PRC) for PSUs has no jurisdiction over CCS Pension Rules. Therefore, the pension revision of BSNL/MTNL absorbed retirees necessarily requires inclusion in the ToR of the 8th CPC.**

There are clear precedents of amendments being made to the ToR of earlier Pay Commissions. In this spirit, we earnestly appeal to the Hon'ble Prime Minister to kindly order amendments to the notified ToR of the 8th CPC and withdraw Part IV of the Finance Act 2025, so as to dispel the widespread apprehensions among pensioners.

We shall remain ever grateful for your kind and direct intervention in this matter of utmost importance to senior citizens who have devoted their entire career to the service of the nation.

Thanking With high regards,

Yours Sincerely,

(J.S. Yadav)  
General Secretary