

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

Dated: 06.02.2026

To,

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

**Subject: Group Term Insurance for BSNL Executives and Non-executives – guidelines for annual renewal of the scheme w.e.f. 01.03.2026.**

Sir,

I am directed to refer to the above mentioned subject and to state that the Group Term Insurance (GTI) Scheme for BSNL Executives and Non-executives is due for renewal w.e.f. 01.03.2026. The rates of premium for one year i.e. from 01.03.2026 to 28.02.2027 will be as indicated below:

a. Executives :

Age Criteria / Slab	Sum Assured	Revised annual premium (including GST)
(i) Born on or after 15.09.1975 (upto 50 years of age)	₹ 50 lakhs	₹ 9440 /- (@ Rs.1.60 per thousand plus GST)
(ii) Born before 15.09.1975 (Above 50 years of age)	₹ 50 lakhs	₹ 41,300 /- (@ Rs.7.00 per thousand plus GST)
	₹ 20 lakhs	₹ 16,520 /- (@ Rs.7.00 per thousand plus GST)

b. Non-Executives :

Age Criteria / Slab	Sum Assured	Revised annual premium (including GST)
(i) Born on or after 15.09.1975 (upto 50 years of age)	₹ 20 lakhs	₹ 3776 /-* (@ Rs.1.60 per thousand plus GST)
(ii) Born before 15.09.1975 (Above 50 years of age)	₹ 20 lakhs	₹ 18,172 /-* (@ Rs.7.70 per thousand plus GST)

**\*NOTE:** If more than three-fourths of the **Non-Executives** opt for the GTI Scheme, the rate of ₹7.70 per thousand shall be revised to ₹7.00 per thousand, and the option of ₹50 lakh coverage shall also be offered. In that case, a separate online window will be made available for exercising options and in such cases the premium amount for ₹50 lakh coverage will be applicable.

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*[Signature]*  
06/02/2026

2. The online window for exercising option in ERP-ESS portal will be open from **09.02.2026 to 13.02.2026 (05 days)**. However, only the **new entrants**, who desire to withdraw their option, can exercise such option during a separate online window from **14.02.2026 to 16.02.2026 (03 days)**. Since limited time is available for exercising the option, all employees shall take extra care in exercising the option.
3. All existing members, as well as new entrants will have to **compulsorily exercise** their option to avail the GTI scheme through ERP-ESS Portal during the online window. **There will not be auto renewal of the scheme.** In case the employee, including existing member, does not exercise any option, he/she will be considered to have **not opted** for the GTI scheme.
4. The premium of the existing members (Executive and Non-executive) who entered the policy before attaining the age of 50 years and choose to continue the policy, will be the same as applicable for below 50 years age group. However, if any **executive employee** who entered the policy after attaining the age of 50 years, he /she can switch between the sum assured of Rs. 20 lakhs and Rs. 50 lakhs, by paying applicable premium.
5. There is no change in the terms and conditions in respect of existing members. However, for new members the following additional condition will also be applicable:
- The employee should not be absent from work on the ground of health on the Renewal Date i.e. 01.03.2026.**
6. Important guidelines for exercising online option on the ERP-ESS portal are provided in the Annexure.

This is issued with the approval of competent authority.

Encl: Annexure.

Yours faithfully,

  
[Sanjeev Kumar]

Asstt. General Manager (Estt. I)  
Tel. No. 23037477

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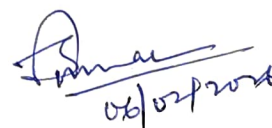
1. PPS to CMD, BSNL, New Delhi.
2. PPS to All Directors, BSNL Board.
3. CVO, BSNL CO, Eastern Court Complex, Janpath, New Delhi.
4. CS & CGM (Legal) / All PGMs / Sr. GMs / GMs in BSNL CO New Delhi.
5. **PGM (CA & ERP-FICO), BSNL CO** – For kind information.
6. **PGM (Pers.), BSNL CO** – For kind information and necessary action with regard to seeking options for renewal of the scheme on the ERP-ESS portal as per the above guidelines and providing list of final applicants to PGM(CA) along with the applicable total premium with a copy to this office.
7. BSNL Intranet. / Guard File.

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**Important guidelines for exercising online option for GTI Scheme**

1. The date of renewal of GTI policy is 01.03.2026. All serving employees (executives and non-executives) as on 01.03.2026 are eligible for renewal / joining the scheme, as the case may be.
2. ERP window for submission of option will be open from 09.02.2026 to 13.02.2026 (05 days). Eligible employees can renew / enter the scheme by choosing "**WISH TO JOIN/CONTINUE**" option. The employee will also be required to confirm his/her option.
3. There will **not be any auto renewal of the policy**. In order to join/continue the policy, the employees have to exercise the option during the above-mentioned online window. Existing members not exercising the option will be treated to have exited from the policy.
4. The premium for existing members (Executives and Non-executives) who entered the policy before attaining the age of 50 years and choose to continue the policy, will be the same as applicable for below 50 years age group. However, if any executive employee who entered the policy after attaining the age of 50 years, he /she can switch between the sum assured of Rs. 20 lakhs and Rs. 50 lakhs, by paying applicable premium.
5. ERP window for withdrawal of option for **new entrant** will be open from 14.02.2026 to 16.02.2026 (03 days).
6. **Only online options are valid and final. No written applications / representations to join / withdraw / switch will be accepted.**
7. Print-out of the Option statement can be taken from ERP / ESS portal by the applicants for their reference. The same will also remain available on the ESS portal. **No signatures are required and the hard copy is not required to be submitted anywhere.**
8. In case, the option to continue or join the scheme has been exercised and the executive resigned / retired / died before 01.03.2026, he / she will **not** be considered as member for GTI scheme for the current year and such cases may be reported to this office immediately.

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06/02/2026