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BHARAT PENSIONERS' SAMAJ

(All India Federation of Pensioners' Associations)
(Registered No. 2023 of 1962-63)

Member International Federation on Ageing, Montreal (Canada)
2/13-A - LGF Backside, Jangpura - 'A', New Delhi - 110 014

Mobile : 09868488199 | Telephone : 011-24376642

E-mail : bharatpensioner@gmail.com | Website : www.bharatpensioner.org

Correspondence Address : 410-A/411-A, Swaminarayan Avenue, Near A.E.C. Over Bridge, 132 ft. Ring Road, Naranpura, Ahmedabad - 380013.
Ph. : (O) 079-27476566 | (M) +91 98790 90682 | E-mail : didimistry@gmail.com | Web : www.bdpa.in

No.BPS/BDPA-I/Sonalben/Med Card/2026

dated 20th June, 2026

To:

Mr. Ashutosh Gupta,
Chief General Manager, BSNL,
Gujarat Telecom Circle,
7th Floor, Telephone Bhavan,
Ellis Bridge Ahmedabad. 380006

FAMILY PENSIONER CASE

- Sub: (1) Blatant violation of rules while issuing Medical Identity Card to the Pensioner by unauthorized deletion of names of Son & Daughters of the Pensioner by the office of the GMTD Bhavnagar – Case of SAVJI NATHA, LM, Bhavnagar.
- (2) Request to issue Medical Identity card to Family Pensioner Miss Sonalben Savjibhai Chauhan, Unmarried daughter, Sihor, holder of PPO No. 382007091204485; rectifying the error committed in the year 2009 while issuing Belated Medical Identity Card to the Pensioner.

Ref: Our letter No: BPA/BDPA(I)/SIHOR/Sonalben/Med-Card/2026 dated 1st May, 2026.

Respected Sir,

The Bharat Pensioners Samaj (BPS) is a premier non-political, non-profit, and secular All India Federation of Pensioners' Associations established in 1955. For nearly seven decades, it has been serving as one of the largest representative organizations of approximately ten lakh Central/State Government and PSU pensioners through its network of 245 affiliated associations across the country. *On behalf of Bharat Pensioners Samaj, we respectfully wish to draw your kind attention to the fact of the case which is described below; with a request to look into it personally and bestow justice to poor family pensioner who has been reportedly victimized by the Administration of the GMTD Bhavnagar by misinterpreting the rules on the subject.*

PART-A PRESENT STATUS OF THE CASE

1. We enclose herewith a copy of our letter No: BPA/BDPA (I)/SIHOR/Sonalben/Med-Card/2026 dated 1st May, 2026 wherein we had enclosed the case papers presented by the Pensioner and seek your kind intervention to settle the issue. (Annexure-1).

2. Sir, we are thankful to your august office that instead of merely forwarding the case to the GMTD Bhavnagar, on **15.05.2026** your office welfare section had preferred to know the actual facts and to acquaint with the ruling position in order to settle the case.
3. Now, we therefore in order to settle long pending case of Family Pensioner, once again furnish the complete details of the case and our say with supporting documents; justifying the prayer of the family pensioner.

PART-B – BRIEF HISTORY OF THE CASE

1. The Pensioner, SAVJI NATHA who was working as LM in the office of the GMTD Bhavnagar retired on superannuation on 30.09.2007 from the o/o the GMTD Bhavnagar. After completing all formalities, his service book was forwarded to the office of the CCA Gujarat as per the procedure in vogue.
2. When he was in service as LM, staff No.435 by the GMTD Bhavnagar and was issued Medical Identity Card No. GJ/BV/435 on 01.04.2004 (Copy enclosed **Annexure 2**). It was containing names of his family members consulting his Service Book, i.e. official Record. It was containing five names, 1. The Official 2. His spouse. 3. Asha Ben – Daughter 4. Sonal Ben – Daughter and 5. Devji – his son. Their names incorporated as they were eligible for Medical Treatment as per BSNLMRS Rules 2003.
3. After his retirement on 30.09.2007, he was issued BSNL MEDICAL CARD on 01.07.2009 (after 21 , months from the daate of retirement of the Pensioner (Copy Enclosed – **Annexure 3**). In the said card names of all his family member were omitted without any authority blatanly violating the BSNSMRS rules in vogue. **Before omitting the names, the office of the GMTD Bhavnagar should have consulted the BSNLMRS 2003 WHICH contains provision for eligibility of unmarried daughter. We furnish the extracts from the rules as follows:**

A.

BSNL Medical Reimbursement Scheme

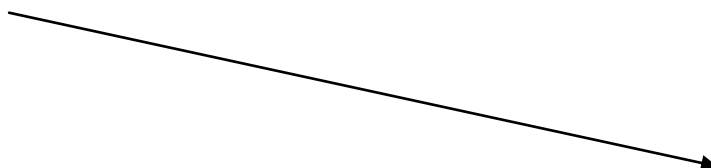
[Updated till September 2011]
16th September 2011

B. **Eligibility for BSNL Pensioner**

1.4 Eligibility

- 1.4.1 All serving and retired employees (including voluntarily retired⁴) of BSNL including deputationists will be eligible for this scheme. However, the employees in order to avail of this scheme have to opt for this scheme whereby they will not be allowed the facility under CGHS Scheme. ~~The employee opting for this scheme, can avail of Domiciliary treatment either from P&T dispensaries or from any Registered Medical Practitioners (RMPs) depending on their option to be exercised while registering for this scheme. The employees opting for this scheme will be eligible for Indoor treatment as per this scheme.~~

C. **Clarifications on eligibility of retired employees.**



1.4.2 Clarifications on eligibility of retired employees⁵

No.	Category	Eligibility
i.	An employee who has retired after October 2000 and has not opted for BSNL (though option was offered & date-deadline for opting has passed)	Not eligible
ii.	An employee who has retired from BSNL but option to opt for DoT or BSNL was not offered to him viz. Group 'A' Officers	Eligible
iii.	An employee who opted for DoT but was serving in BSNL at the time of his retirement	Not eligible
iv.	An employee who opted for DoT and retired from DoT	Not eligible
v.	An employee who opted for BSNL and retired from BSNL	Eligible

D. Eligibility of family/dependents of expired employees:

1.4.3 Eligibility of family/dependents of expired employees:⁶

On the death of BSNL employee who was availing BSNLMRS facilities, spouse/children who become family pensioners shall continue to avail the same facility, as was being availed by the employee prior to his/her death. However, the dependents shall not be entitled to change any option.

The family pensioner includes those getting family pension on death of serving and retired employees both⁷

E. For Retired Employees:

Chapter III – Detailed Operative Instructions for Retired Employees²⁰

Procedure for reimbursement of Medical Claim for Retired Employees of BSNL

F. ISSUE OF BSNLMS CARD:

1.3 Issue of BSNLMRS Card:

(As per guidelines issued vide Para 3 of office order No. BSNL/ADMN/1 dated 22.04.03 and BSNL/ADMN.i/15-4/04(Pt.) dated 15.10.04

After due verification of the Registration form, the BSNLMRS Card will be issued to the eligible employees. The BSNLMRS Card shall contain the Registration No., details of self and dependent members, including photographs, and particulars of SSA office from which the benefits shall be taken, including space for indicating subsequent changes of place, if any.

4. We have produced above the provisions for eligibility of Medical Facility under BSNLMRS and we have gone through thoroughly and studied the provisions contained therein; and found that names of Self, dependent members, including photographs were required to be taken. We do not find any authentic reasons for not incorporating the names of two dependent unmarried daughters.
5. The Pensioner being illiterate accepted whatever given to him and could not find any lacuna in the card as he during his life time does not face any medical emergency for his daughters.
6. His wife Godavriben expired on 29.01.2020 and the pensioner submitted her death certificate to the department for information. On 28.07.2020, the office of the GMTD Bhavnagar issued the new Medical Card showing photograph only the Pensioner. We do understand the reasons that in issuing the medical the office of the GMTD Bhavnagar took six months time, in other words, they studied the medical

reimbursement eligibility rules for the retired pensioners and his dependents. But without following any modus operandi once again did not took the photographs of his dependents daughter and names for incorporating in Medical Identity Card.

7. Sir, normally established procedure in vogue is to make Cross Mark (X) on the photo whose name is to be deleted. We do not understand the reason for issuing new card instead of incorporating the change in the old card and failure to add the names of his two daughters and son; which were shown in the Medical Identity Card issued in the year 2004. For making any change in Medical Identity Card, the change has to be incorporated in the Service Book of the Official and in this case since the service book was with the CCA Gujarat, the office of the GMTD Bhavnagar had no right to delete any name in Medical Identity Card.
8. As said earlier, the pensioner being ill-literate could not say anything and accepted the second card.

PART – III – TIMELY ACTION BY THE CCA TO ISSUE PPO TO FAMILY PENSIONER.

1. SAVJI JETHA, Pensioner expired on 22.01.2024 and since Godawari ben – wife of the pensioner expired on 29.01.2020, Miss Sonal Chauhan, being unmarried dependent daughter of the pensioner applied for her sanction of pension to the CCA Gujarat, being dependent unmarried daughter; requesting to sanction Family Pension for her as her name was already included in the Service Book as unmarried dependent daughter.
2. The CCA Gujarat on receipt of application of unmarried daughter Miss Sonal Chauhan, verifying the record and reportedly conducting the inquiry through the office of the GMTD Bhavnagar. The GMTD Bhavnagar check her eligibility and positive report depending upon the record of his office was issued having completed all the required formalities, the office of the CCA Gujarat approved her application for Family Pension and sanctioned issued PPO No. GUJ/DoT Cell/15/1/3674 on 6.12 2007, which was converted into new number 382007091204485 after introduction of Sampann System.(Annexure-4).

PART-IV - NEED FOR APPROACHING YOUR AUGUST OFFICE.

1. Miss Sonalben Chauhan - herein after will be mentioned as Family Pensioner – was happy that her legitimate request for Family Pension was considered expeditiously. Thereafter she personally went to the office of the GMTD Bhavnagar on 07.10.2025 as she was not getting Medical Allowance for outdoor treatment for which she was eligible as per option given by her father. She furnished the notarized Affidavit (Annexure-5) dated 06.10.2025 though not required as per rules, when her name is in service records of the office and signed the application prepared by the Administration. She did not given copy of her application nor any receipt thereof.
2. As the Family Pensioner did not get any reply, she on 15th December, 2025 gave second application and as proof that her father was getting Medical Allowance, she surrendered the Medical Identify Card as demanded by the administration. She also submitted copy of her PPO as Family Pensioner (Annexure-6) to establish that her case for Family Pension has been already considered and now she is also eligible for payment of Medical Allowance without voucher. She requested to issue her Medical Identity Card for outdoor/indoor treatment as per rules in vogue.
3. After waiting for one month, she represented here case to the office of the CGM Gujarat on 13.01.2026 (Annexure-7), Extract reproduced Below:

Respected sir, Namaskar w.r.to above, I bag to state as Under.

I have been granted 2ndry Family Pension by The CCA office Ahmadabad vice my father (My mother had expired prior to the Demise of my Father) Upon getting PPO from CCA OFFICE Am, I had applied to GMTD Bsnl Bhavnagar, to issue me BSNL mr card on my name, with all the documents required(, which are enclosed h.w) but unfortunately neither the card is issued nor, any reply is given to me till Date. Under the circumstances, I request both of the Above Authothrities, to instruct SSA Bhavnagar to issue me Bsnl mr Card ,so that, I get FMA ,as if my late father, Thanking you in Anticipation

(Sonalben, S. Chauhan)

4. Sir, as your office is always prompt in taking care of the grievances of the Pensioner, the said application was sent to the office of the GMTD Bhavnagar; and the GMTD Bhavnagar vide his letter No: E1/Genl/HRD/24-25/26 Dated 21/24,02,2026 replied to the Pensioner (**Annexure-8**) rejecting request of Family Pensioner citing BSNLMRS. It reads as under:

Sub: Reg. issuance of BSNLMRS card.

Ref.No.1.Your application of Dated:07.10.2025

2.Corporate Office letter No.:BSNL/Admn./15-1/2019 Dated: 15/01/2021

3.Corporate Office letter No.:BSNL/Admn.I/15-14/18 Dated:20/08/2018

With reference to above subject and referred letter No.1,the application was recived from Sonalben S Chauhan along with PPO copy and other documents to issue BSNLMRS card.

It is noted that the dependant daughter name,Sonalben was not mentioned in already issued BSNLMRS cards on dated 01/07/2009 and 28/07/2020 prior to her father's death.

Further,the eligibility to avail BSNLMRS facilities for dependant children is verified with guidelines issued for BSNLMRS time to time, it is found that this case is not entitled for issuance of BSNLMRS card as per conditions prescribed in circulars at referred No.2 & 3.

- i. Sir, we have submitted the history of the case in this letter PART-B – BRIEF HISTORY OF THE CASE vide para 3, and have clearly citing the BSNLMRS Rules said that her name was not mentioned in Pensioner's Medical Card which was blatant abuse of powers and misinterpretation of rules. So, the say of the GMTD Bhavnagar that" it is noted that the dependent daughter's name, Sonalben was not mentioned in already issued BSNLMRS card dated 01.07.2009 and 28.07.2020 prior to father's death" does not hold any water.
- ii. Further, the office of the GMTD Bhavnagar to justify the stand taken by him cited two references. We enclose herewith copies of these two rules (**Annexure-9 & 10**) cited in the said letter to make our information more lucid.

The Provision in the letter No: BSNL/Admn.I/15-14/18 Dated August 20, 2018 has the following provision:

As per the BSNLMRS policy the criteria of dependency of children is as prescribed under CS (MA) Rules. Age limit of dependents as prescribed in CS (MA) Rules is as follows:

S.No.	Dependent	Details.
i.	Son	Till he starts earning or attains the age of 25 years or gets married, whichever is earlier.
ii.	Son suffering from any disability of any kind (physical or mental)	Irrespective of age-limit
iii.	Daughter	Till she starts earning or gets married, irrespective of the age-limit, whichever is earlier.
iii.	Dependent divorced/ abandoned or separated from their husband/ widowed daughters.	Irrespective of age-limit

Which clearly says that “Daughter till she starts earning or gets married, irrespective of the age-limit, whichever is earlier” and in this case she is UNMARRIED DAUGHTER FULLY DEPENDENT UPON THE PENSIONER, TILL THE DATE HE EXPIRED.

- iii. Second Cited letter is No: BSNL/Admn.1/15-1/2019 dated 15.01.2021 which is clarification issued for eligibility of family dependents of the expired employees. It reads:

“On the death of BSNL employee, who was availing BSNLMRS facilities, the Spouse/ dependent children shall continue to avail the same facility, as was being availed by the employee prior to his/ her death. However, the dependents shall not be entitled to change any option. “

Sir, this para simply says” the dependednt childen shall coninue to avail the same faciliy as was being availed by the employee prior to his/her death However, the dependedns shall not be entitled to change any option” Therefore citation of these two provision is uncalled for and has no relevance whatsoever in this case. The Family Pensioner has simply requested to issue her BSNLMRS Identity Card for which she is fully eligible/entitled as per the present rules and at all not requested for change in option exercised by her father.

PART-IV - NOW OUR EARNEST REQUEST TO YOUR AUGUST OFFICE

Sir, in our PART-I, II and III, we have clearly placed the history of the case and reason justifying an earnest prayer of the ILL-LITERATE Family Pensioner and since the office of the GMTD Bhavnagar has erred in issuing both cards issued to the Pensioner, not incorporating the names of the dependents unmarried daughter, and the pensioner and his family being fully illiterate did not raise they voice against the irregularity.

Further, we do not wish to know the reasons and circumstances under which the office of the GMTD Bhavnagar had committed such grave error; we simply request your august office to kindly instruct to rectify the error and issue her Medical Identify Card earliest and also to pay her Medical Allowance from the due date, i.e. after the demise of her father. As such, justice will prevail and it will be a boon to the Family Pensioner.

With regards,

Yours Sincerely,


(D.D. MISTRY)

Secretary BSNL/PSU

Bharat Pensioner Samaj

Encl: As stated above.

Copy for information and necessary action to:

1. **Shri Robert Ravi**, C.M.D. Bharat Sanchar Bhawan, M.C. Mathur Lane, Janpath, **New Delhi 110001.**
2. **Dr. Kalyan Sagar, Dir (HR)**, Bharat Sanchar Bhawan, M.C. Mathur Lane, Janpath, **New Delhi 110001.**
3. Member Services, DoT, Ashoka Road, **New Delhi 110001.**
4. **Shri Amit Agarwal. IAS, Secretary, DoT** ,Sanchar Bhawan, Ashoka Road, NEW DELHI 110 001.
5. **Shri Avinash Rajput**, SG, Bharat Pensioner Samaj, New Delhi.
6. Shri Vijay Kumar, CCA Gujarat.
7. The GMTD Bhavnagar
8. The Pensioner.