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Life starts after retirement
All India BSNL Retired Executives' Association
Editor: R.R.Balasubramanian, General Secretary :: Email: gensecaibsnlrea@yahoo.com :: Mobile: 9486100613
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Editorial

THE DLC CAMPAIGN – DOP&PW TURNS VISION INTO RESULTS

For generations, the annual submission of the Life Certificate has been a source of anxiety and inconvenience for pensioners. The traditional system required personal appearance before the pension disbursing authority or submission of certificates attested by designated officials, compelling many elderly pensioners, including the sick, disabled and very old, to undertake difficult journeys and depend on others for compliance. The introduction of the Digital Life Certificate through Jeevan Pramaan marked a significant improvement by enabling Aadhaar-based biometric authentication. However, its reliance on fingerprint scanning created fresh challenges, as age-related deterioration of fingerprints often resulted in authentication failures, repeated attempts and continued dependence on specialized devices and service centres.

The advent of Face Authentication has addressed many of these longstanding shortcomings. By allowing pensioners to establish their identity through a simple smartphone-based facial recognition process, it eliminates the need for fingerprint scanners, physical visits and intermediary assistance. For senior citizens, particularly the very old, persons with disabilities and those confined to their homes, Face Authentication has transformed the Life Certificate process into a convenient, accessible and dignified exercise that can be completed from the comfort of home. It stands out as one of the most pensioner-friendly technological reforms introduced in recent years.

Much of the credit for this transformation goes to the sustained efforts of the Department of Pension & Pensioners' Welfare, which has been spearheading the nationwide Digital Life Certificate (DLC) Campaigns with the active support of all stakeholders. As the campaign enters its fifth consecutive year with DLC-5, it is appropriate to acknowledge the significant contribution DoP&PW has made towards improving the ease of living for pensioners across the country.

The success of the campaign, held every year during November, has largely been due to the coordinated efforts of all stakeholders, including the Pension Disbursing Authorities, IPPB, pensioners' associations and various government departments. Through DLC camps organized across the country, pensioners have been encouraged and assisted to submit their Life Certificates digitally, either from the comfort of their homes or with support available at these camps.

The impressive year-on-year growth in DLC generation underscores the impact of DoP&PW's campaign. DLC generation rose from about 35 lakhs during Campaign 1.0 in 2022 to 1.15 crore in Campaign 2.0, registering an increase of nearly 229 per cent.

The momentum was sustained in Campaign 3.0 with 1.30 crore DLCs and strengthened further in Campaign 4.0 with 1.54 crore DLCs, representing growth of 13 per cent and 18.5 per cent respectively over the preceding campaigns. Overall, DLC generation expanded by about 340 per cent between Campaigns 1.0 and 4.0, demonstrating the growing confidence of pensioners in this digital process and the increasing acceptance of Face Authentication as a simple, convenient and reliable solution.

This success is also a tribute to the vision, perseverance and commitment displayed by DoP&PW, and its officers associated with the campaign over the years. What distinguishes this initiative is its consistent focus on results. Rather than treating the campaign as a routine annual exercise, DoP&PW has remained committed to ensuring that every single pensioner can submit the Life Certificate with the least possible inconvenience. Through stakeholder engagement, technological innovation, partnerships with banks, pensioners' associations and the government departments, and continuous monitoring of progress, the DoP&PW has demonstrated how a welfare initiative can be translated into tangible benefits for pensioners. The steady increase in DLC generation across successive campaigns reflects a sincere effort to move steadily towards universal adherence, ensuring that no pensioner is disadvantaged because of age, infirmity, distance or technological barriers.

BSNL absorbed pensioners, however, are placed in a somewhat different situation. Unlike Central Government pensioners who submit their Life Certificates during October (those above the age of 80 years) and November every year, BSNL absorbed pensioners, under SAMPANN, are required to do so in different months depending upon their individual LC cycle. Recognizing the immense potential of Face Authentication for hassle-free submission of Digital Life Certificates, AIBSNLREA undertook a sustained awareness campaign among its members, repeatedly circulating detailed step-by-step Standard Operating Procedures (SOPs), particularly those tailored for SAMPANN pensioners.

Since the submission of Life Certificates under the SAMPANN system is staggered throughout the year, AIBSNLREA's efforts were necessarily continuous rather than seasonal. It is a matter of satisfaction that nearly 100% of AIBSNLREA members are now submitting their Life Certificates digitally, with Face Authentication becoming the most preferred method. This achievement reflects both the simplicity of the technology and the effectiveness of the Association's sustained awareness efforts.

The local Branches of AIBSNLREA are already doing commendable work in this direction. Many Branches organize assistance camps throughout the year, often alongside their General Body Meetings.

Even so, AIBSNLREA considers it its continuing responsibility to extend assistance to pensioners who may still find it difficult to use digital tools independently. Accordingly, AIBSNLREA has advised all its Branches to actively participate in the DLC camps being organized by the CCAs during November this year. Branches have also been requested to identify pensioners confined to their homes on account of advanced age, illness or physical limitations, visit them and assist them in generating their Digital Life Certificates through Face Authentication.

As the largest representative body of retired BSNL executives, AIBSNLREA has consistently supported initiatives that

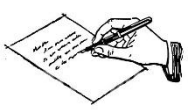
enhance the well-being of pensioners. The Association derives satisfaction from having contributed, in its own way, to DoP&PW's larger objective of promoting ease of living through accessible and pensioner-friendly digital services.

The task of DoP&PW, however, is not yet complete. Until every pensioner is able to submit a Life Certificate without difficulty, continued awareness, handholding and support will remain necessary. The encouraging results achieved so far show that the goal is well within reach. ⊖



Important Developments of the Month

The monthly virtual meeting of AIBSNLREA CHQ office bearers was held on 01.10.2026 under the Presidentship of Com. V. Chinnapappiah. He welcomed the participants and stressed the need to step up membership enrolment. The General Secretary then reviewed the developments of the month and the activities of the association. He thanked ALTTC Branch for voluntarily contributing Rs.10,000 to CHQ. He informed that CGHS has responded on the issue of allowing pensioner beneficiaries to avail OPD treatment without referral and expressed hope for a favourable decision. He explained the strategy being followed to resolve the grievance of Com. H. S. Sutaria, in view of the pending personal meeting with Secretary, DoT. He also shared the details of the meeting that Com. Rakesh Sethi, AGS had with DGM (Admin), BSNL CO, where the grievance of Com. R. K. Tandon was explained and suitable direction to UP East Circle was requested. He pointed out the swift protest letter issued by AIBSNLREA against discontinuation of the without-voucher medical facility by BSNL. The plan to handle non-payment of commutation and balance ex-gratia to ST category BSNL VRS retirees under Maharashtra Circle was discussed. CHQ office bearers then briefed about the organisational activities in their respective areas. As decided in the previous meeting, collection of data on ID cards issued and pending in various CCAs will continue. Regarding full income tax exemption for ex-gratia received by BSNL VRS retirees, it was decided to wait for some more time before taking up the matter again. While reviewing information flow through the WhatsApp network, the General Secretary pointed out gaps where updates were not reaching individual members in time. He proposed a new system to ensure that CHQ updates reach all members instantly, eliminating delays in second-level sharing. He explained the working of the system and requested CHQ office bearers to ensure its successful implementation in their areas. The President concluded the meeting by acknowledging the serious health issues faced by some office bearers and appreciated their continued contribution to the organisation, stating that their involvement in organisational work was helping them cope with their ailments.



Issues taken up

29.10.2026: AIBSNLREA NOW ADDRESSES CABINET SECRETARY, GOI, REQUESTING HIS INTERVENTION TO ENSURE COMPLIANCE BY DOT WITH DOP&PW ADVICE AND DOLA LEGAL OPINION IN THE CASE OF SHRI H.S.SUTARIA, RETD JTO GUJARAT CIRCLE:
Under the Government of India (Transaction of Business) Rules 1961 and Government of India (Allocation of Business) Rules 1961, the Cabinet Secretary is empowered to ensure uniform implementation of instructions issued by the nodal department, resolve inter ministerial deviations, and direct Secretaries of Ministries to adhere to established rules and precedents.

AIBSNLREA has therefore addressed him with a request that Secretary (Telecom) be directed to re-examine the matter immediately, comply with DoP&PW's advice dated 23.10.2019 and the legal opinion of DoLA, and issue vigilance clearance for absorption in BSNL so that the Presidential Order may be issued without further delay, as was done in the two precedent cases. **View the letter**

26.10.2026: AIBSNLREA WRITES TO THE SECRETARY, DPE AGAIN REGARDING THE RECURRING DELAY IN ISSUE OF ORDERS FOR REVISION OF IDA RATE:

AIBSNLREA again conveyed the deep concern of BSNL pensioners over the recurring dela in the issue of orders for revision of IDA rate and has requested his personal intervention to ensure that quarterly IDA revision orders are issued, without fail, within the first week of each quarter. **View the letter**

21.10.2026: AIBSNLREA WRITES TO THE CGCA, DOT, REQUESTING IMMEDIATE INTERVENTION FOR RELEASE OF COMMUTATION OF PENSION TO AFFECTED BSNL VRS RETIREES OF MAHARASHTRA CIRCLE:

AIBSNLREA has written to the CGCA, DoT requesting urgent intervention in the matter of release of commutation of pension to BSNL VRS retirees of Maharashtra Circle and advice to CCA Maharashtra & Goa to release commutation of pension to all affected BSNL VRS 2019 retirees, without any further delay. **View the letter**

14.10.2026: AIBSNLREA WRITES TO THE CGCA AGAIN REGARDING URGENT NEED TO INTRODUCE DOWNLOADABLE IDA-CDA MAPPING LETTER:

Drawing attention to the earlier response from CGCA that "the feasibility to incorporate such IDA/CDA mapping facility is yet pending as future developments are in progress" and recent BSNL decision to discontinue the without voucher payment facility under BSNL MRS, AIBSNLREA has written to the CGCA requesting personal intervention to ensure that this long-pending and much-needed facility is implemented without further delay, in the interest of both pensioners and CCA offices. **View the letter**

08.10.2026: AIBSNLREA WRITES TO CVO BSNL REQUESTING TO DECLARE CHARGE SHEETS ISSUED TO RETIRED BSNL EMPLOYEES WITHOUT SANCTION OF CMD BSNL AS NULL AND VOID:

In response to AIBSNLREA letter dated 09.06.2026 addressed to the Central Vigilance Commissioner, we were informed by CVC that our complaint had been duly examined by CVO BSNL and having regards to the issues raised therein, it was being sent to CGMT, CNTx-West and MH Circle for necessary action. After going through the ATR furnished by CGMT Maharashtra Circle, AIBSNLREA has written to the CVO BSNL requesting him to get the matter examined afresh and declare the charge sheets null and void if case by case sanction by CMD BSNL is not available on record. A copy has been marked to CVC too. **View the letter**



GOVERNMENT/BSNL ORDERS & LETTERS

27.10.2026: DPE ISSUES ORDERS FOR REVISION OF IDA W.E.F. 01.10.2026:

DPE has issued orders, revising IDA for CPSEs following 2007 pay scales, to 249.2% (increase by 7.5%) w.e.f. 01.10.2026. **View the DPE OM**

22.10.2026: CBDT ISSUES CLARIFICATION ON TAX TREATMENT OF EX-GRATIA COMPENSATION RECEIVED UNDER BSNL AND MTNL VOLUNTARY RETIREMENT SCHEME 2019:

AIBSNLREA has been consistently pursuing the issuance of a uniform CBDT order in line with the ITAT Chandigarh rulings. After AIBSNLREA escalated the issue to the Hon'ble Prime Minister of India, we were advised that the matter "be sent to the office of JS, TPL-2, RNO: 147-C, Ministry of Finance, Deptt. of Revenue, North Block, New Delhi-110001, Tel: 011-23092859 or be forwarded at the email ids – jstpl1@nic.in and jstpl2@nic.in." AIBSNLREA immediately wrote to JS, TPL-2, enclosing its earlier representation to the Prime Minister. In response to a query under RTI regarding the action taken on our letter, CBDT had stated that the matter "remains under active review and consideration by the concerned authorities. Upon conclusion of the deliberation process, any official updates, policies, or outcomes will be duly notified and published on the official portal of Income Tax Department on the web link: https://www.incometaxindia.gov.in." Now, CBDT has issued the clarification that "the ex-gratia compensation received by employees under BSNL and MTNL VRS-2019 is an amount received on voluntary retirement and shall, therefore, be governed by the provisions of section 10(10C) of the Act. Accordingly, such amount is not covered by the provisions of section 10(10B) of the Act." **View the CBDT letter**

RESPONSE/ACTION TAKEN ON AIBSNLREA'S REPRESENTATIONS



30.10.2026: CGCA, DOT RESPONDS TO AIBSNLREA LETTER DATED 14.10.2026 ON URGENT NEED TO INTRODUCE DOWNLOADABLE IDA-CDA MAPPING LETTER IN SAMPANN:

In response to AIBSNLREA letter dated 14.10.2026, CGCA has informed that "the IDA-CDA Mapping Certificate for CGHS entitlement generation has been developed in SAMPANN & rolled out on 08.07.2026. Under this functionality, the mapping authority is generated and digitally signed by AO pension using his/her DSC. Creation of OTP based mapping certificate to be generated by pensioner without DSC of the Accounts Officer (Pension) will not be acceptable by CGHS Authorities and it is fraught with risk of fraud and falsification." **View the CGCA letter**

22.10.2026: CVC REGISTERS AIBSNLREA LETTER DATED 08.10.2026 ADDRESSED TO CVO BSNL AS A COMPLAINT:

Copy of AIBSNLREA letter dated 08.10.2026 addressed to CVO BSNL requesting to declare chargesheets issued to retired BSNL employees without sanction of CMD BSNL as null and void, was marked to Central Vigilance Commission. CVC has conveyed to us that the "complaint dated 08-10-2026 has been registered in CVC as complaint No. 171017/2026 and is under examination." **View the email from CVC**

01.10.2026: DOP&PW FORWARDS AIBSNLREA LETTER DATED 24.09.2026 REGARDING URGENT NEED TO ENSURE UNITERRUPTED SUPPLY OF RESTRICTED LIFE-SAVING CANCER MEDICINE TO SHRI P.K.JINDAL, TO DOH&FW FOR NECESSARY ACTION:

AIBSNLREA letter dated 24.09.2026 on the subject has been forwarded by DoP&PW to Director, DoH&FW, who in turn has forwarded it to the Director, CGHS, for necessary action. **View the Email trail**



BRANCHES IN ACTION

31.10.2026: AIBSNLREA AMBALA BRANCH (HARYANA STATE) HOLDS ITS ANNUAL GENERAL BODY MEETING:

The Annual General Body Meeting of AIBSNLREA Ambala Branch was held on 27 October 2026 at the Central Phoenix Club under the presidentship of Com. R.K. Sharma. Two minutes of silence were observed in memory of the departed members, Com. Anil Suri and Com. Gurdev Singh. Com. S.K. Aggarwal, CHQ Organising Secretary (North), briefed the members about the new WhatsApp channel, recent CBDT orders regarding deduction of income tax from ex gratia payments and their implications in the light of various Tribunal judgments, as well as the pension revision issue. Some local issues concerning the Branch were also discussed. Two members who had attained the age of 75 years, Com. Ashok Sharma and Com. S.K. Aggarwal, were honoured with shawls. Elections for the office-bearers were held unanimously, and Coms. Rajpal Singh, S.K. Bindal and Naresh Bhatia were elected as President, Secretary and Financial Secretary, respectively. The meeting concluded with a vote of thanks, followed by a photo session and lunch. **View the Photo**

31.10.2026: AIBSNLREA MUMBAI BRANCH (MAHARASHTRA STATE) HOLDS ITS GENERAL BODY MEETING:

AIBSNLREA Mumbai Branch held its General Body Meeting on 24 October 2026 in the Conference Hall of the BSNL Administrative Building, Santacruz (West), Mumbai, under the presidentship of Com. K.L. Shaikh. Two minutes of silence were observed in memory of Mrs. Siyasati Varma, wife of Com. S.P. Verma, State Secretary, who passed away recently. Branch Secretary Com. V.R. Mankikar welcomed all the participants and spoke about the discontinuation of the "without voucher" facility. State President Com. Vasudeva briefed the members on the activities of AIBSNLREA at the State and CHQ levels. He informed the members about the postponement of the Maharashtra State Conference proposed to be held on 2 and 3 December 2026, and stated that a notification would be issued after suitable dates were finalized. He also spoke about the efforts made by the General Secretary, CHQ, to secure the release of pensionary benefits to ST-category VRS retirees and about the new CHQ Official Updates Channel. Com. M.M. Dhakate demonstrated how to access the channel link and explained its features in detail, which was well understood and appreciated by all present. The meeting concluded with a vote of thanks proposed by Com. M.M. Dhakate.

28.10.2026: AIBSNLREA LUCKNOW BRANCH (UP STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body Meeting of AIBSNLREA, Lucknow Branch, was held on 23 October 2026 at Door Sanchar Sadan, Laplace, Lucknow under the Presidentship of Com. S. P. Singh. 26 members attended the meeting. The House observed two minutes' silence in memory of departed members. Retirees of 2007 were honoured with shawl and garlanding. The House unanimously decided to hold bimonthly virtual General Body meetings and quarterly physical meetings. Discussion was held on measures to increase membership. The Branch unanimously elected 12 delegates for the forthcoming State Conference. It was also decided

that members shall contribute Rs. 500/- per calendar year to meet day-to-day Branch expenses. Com. Radhey Shyam, Organization Secretary, briefed the House on organisational matters, while Com. V. P. Singh, State Secretary, apprised members of developments at the State and CHQ levels. The meeting concluded with a Vote of Thanks proposed by Com. A. K. Sharma, Branch Secretary. **View the Photo**

25.10.2026: AIBSNLREA PATIALA BRANCH (PUNJAB STATE) HOLDS ITS GENERAL BODY MEETING:

A General Body meeting of the Patiala Branch was held on 10.10.2026 at Aneja Sweets, Urban Estate, Patiala. Fifteen members attended the meeting, which was held under the Presidentship of Shri Mewa Singh. After the welcome address by the President, Com. Balbir Singh, Branch Secretary, explained in detail the various ongoing activities of the Association. Com. R. S. Sandhu, Joint Secretary (CHQ), informed the House about the status of the IT exemption on the ex-gratia issue. He further apprised the members of the local issues and requested them to enroll new members in AIBSNLREA. The President shared his views, stating that retired persons should have regular meetings and get-togethers to enjoy life. The meeting concluded with a vote of thanks proposed by the Branch Secretary.

20.10.2026: AIBSNLREA UJJAIN BRANCH (MP STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of the AIBSNLREA Ujjain Branch was held at Balodyan Garden under the Presidentship of Com.B.C. Kulmi. Branch Secretary Com. Prafull Shukla briefed the participants about various ongoing activities of the association. During the discussions, members expressed deep resentment over delayed clearance of medical claims, delay in issuance of IDA orders, and the lack of timely decisions on other matters concerning pensioners welfare. Com. Nisar Ahmed was enrolled as a member. The meeting concluded with a vote of thanks proposed by Com. D. N. Pandey. **View the Photo**

19.10.2026: AIBSNLREA GORAKHPUR BRANCH (UP STATE) HOLDS ITS GENERAL BODY MEETING:

The General body meeting of AIBSNLREA Gorakhpur Branch was held on 11.10.2026 at U.P. Batteries Town Hall under the Presidentship of Com. D. P. Upadhay Branch Secretary narrated recent developments over implementation of 3rd PRC. State vice president Com. RZA Khan and Branch secretary Com.Nisar Ahmad were elected as delegates for State Conference to be held at Lucknow. The meeting concluded with a vote of thanks.

17.10.2026: AIBSNLREA PRAYAGRAJ BRANCH (UP STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body Meeting of AIBSNLREA, Prayagraj Branch, was held on 15 October 2026 in the CTO Building Campus under the Presidentship of Com. Ratnakar Srivastava, Branch Vice-President. Com. S. M. Tiwari, Branch Secretary, welcomed the members and briefed them on the recent virtual State-level meeting regarding delegate fees and contributions for the forthcoming State Conference. The house elected Com. R. R. Shukla, Com. Ramchandra, and Com. S. M. Tiwari as delegates for the State Conference to be held at Lucknow in the last week of November 2026. Com. R. R. Shukla, State Vice-President shared important organisational updates, and the Branch Secretary explained AIBSNLREA's stand on pension revision. The meeting concluded with a Vote of Thanks proposed by Com. Ratnakar Srivastava, after which the proceedings were formally closed.

16.10.2026: AIBSNLREA PALAKKAD BRANCH (KERALA STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of AIBSNLREA Palakkad Branch was held on Tuesday, 13-10-2026, at Top in Town Auditorium, Palakkad, under the Presidentship of Com. K. Radhakrishnan, President. Thirty-nine members attended the meeting from different parts of the district. [View Kerala Page of State News section for full report] **View the Photos**

09.10.2026: AIBSNLREA EAST GODAVARI BRANCH (ANDHRA PRADESH STATE) HOLDS ITS GENERAL BODY MEETING:

The Annual General Body Meeting of AIBSNLREA, East Godavari Branch, was held on 03.10.2026 at RL Grand Hotel, Kakinada, under the Presidentship of Com. G. V. Ramakrishna, Branch President. CHQ Vice President Com. M. V. Rao was on the dais. Com. GSVSS Vara Prasad, Branch Secretary, delivered the welcome address. [View Andhra Pradesh page of State News section for full report] **View the Photos**

07.10.2026: AIBSNLREA VARANASI BRANCH (UTTAR PRADESH STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of AIBSNLREA Varanasi Branch was held on 06 October 2026 at the CTX Building Campus, Cantonment, Varanasi, under the Presidentship of Com. P. M. Ansari, Branch President. Members of the Reception Committee of the AIC Varanasi, held on 24–25 March 2026, were honoured with Angvastram. Coms. R. K. Sinha, L. R. Prasad and S. P. Yadav were elected as delegates for the State Conference to be held at Lucknow in the last week of November 2026. All members appreciated the functioning of the CHQ. The meeting concluded with a Vote of Thanks proposed by Branch Secretary Com. Yad Ali. **View the Photos**

05.10.2026: AIBSNLREA KALABURAGI BRANCH (KARNATAKA STATE) HOLDS ITS GENERAL BODY MEETING:

The General Body meeting of AIBSNLREA Kalaburagi Branch was held on 27.09.2026 at Venkatagiri Hotel near Ram Mandir under the Presidentship of Com. S. B. Telagani. Fourteen members attended the meeting. Com. S. B. Telagani welcomed all the members. Secretary Com. G. S. Hugar addressed the members on the status of the pension revision issue and reiterated the consistent stand of our Association that pension revision will follow the pay revision of BSNL employees as per the 3rd PRC, after relaxation of the affordability clause. He further spoke about full tax exemption on the ex-gratia received by VRS retirees. The meeting ended with a vote of thanks and high tea. **View the Photo**



STATEMENT OF AMOUNT RECEIVED DURING OCTOBER 2026

01. **Ujjain Branch (MP State)** deposited Rupees Six Hundred (**Rs.300/-)** only on **18.10.2026** towards CHQ quota for one new life member.
02. **(Branch name not known)** deposited Rupees Three Hundred (**Rs.300/-)** only on **27.10.2026** towards CHQ quota for one new life member.

Edited and published by R.R.Balasubramanian, General Secretary, AIBSNLREA