



P. Abhimanyu
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BSNLEU/411 (INS)

23.12.2020

To

**Shri A.M. Gupta,
Sr.GM (SR), BSNL C.O.,
Bharat Sanchar Bhawan,
H.C. Mathur Lane,
Janpath, New Delhi – 110 001**

Sir,

Sub: - **Views of BSNLEU on LIC's proposals for the Group Term Insurance Scheme (GTI) in respect of the Non-Executives – reg.**

Ref: - **Corporate Office letter no.BSNL/39-1/SR/2020 dated 11.12.2020.**

With reference to the letter cited above, we wish to bring the following to your kind notice.

The LIC, vide it's letter dated 03.12.2020, has informed the BSNL Management about the terms and conditions for the proposed Group Term Insurance Scheme, in respect of the BSNL Non-Executives. The Corporate Office, vide letter cited under reference, has called for the views of the Recognised Unions, on those proposals. The All India Centre meeting of BSNLEU, held online yesterday the 22.12.2020, discussed the whole issue and decided to convey the following views of the Union.

- a) For the Executives in the 18 to 50 years of age group, the premium has been fixed as Rs.1.60 per Rs.1,000/-, in the GTI scheme for the Executives. Thus, it is unfair to fix the premium at Rs.1.80, in respect of the Non-Executives belonging to the same age group. Hence, it is demanded that the premium should be fixed at Rs.1.60 per Rs.1,000/- for the Non-Executives also, belonging to the above mentioned age group.
- b) The premium amount to be contributed by the Non-Executives in the 51 to 59 years of the age group is on the higher side. Hence, it is decided to request the BSNL Management to hold further bargaining with the LIC, so as to reduce the premium amount. Otherwise, many employees in the 51 to 59 years of the age group may not opt for the scheme. BSNL is a very big corporate customer of the LIC. The employees benefit funds of BSNL are kept with the LIC. Further, BSNL has also engaged LIC as the fund manager cum annuity provider of Superannuation Scheme for BSNL recruited employees. Citing this patronage being provided by BSNL to the LIC, the BSNL Management should make hard bargaining with the LIC and reduce the premium amount.
- c) The LIC has laid down a condition that, at least 70% of the Non-Executives should join this scheme. In the view of BSNLEU, this is a very difficult condition, as a result of which the GTI scheme may not at all take off for the Non-Executives. In view of this, the Management is requested to make this clause flexible, so that it will not hamper the launching of the GTI scheme to the Non-Executives.

- d) It is to be noted that, many private insurance companies are continuing with the Group Term Insurance Scheme even up to 80 years of age. In view of this, a clause should be included in this scheme, for the continuation of GTI even beyond 60 years of age, to such of those employees who opt for the same.
- e) A clause should be included, to give the option for payment of premium on a monthly basis, instead of on an annual basis.
- f) The employees already have the bitter experience of the BSNL Management, deducting the LIC premium from the salary of the employees every month and not remitting the same to the LIC for a long period of time. Hence, the BSNL Management should ensure that such a failure on the part of the Management does not recur in the GTI scheme also.

Thanking you,

Yours Sincerely,



[P. Abhimanyu]
General Secretary

Copy to: Shri Saurabh Tyagi, Sr.GM(Estt.), BSNL C.O., Bharat Sanchar Bhawan, Janpath, New Delhi – 110 001