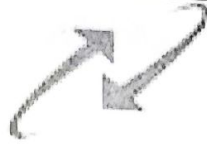


OFFICE OF THE PRINCIPAL
GENERAL MANAGER,
BUSINESS AREA LUCKNOW,
KAISERBAGH,
LUCKNOW-226001



**BHARAT SANCHAR NIGAM
LIMITED**
(A GOVT OF INDIA ENTERPRISE)

No. BSNL/PGM BA LW/AO P&L/PG/2024/47

Dated : 18/6/25

The Sub Divisional Engineer (PG)
O/o Principal General Manager
Lucknow Business Area
Lucknow-226001 (UP)

Subject: Reply of CPG complaint no. DOPPW/E/2025/0043728 dated 02.06.2025 regarding non-payment of medical claims of Shri Ravi Kumar Tandon, Retd. AGM, Lucknow BA.

This is with reference to your email dated 05.06.2025 forwarding the complaint dated 21.05.2025 made by the AIBSNL Retired Executives' Association regarding the non-payment of medical claims of Shri Ravi Kumar Tandon, Retired Assistant General Manager, Lucknow Business Area.

At the outset, it is essential to clarify that the delay in settlement of medical claims during the financial years 2018-19 and 2019-20 was not specific to any individual but in all the cases, primarily due to non-availability of funds under the Medical Head. The said position was duly communicated to Shri Ravi Kumar Tandon through this office letter dated 08.07.2020 that his medical bills would be processed as and when funds were made available.

Subsequently, upon allocation of funds, medical claims for the financial year 2018-19 amounting to ₹51,979.00 and for the financial year 2019-20, medical bills amounting to ₹40986.00 were settled in favour of Shri Tandon. However, it later came to the notice of this office that he had not revalidated his BSNLMRS card for the relevant period, as mandatorily required under the prevailing BSNL MRS policy. This condition is not a procedural formality but a policy stipulation, compliance with which is essential for admission of any medical claims. Once this material discrepancy was detected, all remaining claims for the year 2018-19 and 2019-20 were rejected in adherence to laid-down rules. It must be emphasised that, had this non-compliance been noticed at the time of initial scrutiny, the claims amounting to ₹51,979.00 and ₹40986.00 too would not have been processed and paid.

As per available office record, a brief summary of claims pertaining to FY 2018-19 and 2019-20 is as below :

FY	Bills approved and paid (amount in ₹)	Bills rejected as per rules (amount in ₹)	Total (A)+(B) (amount in ₹)
	(A)	(B)	(C.)
FY 2018-19	51979	38510	90489
FY 2019-20	40986	51953	92939

The claimant is presumed to be fully conversant with official rules and regulations. The responsibility of submitting proper and valid documents with all personal claims preferred by the claimant rests squarely on the claimant.

Since as per available office record no medical claim of FY 2018-19 and 2019-20 in r/o Shri Ravi Kumar Tandon is pending for payment, the matter may be treated as closed.

This is issued with the approval of competent authority.


Accounts Officer (P&L)
O/o Principal General Manager
Business Area Lucknow



प्रशासनिक सुधार और लोक शिकायत विभाग

DEPARTMENT OF
ADMINISTRATIVE REFORMS
& PUBLIC GRIEVANCES

सत्यमेव जयते

CPGRAMS

Language :

English ▾



Sign In

Grievance Status for registration number : DOPPW/E/2025/0043728

Grievance Concerns To

Name Of Complainant

R R Balasubramanian GS AIBNLREA

Date of Receipt

02/06/2025

Received By Ministry/Department

Pensions and Pensioners Welfare

Grievance Description

This grievance pertains to Non-payment of medical claims for the year 2018-19 2019-20 in respect of Shri Ravi Kumar Tandon, Retd AGM Lucknow. A detailed representation is enclosed.

Grievance Document



Current Status

Case closed

Date of Action

20/06/2025

Remarks

Please find below the reply received from the concerned DoT unit- Sir, kindly find attached h/w the reply of AO(Pay).
Accordingly, this case is disposed of.

Reply Document

**Has your complaint been resolved ?**

No

Reason for Dis-satisfaction / Not Resolved

Others

Rating Remarks

It is agonizing to read the observations of AO (P&L), Lucknow BA that huge amounts of medical claims by Shri Ravi Kumar Tandon were rejected on the grounds that he had not revalidated his BSNLMRS card for the relevant period. He adds that this condition is not a procedural formality but a policy stipulation, compliance with which is essential for admission of any medical claims. It is equally disheartening that the higher authorities have allowed such an erroneous understanding of the BSNLMRS rules to pass through. Revalidation of BSNLMRS card has been stipulated only for the purpose that the dependent members whose names were included in the card continue to satisfy the eligibility conditions. There is no provision anywhere in the BSNLMRS guidelines that claims should be rejected just because revalidation was not done. In case the AO thought so, he should have asked the pensioner to submit it for processing the claims and cannot reject the claim on this only ground without keeping in mind the genuineness of the claims. It is also a fact that the pensioner had submitted the certificate on 14.05.2019 and was accepted by the authorities. It is therefore requested

that the grievance be re-examined and suitable instructions be given to the AO concerned to re-process the rejected claims and pay them after obtaining special budget approval from BSNL Corporate Office. It may please be kept in mind that an amount of 50000 rupees is not a small amount to anyone, especially a retired person.

Appeal Details

Appeal Number

DOTEL/E/A/25/0004391

Date of Receipt

23/06/2025

Appeal Text

It is agonizing to read the observations of AO (P&L), Lucknow BA that huge amounts of medical claims by Shri Ravi Kumar Tandon were rejected on the grounds that he had not revalidated his BSNLMRS card for the relevant period. He adds that this condition is not a procedural formality but a policy stipulation, compliance with which is essential for admission of any medical claims. It is equally disheartening that the higher authorities have allowed such an erroneous understanding of the BSNLMRS rules to pass through. Revalidation of BSNLMRS card has been stipulated only for the purpose that the dependent members whose names were included in the card continue to satisfy the eligibility conditions. There is no provision anywhere in the BSNLMRS guidelines that claims should be rejected just because revalidation was not done. In case the AO thought so, he should have asked the pensioner to submit it for processing the claims and cannot reject the claim on this only ground without keeping in mind the genuineness of the claims. It is also a fact that the pensioner had submitted the certificate on 14.05.2019 and was accepted by the authorities. It is therefore requested that the grievance be re-examined and suitable instructions be given to the AO concerned to re-process the rejected claims and pay them after obtaining special budget approval from BSNL Corporate Office. It may please be kept in mind that an amount of 50000 rupees is not a small amount to anyone, especially a retired person.

Current Status

Appeal Received

Officer Concerns To

Officer Name

Sh. B M Patel (Director MOC PG)

Organisation name

Department of Telecommunications

Contact Address

Room No.605, 6th Floor Mahanagar Doorsanchar Bhawan Near Zakir Hussain College
Old Minto Road New Delhi

Email Address

dirpg.hq-dot[at]gov[dot]in

Contact Number

01123222412

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