

Fwd: Rejection of medical claims on the ground that MRS card was not revalidated – Request to advise BSNL UP East Circle not to misinterpret BSNL MRS guidelines

---

From: Cpengrams Cpengrams (cpengrams-dppw@nic.in)

To: dirpg.hq-dot@gov.in

Cc: gensecaibsnlrea@yahoo.com

Date: Thursday, July 31, 2025 at 02:44 PM GMT+5:30

---

Respected Madam/Sir,

I am forwarding this email dated 31.07.2025. It is therefore requested to kindly look into the matter and resolve the same expeditiously as per extant rules in a time bound manner under intimation to this department and the concerned pensioner about the action taken. It is requested that status of the action taken in this case, may be intimated within 21 days.

---

===== Forwarded message =====

From: Dhrubajyoti Sengupta <js-dppw@nic.in>

To: "Cpengrams Cpengrams" <care.dppw@nic.in>

Date: Tue, 29 Jul 2025 11:52:12 +0530

Subject: Fwd: Rejection of medical claims on the ground that MRS card was not revalidated – Request to advise BSNL UP East Circle not to misinterpret BSNL MRS guidelines

===== Forwarded message =====

---

===== Forwarded message =====

From: Shri V. Srinivas <secy-arp@nic.in>

To: "js-dppw" <js-dppw@gov.in>

Date: Mon, 28 Jul 2025 11:31:03 +0530

Subject: Fwd: Rejection of medical claims on the ground that MRS card was not revalidated – Request to advise BSNL UP East Circle not to misinterpret BSNL MRS guidelines

===== Forwarded message =====

---

सादर / *With regards,*

---

सचिव कार्यालय (डीएआरपीजी एवं डीपीपीडब्ल्यू)

O/o Secretary (DARPG & DPPW)

प्रशासनिक सुधार एवं लोक शिकायत विभाग तथा

Department of Administrative Reforms & Public Grievances and

पेंशन एवं पेंशनभोगी कल्याण विभाग,

Department of Pension & Pensioners' Welfare

कार्मिक, लोक शिकायत तथा पेंशन मंत्रालय,

Ministry of Personnel, Public Grievances & Pensions

कक्ष संख्या 512, पांचवीं मंजिल, सरदार पटेल भवन, संसद मार्ग, नई दिल्ली-110001

Room No.512, 5th Floor, Sardar Patel Bhawan, Sansad Marg, New Delhi-110 001

दूरभाष : 011-23742133, ईमेल : [secy-arpg@nic.in](mailto:secy-arpg@nic.in)

Tel : 011-23742133, Email: [secy-arpg@nic.in](mailto:secy-arpg@nic.in)

---

===== Forwarded message =====

From: General Secretary AIBSNLREA <[gensecaibsnlrea@yahoo.com](mailto:gensecaibsnlrea@yahoo.com)>

To: "Cmdbsnl" <[cmdbsnl@bsnl.co.in](mailto:cmdbsnl@bsnl.co.in)>

Cc: "Shri V. Srinivas" <[secy-arpg@nic.in](mailto:secy-arpg@nic.in)>, "admin@bsnl.co.in" <[admin@bsnl.co.in](mailto:admin@bsnl.co.in)>,

"[cgm\\_upe@bsnl.co.in](mailto:cgm_upe@bsnl.co.in)" <[cgm\\_upe@bsnl.co.in](mailto:cgm_upe@bsnl.co.in)>

Date: Mon, 28 Jul 2025 11:08:14 +0530

Subject: Rejection of medical claims on the ground that MRS card was not revalidated – Request to advise BSNL UP East Circle not to misinterpret BSNL MRS guidelines

===== Forwarded message =====

Sir,

With deep anguish, we bring to your kind attention the unending suffering of Shri Ravi Kumar Tandon, a 78-year-old retired AGM from Lucknow, who has been subjected to years of administrative indifference and distress. Despite his advanced age and the vulnerabilities that come with it, he has been forced to endure an exhausting ordeal—wandering from one office to another, pleading with officials, writing countless emails, and resorting to RTI applications—just to get all his medical claims during the period paid, but without any success.

2. Shri Ravi Kumar Tandon had submitted medical claims for Rs.90508 for the year 2018-19 and Rs.94840 for the year 2019-20. Initially on 08.07.2020, Shri R.K.Tandon was informed in a routine manner that his claims will be paid once funds are available **[Annexure – A]**. After several representations and visits, on 16.12.2023 he was told that the claims amounting to Rs.38510 for the year 2018-19 were rejected as per BSNL MRS guidelines” **[Annexure – B]**. When this association took up the matter, we were informed that “*Subsequently upon allocation of funds medical claims for the financial year 2018 -19 amounting to Rs. 51,979 and for the financial year 2019-20 medical bills amounting to Rs. 40,986 were settled in favor 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 claim. 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 emphasized that had this non-compliance been noticed at the time of initial scrutiny the claims amounting to Rs. 51,979 and Rs. 40,986 would not have been processed and paid*”.

3. The following facts emerge from the above observations of Lucknow BA of BSNL.

1. The claims were not scrutinized immediately after the receipt, but rather kept unscrutinized, pending availability of funds. **Had they been checked immediately, non-revalidation of MRS card would have been noticed and the pensioner would have been directed to get it revalidated in time.**

2. Non-revalidation of the MRS card was an after-thought to reject the claims, as the procedure of revalidation was not in vogue in the BA during the period 2018-19.

3. The Lucknow BA failed to take notice of the fact that the card had been revalidated on 14.05.2019 **[Annexure-C]**, despite being informed of this by Shri Ravi Kumar Tandon.

4. Had it been taken notice of, the claims for 2019-20 would not have been rejected.

5. Revalidation of MRS card by pensioners is intended to confirm that the pensioner is alive, as is evident from the fact that BSNL allows revalidation of MRS card using the Digital Life Certificate generated for pension. Once the revalidation had been done on 14.05.2019, the claim for 2018-19 should also have been allowed automatically, **as he was alive on 14.05.2019 and there could be no doubt as to whether he had been alive during the previous year 2018-19 too.**

4. We therefore request your immediate intervention and due advice to CGM UP (E) Circle and GM Lucknow BA to undo the prolonged injustice, ensuring that Shri Ravi Kumar Tandon receives the balance amount of his claims for the years 2018-19 and 2019-20, which is rightfully due to him, without further delay.

With kind regards,

-R R Balasubramanian, GS AIBSNLREA