



F. No. BSNLCO-A/11(11)/2/2022-ESTAB

Dated: 08.07.2025

To,

All Heads of Telecom Circles &  
All Heads of other Administrative Units  
Bharat Sanchar Nigam Limited

Sub: Group Term Insurance for BSNL Executive & Non-executive employees (Master policy No. (i) 103006607, (ii) 103007627 & (iii) 103009084) – circulation of lists of members for the period from 01.03.2025 to 28.02.2026.

Sir/Madam,

I am directed to refer to this office letters of even number dated 07.02.2025, 13.02.2025 and 17.02.2025, wherein the option for Group Term Insurance (GTI) scheme were called for from the executive and non-executive employees of BSNL were called for and to forward the lists of Executive & non-executive members covered under GTI Scheme for the period from 01.03.2025 to 28.02.2026 for your information and necessary action.

2. In the event of the death of an employee, it may be ascertained that the name of deceased employee is included in the list of employees covered under GTI Scheme for the period 01.03.2025 to 28.02.2026 and the applicable premium has been paid by deduction from salary or through other means. Subsequently, the nominee should be provided the prescribed claim form, and necessary guidance may also be extended for completing it accurately along with supportive documents. Thereafter, the completed claim form may be forwarded to this office for submission of the claim to LIC.

3. It has been noted that the GTI claims are forwarded by the Circles without enclosing relevant documents/completing necessary formalities. In some cases the creation of Retiree Vender Code for facilitating payment to the beneficiary is not created even months after forwarding the claim. Needless to mention that this office vide letter No. BSNLCO-A/11(11)/4/2020-ESTAB dated 28.03.2024 (copy enclosed) has issued detailed guidelines for submission of GTI claims to this office. It is, therefore, requested that the instructions regarding the submission of claims under the GTI Scheme, as outlined in the said letter dated 28.03.2024, may be strictly followed.

Yours faithfully,

  
[Sanjeev Kumar]

Asstt. General Manager (Estt.)

Tel. No. 23037477

Encl:

1. Lists of GTI members - Executive & Non-executive - for the period 01.03.2025 to 28.02.2026.
2. Letter dated 28.03.2024

Copy to:

1. PPS to CMD, BSNL, New Delhi.
2. PPS to All Directors, BSNL Board.
3. CVO, BSNL CO, Eastern Court Complex, Janpath, New Delhi.
4. CS & CGM (Legal) / All PGMs/Sr.GMs/GMs in BSNL CO New Delhi.
5. Sr. GM(CA & ERP-FICO), BSNL CO – For kind information.
6. BSNL Intranet. / Guard File.



**No.: BSNLCO-A/11(11)/4/2020-ESTAB**

**Dated: 28-Mar-2024**

**To,**

**IMPORTANT-GTI**

**All CGMs/Circle Heads**

**Sub: Instructions regarding submission of claims w.r.t. Group Term Insurance Scheme -- regarding.**

Sir/Madam,

I am directed to refer to the above-mentioned subject and to say that while examination/processing of GTI Claims received in this office in respect of LIC Group Term Insurance [Master Policy Nos. 103006610 (Executive- ₹ 50 Lakhs), 103007627 (Executive- ₹ 20 Lakhs) and 103009084 (non-executive- ₹ 20 Lakhs)] it has been observed that, in a number of cases, claim forms are either not filled properly or necessary documents are not attached. Accordingly, in continuation of this office letter of even number dated 01-12-2021, it is emphasized that the following instructions are required to be followed scrupulously to make the claim process smooth:-

- i. The letter forwarding the claim form to BSNL CO must have a summary of the claim(s) in the following format:

Name, Designation & HR. No. of deceased Employee	Date of Death	Sum Assured in ₹ Lakhs	Name of claimant / Relationship with Employee	GTI premium paid (Amount and Month)	Policy No.	Retiree vendor code

- ii. Every page of the claim form, including the supporting documents must be attested by executive level officer of the circle.
- iii. As per the extant procedure regarding settlement of GTI claims, the sum assured amount is deposited by LIC into BSNL's collection account, and BSNL Corporate office disburses that amount directly to the bank account of nominee of the deceased. For this purpose, vendor code of the beneficiary with the bank account details is required to be created in ERP. It is observed that in most of the cases, vendor code of the beneficiary is not created and this office has to continuously follow up with the concerned officer at the circle level, which results in substantial delay in payment of sum assured. Therefore, it may be ensured that the retiree vendor code of the deceased employee is created in SAP before sending the claim papers to BSNL CO. The bank account number, IFSC and account holder name in the retiree vendor shall be exactly the same as provided in the claim form/supporting documents.

*[Signature]*

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- iv. Only one copy of claim form (in original) needs to be sent to this office. However, a scanned copy of the entire claim form and supporting documents shall be sent through e-office and also by e-mail at patbsnlco@gmail.com.
  - v. It is observed that some fields like cause of death, place of death etc. are left blank in many cases. Every field in the claim form is mandatory and no field should be left blank.
  - vi. There is a confusion in the circles regarding the filed - "Signature of Nodal Agency/MPH: (Manager of SBI branch where deceased had salary account)" - in the claim form. It is clarified that the nominee need not have a bank account with the SBI, neither he/she needs to get the claim form attested from a SBI branch manager. The nominee can request for disbursement of the sum assured amount in any bank's account in his/her name. The abbreviation MPH stands for Master Policy Holder, which is BSNL in the case of GTI Scheme, and accordingly this part of claim form needs to be verified by the BSNL concerned executive only, who verifies/forwards the claim form along with documents.
2. In addition all the above instructions, all the circles are requested to assign an AGM or above officer as single point of contact from the Circle office, as nodal officer for GTI claims processing. The liaisoning from this office regarding GTI claims of the circle shall only be done with the concerned officer.
  3. This is issued with the approval of competent authority.

Yours faithfully,

28/03/2024

[Sanjeev Kumar]

**Assistant General Manager (Estt. I)**  
**Tel. No. 23037477**

**Copy to,**

1. PPS to CMD, BSNL, New Delhi.
2. PPS to All Directors, BSNL Board.
3. CS & GM (Legal) / All PGMs / PGMs / Sr. GMs / GMs in BSNL CO New Delhi.
4. BSNL Intranet.