



PENSIONERS' RAIL SAMPARK

QUARTERLY BULLETIN OF THE
RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

(Estd. 1991, Regd. No.1881 - under Societies Registration Act) Website: <http://rscws.com>

President RSCWS M.S. BATRA 1543, Sector 42, Chandigarh (Ph 0172 2604713, 988323369)	Executive Editor & Wkg. President RSCWS N.P. MOHAN 1023, Sector 15 B, Chandigarh 160015 (Ph: 0172 2772875, 09417870544)	Editor & Secretary General RSCWS HARCHANDAN SINGH 32, Phase 6, Mohali, Chandigarh - 160055 (Ph. : 0172-2228306, 09316131598)
---	---	--

Vol. 7, No. 2

CHANDIGARH, April-June, 2011

FOR MEMBERS ONLY

ORGANISATIONAL NEWS RSCWS (Q 2 2011)

CHANDIGARH: General Body Meeting of RSCWS was held on May 21, at Hotel Chandigarh Beacons, where in a Medical Seminar was also held on the subject of "Cardio Vascular Problems in Old Age & their Treatment". Secretary General informed about the latest efforts made by the Society for empanelment of Hospitals at and near Chandigarh, upgrading of "Lock-up Dispensary", availability & timely supply of prescribed Medicines, issue of Revised PPOs and other burning issues of the Pensioners at National and local levels. Sh T. S. Chawla and Mrs. Rama Dogra presented two melodious songs and Sh. H. S. Sachdeva recited a poem. Meetings of the Executive Committees of the Society were held on 20th February, 8th May. Progress of various issues was reviewed and it was decided to write another DO to the DRM and CMS Ambala about the difficulties experienced by the Senior Citizens in getting proper medicines, referring of cases to PGI and other empanelled Hospitals and delay in Reimbursement of Bills for Medical Treatment etc. Secretary General RSCWS has since written to DRM & CMS UMB on the above and other issues. He had asked for an early meeting with them.

Letters have also been written by the Secretary General to Railway Board, General Manager Northern Railway and DRMs of Ambala & Ferozepure for early issue of Revised PPOs to all Pensioners.

Memorandums have been submitted to Minister of Finance, DOP and Railway Board re Anomaly in Fixation of Pension after Sixth CPC, additional Pension to those in age group of 65 to 75, extension of revised entitlement for Pass to Pensioners and reg. other burning Problems of Pensioners.

BHUBANESHWAR: AGM of Eastern & East Coast Railway Zone of RSCWS, was held on April 30. Report of activities of the Society was presented and new Office Bearers were elected with Sh. S. Hota Ex.GM SER as the Patron, Sh. P Adhikari as President and Sh. S. K. Bose as the Zonal Secretary.

Don't make retirees run from pillar-to-post for benefits: Says Jaipur HC

Jaipur, May 4 (PTI) The Rajasthan High Court has criticised the bureaucratic approach of government officials in releasing retirement benefits. The single judge bench said the benefits must be given timely, without making the retirees run from pillar to post. Justice Ajay Rastogi in a detailed order said the typical bureaucratic mindset of government officials needs to change.

The order came on a writ petition filed by Shakuntla Sharma, wife of a former Chief Engineer who retired from the service in 1969. The officer stopped getting pension after September, 1971 without any reason. "The government failed to show why the pension has been stopped and only lame excuses have been given which shows that the government officials who are in service have no respect for retired persons," observed Justice Rastogi. The court added a note of caution, observing, "those in service today must remember that they will also retire in time to come...this court records its displeasure with this bureaucratic approach of not granting due benefits." The court directed the state government to release the pension of the deceased husband of the petitioner from October 1971 with an interest of 9% PA.

'CELEBRATING THE 20TH YEAR OF RSCWS'

ALL MEMBERS OF RSCWS & THEIR SPOUSES ARE CORDIALLY INVITED TO THE GBM OF RSCWS; &

SEMINAR ON

"SYMPTOMS & TREATMENT OF HEART PATIENTS & MANAGEMENT OF HEART ATTACK"

- BY DR. H. K. BALI, MD (MED, DM (CARDIOLOGY)

- DIRECTOR CARDIOLOGY, FORTIS HOSPITAL, MOHALI

AND TO HONOUR THE FOUNDERS & SENIOR MOST MEMBERS OF RSCWS

AT HOTEL PARK VIEW, SECTOR 24, CHANDIGARH

ON SUNDAY 7TH AUGUST, 2011, FROM 10 AM TO 1 PM

(PLEASE JOIN US FOR BRUNCH AFTER THE MEETING)

- President & Secretary General, RSCWS

Individuals having income not exceeding Rs. 5 lacs from salaries, Pension or other sources for A.Y. 2011-12 are not required to file return

Central Government has exempted the following class of persons, (subject to the conditions specified hereinafter), from furnishing Income Tax returns of income for the assessment year 2011-12 (Financial year 2010-11) - (Vide NOTIFICATION NO. 36/2011 [F. NO. 142/09/2011 (TPL)], DATED 23-6-2011)

1. Class of Persons: An Individual whose total income for the relevant assessment year does not exceed five lakh rupees and consists of only income chargeable to income-tax under the following head:

(A) "Salaries" (and Pension)

(B) "Income from other sources", by way of interest from a Savings account in a bank, not exceeding ten thousand rupees.

(Please note that the limit of ten thousand rupees - as Interest income - is for Saving Bank Accounts (and not for FDs). As such the Senior Citizens having Interest income from FDs, will also be benefited).

2. Conditions: The individual referred to in para 1 :

(i) has reported to his employer his Permanent Account Number (PAN);

(ii) has reported to his employer, the incomes mentioned in sub-para (B) of para 1 and the employer has deducted the tax thereon;

(iii) has received a certificate of tax deduction in Form 16 from his employer which mentions the PAN, details of income and the tax deducted at source and deposited to the credit of the Central Govt;

(iv) has discharged his total tax liability for the assessment year through tax deduction at source and its deposit by the employer to the Central Government;

(v) has no claim of refund of taxes due to him for the income of the assessment year; and

(vi) has received salary from only one employer for the assessment year.

3. The exemption from the requirement of furnishing a return of income-tax shall not be available where a notice has been issued for filing a return of income for the relevant assessment year.

“DOCUMENTS YOU NEED TO SECURE & SHOULD TELL YOUR FAMILY ABOUT”

(Courtesy T K DAMODARAN, CHENNAI)

1. It is not enough simply to sign a bunch of papers establishing an estate plan and other end-of-life instructions. You also have to make your heirs aware of them and leave the documents where they can find them. You can avoid many problems by securing important documents and telling your family where they are stored. The financial consequences of failing to keep your documents in order can be significant.
2. Most experts recommend creating a comprehensive folder of documents that family members can access in case of an emergency, so they are not left scrambling to find and organize a hodgepodge of disparate bank accounts, insurance policies and brokerage accounts.
You can store the documents with your Advocate, lock them away in a safe-deposit box or keep them at home in a fireproof safe that someone else knows the combination to.
3. That is not to say you should keep everything. Sometimes people hold onto so many papers that loved ones cannot find the important ones easily.
4. The following 3 important factors must be known to you:
(i) How to Manage Important Documents, (ii) How to Write a Will, (iii) How to Choose Beneficiaries

Important documents

Here is a rundown of the most important documents you will need to have signed, sealed and delivered. You should start collecting these as soon as possible and update them every few years to reflect changes in assets and preferences. Some - such as copies of tax returns or recent child-support payments - need to be updated more often than others.

WILL

5. An original will is the most important document to keep on file.
6. A will allows you to dictate who inherits your assets and, if your children are underage, their guardians. Dying without a will means losing control of how your assets are distributed. Instead, state law will determine what happens.
7. Wills are subject to probate - legal proceedings that take inventory, make appraisals of property, settle outstanding debt and distribute remaining assets. Not having an original document means this already-onerous process could be much more of an ordeal, since family members can challenge a copy of a will in court.
8. A revocable living trust that can be changed anytime during your lifetime. After you transfer of ownership of various assets to the trust, you can serve as the trustee on behalf of beneficiaries you designate. Provided you do so, there aren't any ongoing fees.

“DOCUMENTS YOU NEED TO SECURE & SHOULD TELL YOUR FAMILY ABOUT”*(Continued from Page 3)*

9. A "letter of instruction" can be a useful supplement to a will, though it does not hold legal weight. It is a good way to make sure your executor has the names and contact information of your attorneys, accountants and financial advisers.
10. While the will should be stored with your attorney or in a courthouse, the letter of instruction should be more readily accessible, particularly if it contains instructions on funeral arrangements.
11. Also, make sure your heirs have access to a durable financial power-of-attorney form. Without it, no one can make financial decisions on your behalf in the event that you are incapacitated.

PROOF OF OWNERSHIP:

12. You should keep documentation of housing and land ownership, cemetery plots, vehicles, stock certificates and savings bonds; any partnership or corporate operating agreements; and a list of brokerage and escrow mortgage accounts.
13. If you do not tell your family that you own such assets, there is a chance they never will find out.
14. File any documents that list loans you have made to others, since they could be included as assets in an estate. Similarly, keep a list of any debts you owe to avoid surprising your family.
15. Wills and living trusts generally are drafted to include provisions for how debts should be settled, and creditors have a stipulated period of time in which to file a claim against the estate.
16. Make the most recent three years of tax returns available, too. "Looking at last year's returns offers a snapshot of what assets one should be looking for this year,

BANK ACCOUNTS :

17. It is recommended that sharing a list of all accounts and online log-in information with your family so they can notify the bank of your death. "If nobody ever takes any more out or puts money in, it becomes a dormant account and then becomes the property of the state,"
18. Be sure to list any safe-deposit boxes you own, register your spouse or child's name with the bank and ask them to sign the registration document so they can have access without a court order.

HEALTH-CARE CONFIDENTIAL :

19. Possibly the most important health-care document to fill out in advance is a durable health-care power-of-attorney form. This allows your designee to make health-care decisions on your behalf if you are incapacitated. The document should be compliant with federal health-information privacy laws, so that doctors, hospitals and insurance companies can speak with your designee. You may also need to fill out an Authorization to Release Protected Healthcare Information form.
20. If you are incapacitated and your family cannot locate a health-care power of attorney, they will have to go to court to get a guardian appointed.

LIFE INSURANCE AND RETIREMENT ACCOUNTS :

21. Copies of life-insurance policies are among the most important documents for your family to have. Family members need to know the name of the carrier, the policy number and the agent associated with the policy.
22. Be especially careful with life-insurance policies and other retirement benefit documents. If your heirs do not know about these accounts, they will not be able to lay claim to them, and the money could languish.

MARRIAGE AND DIVORCE :

23. Ensure your spouse knows where you have stored your marriage license (Marriage Certificate).
24. For divorced people, it is important to leave behind the divorce judgment and decree or, if the case was settled without going to court, the stipulation agreement, etc.
25. Include the distribution sheet listing bank-account numbers that accompanied the settlement to avoid disputes about ownership or payments due.

NEWS FLASH: RELHS 97 for Railway Pensioners/Family Pensioners Likely to be re-opened by year end. Govt. employees & Pensioners may get DA @ 58% w.e.f. July, 2011 - a rise of 7 % over January, 2011

MEMBERS RSCWS & OTHER RAILWAY PENSIONERS / FAMILY PENSIONERS

For continuous interaction, keeping yourself updated &

TO PURSUE THE CAUSE OF PENSIONERS - BE ACTIVE MEMBERS OF RSCWS

PLEASE PAY YOUR SUBSCRIPTION FOR RSCWS FOR 2011 EARLY @ Rs. 200 PA - IF NOT DONE ALREADY
(Associate Membership: For those residing outside Chandigarh, Mohali & Panchkula Rs.100 PA)

DONATE LIBERALLY

PLEASE SEND YOUR SUBSCRIPTION & DONATIONS BY CHEQUE IN FAVOUR OF

“RAILWAY SENIOR CITIZENS WELFARE SOCIETY” OR PAY DIRECTLY TO

Sh. K. S. BHANDARI, TREASURER, RSCWS, 3098, SECTOR 22-D, CHANDIGARH

(PH. 2711641 & 9815012641).

- President & Secretary General, RSCWS

Memorandum to DRM Ambala Reg. Non issue of Revised PPOs to Pre-2006 Pensioners & Problems related to Medical Department No. RSCWS/ Memo/DRM-UMB /10-2011 Dated: 11-7-2011

Ref: Our Memorandum No. RSCWS/ Memorandum /DRM-UMB dated: 8-11-2010

We again draw your kind attention to the problems of Pensioners & Family Pensioners of Ambala Division - especially those settled in and around Chandigarh, which were placed before you vide our Memorandum cited above and during the course of our discussion on 4-1-2011.

We very much regret that no improvement or progress had as yet been made on most of the issues raised therein as per detailed position mentioned in the Annexure submitted herewith.

It is request that all these aspects may please be looked into and all concerned be advised suitably to reduce the hardship of the Senior citizens.

It is further requested that these issues may please be discussed in an informal meeting with our representatives to further explain the difficulties of Senior Citizens in regard to these issues.

Sl. No.	Issues raised by RSCWS – In the Memo dated 8-11-2010 & in the Meeting on 4-1-2011	Reply of Administration (Given during the Meeting on 4 th January, 2011)	Remarks by RSCWS Latest position – July 11
1.	Issue of Revised PPOs suo-moto to all Pre-2006 Pensioner – as per orders of the Railway Board.	Out of over 3300 applications of Ambala Div. for revised PPOs, 2200 have been dealt with. These shall soon be issued. Other cases will be sent before 31 -1-2011. Cases of Pensioners who had not applied shall be dealt thereafter.	No PPOs have as yet been issued in this period – either to the applicants or to others.
2.	Extension of Empanelment of Fortis Hospital	Extension of Empanelment of Fortis Hospital, had since been approved by the GM N. Rly. (for 2010 -11) – for Cardiology & Cardiac Surgery.	Application for extension for 2011-12, is pending at UMB since May 2011
3.	Empanelment of other Hospitals for other left out Specialties	Cases of Alchemist & IVY Hospitals are under consideration for various Specialties.	Applications are pending with N. Rly. since long
4.	Empanelment of Malhotra Lab & Diagnostic Centre	Malhotra Lab at Chandigarh had been recognized for Railway beneficiaries at Chandigarh & Kalka	Doctor at CDG does not refer the patients locally but sends them to UMB.
5.	Upgrading of “Lock Up Dispensary” Chandigarh	The case is under process	Latest position may please be advised.
6.	Opening of “Lock Up Dispensary” Chandigarh for more days in a week	No Doctor is available for 3 rd day due to shortage of Doctors. Pharmacist attends on Saturdays.	Latest position may please be advised.
7.	Referring of cases to PGI & other Govt Hospitals at Chandigarh	Board's orders referred to by RSCWS shall be followed.	Latest position may please be advised.
8.	Reasons for rejection of claim (or rejection of part of the claim) for Reimbursement may be advised to the claimants	Reasons for rejection of claims shall be given in cases settled at Divisional Level.	Reasons are not being advised. Head Office may also be urged to give the reasons
9.	Delay in settlement of claims for Reimbursement	Steps shall be taken to avoid such delays	Inordinate delays continue.
10.	* Non-Supply of medicines prescribed by Specialised Doctors; and Supply of cheap alternatives	Prescribed or identical Medicines are being issued.	Alternative medicines do not suit patients in many cases
11.	Delay in procurement & local purchase of Medicines	Steps are being taken to avoid such delays	Delays are still taking place.
12.	Issue of small quantity of medicine at a time – much less than prescribed by the Doctor	The matter has since been sorted out and prescribed quantity shall be issued.	Thanks to CMS for resolving the issue

RAILWAY BOARD'S ORDERS

***Copy of Railway Board's letter No. PC V/2011/Med/1 Dated 7-6-2011 (RBE 83-2011)
(To all General Managers Zonal Railways & PU and Copy to all Banks & Others)***

Sub: - Grant of Fixed Medical Allowance revised from 100 to 300 from 1-9-2008 vide Board's letter No. PC/V/2010/Med-1 dated 29-6-2010 to the Railway Pensioners & Family Pensioners - Clarification

Pursant to receipt of references from Railway Federations etc. seeking to modify the Undertaking Form annexed with Board's letter No. PC/V/2006/A/Med-1 dated 15-9-2009 (RBE - No. 168/2009) so as to ensure that the Pensioners / Family Pensioners availing OPD facility for chronic diseases are not deprived of the Fixed Medical Allowance - the matter has been examined and it has been decided to modify the Undertaking Form suitably.

The Revised Undertaking Form is enclosed. Railway Pensioners/Family Pensioners who opt to claim Medical Allowance, should submit the claim for the Medical Allowance to the concerned Pension Disbursing Authority in the revised Undertaking Form.

Copy of Railway Board's letter No No.2006/H/DC/JCM Dated: 12.10.2006 (for ready reference)

Subject: Clarification of regarding chronic diseases in relation to Fixed Medical Allowance to Railway Pensioners.

As per Board's letter No.PC/V/98/1/7/1/1 dated 21.4.99 a fixed medical allowance @Rs.100/- per month is granted to the Railway Pensioners/family Pensioners who are residing beyond 2.5 kms. from Railway Hospital/Health Unit/Dispensary. This fixed medical allowance is given to meet day to day medical expenses. They are not entitled to receive outdoor treatment from Health Unit/Railway Hospital etc. except in cases of Chronic Diseases.

Arising out of demand in the DC/JCM September, 2006, the definition of Chronic disease and some illness which are to be treated as Chronic ones are hereby stated.

1. Arthritis and related conditions.	5. Epilepsy disorders.	9. Oral Health Problem.
2. Cardiovascular disease.	6. Obesity/chronic weight loss.	10. Chronic Skin Disorders.
3. Cancer of any part of body.	7. Tuberculosis.	
4. Diabetes mellitus.	8. AIDS.	

All citizens advised to enroll for UID numbers

All citizens of India are required to have UID numbers presently being issued by the Government under the massive drive under the title ADHAR. Citizens are advised to approach the enrollment centres and get enrolled.

The applicants are required to bring in only three documents, one each for proof of Identity (any photo ID), residence and date of birth. The residence proof helps in identification of the address for correspondence where the UID number is later sent by post.

For enrollment, first of all every applicant has to fill a form which is available free of cost at the centre. The form includes demographic details like name, gender, address and date of birth. Following this, the applicant is asked to provide biometric information which involves clicking of a face photograph and scanning of the iris and all 10 fingers for fingerprints. The entire process takes less than 15 minutes per applicant. An acknowledgment slip carrying an enrollment ID number is issued to the applicant immediately after the enrollment.

UID numbers are essentially randomly generated numbers issued to an individual for a lifetime. No two individuals can have the same number. Besides, it is for identification and not citizenship. Once enrolled, the details are sent to UIDAI's Bangalore centre and checked for de-duplication. The process of verification and number generation takes around 45 days. Within two months, the number is sent across by post. The applicants can check the status of the processing of their UID numbers on UIDAI's website by providing the enrollment ID issued on their respective acknowledgement slips.

Details of the enrollment centres have been put up on the official UIDAI website, www.uidai.gov.in. People can also call on the toll free helpline 18001801947. Unique Identification Authority of India (UIDAI) is aiming to complete the process for all the residents of the city by the end of this year. Enrollment process had commenced March this year.

Enrollment centres at Chandigarh have been set up - one each in SBI's branches in Sectors 12, 25, 44, 45; CBI's branches in Sectors 17, 22, 32, 35; NSDL's units in Sector 34; Gurdwaras in Sector 29 and 37; one each at the post offices in Sectors 19 and 17; one at the General Post Office (GPO) in Sector 17; and three independent branches - one each at village Daria near the Railway station and the Gurdwaras of Sectors 20 and Sector 30.

Enrollment centres have also been set up at Shivalik Public School, Phase 6 Mohali and at Sood Bhavan, Sector 10, Panchkula - besides others as may be notified.

***SENIOR CITIZENS ! Visit our Informative website <http://www.rscws.com> Regularly
For Administrative Orders & other Multifarious Features of interest & details of Activities of RSCWS***

***Senior Citizens of 60 years and above will now get a concession of 40 % in Train Fares
and Women above 58 years will now get concession of 50 % in Fares from June 1, 2011.***

Annexure-I Board's letter No. PC V/2011/Med/1 Dated 7-6-2011**UNDERTAKING FORM**

(To be submitted in DUPLICATE by Pensioners/family pensioners to his/her Pension Disbursing Authority (PDA).

One copy to be retained by the PDA and the other copy to be furnished to Pension Sanctioning Authority by PDA)

- I _____ a retired employee/family pensioner whose _____ (specify relation of family pensioner with deceased Railway employee) was an employee of (office address indicated in the PPO) _____, declare that I am residing at (residential address indicated in the PPO) _____, which is beyond 2.5 KMs from the nearest Railway Hospital/Health Unit _____ (name of the Hospital/Health unit as contained in Annexure-III to Railway Board's letter No. PC-V/98/1/7/1/1 dated 21-4-1999.
2. Accordingly I hereby opt to claim Fixed Medical Allowance of 100 and/or 300 as per prescribed rate. Necessary endorsement may please be made in my PPO in this regard. Simultaneously, I undertake that I will not avail of OPD facilities (except in cases of chronic diseases as mentioned in Board's letter No. 2006/H/DC/JCM dated 12-10-2006) at Railway Hospitals/Health Units from the day I claim the Medical Allowance. I also understand that grant of Medical Allowance is subject to the terms and conditions specified in Board's letter No. PC-V/98/1/7/1/1 dated 21-4-99 and 1-3-2004 and last being letter No. PC-V/2006/A/Med/1 dated 15-9-2009.
 3. I also declare that I have not availed of any treatment as Out Door Patient (except in cases of chronic diseases as mentioned in Para 2 above for the period from _____ (indicate here or the date of availing OPD facility on the last occasion or 1-12-1997, whichever is later to this day _____ (indicate here the date on which this declaration is signed). I may accordingly be paid arrear of Medical Allowance @ 100 and/or 300 per month for the period mentioned above as per prescribed rate.
 4. The above information furnished by me is correct to the best of my knowledge and belief. I also understand that if at any stage, it is found that the Undertaking submitted by me is incorrect or carries false information, my FMA is liable to be stopped with immediate effect and further suitable action could be taken to recover the excess amount paid to me.

Signature _____

Name in Full _____

PPO No. _____

Issued by _____

SB A/C No. _____

Post Office / Bank _____

Branch _____

Place _____

Date _____

**Attention ! Pensioners / Family Pensioners –
If you fulfill the following conditions**

You are entitled to FMA @ Rs100 pm up to 1.09.08 & @ Rs. 300 pm after that.

(Vide Rly. Board's letter No. RBE 168-2009 Dated 15-9-2009 & RBE No. 92-2010 dated 29-06-2010)

(Published in the July-September, 2010 & Oct-Dec, 2010 issues of Pensioners Rail Sampark) and

Railway Board's letter No. PC V/2011/Med/1 Dated 7-6-2011 (RBE – 83-2011) Published in PRS April-June, 2011 (Page 5)

CONDITIONS FOR ENTITLEMENT OF FIXED MEDICAL ALLOWANCE (FMA):

i) Residing more than 2.5 Km from Railway Hospital & ii) Not joined the RELHS – 97

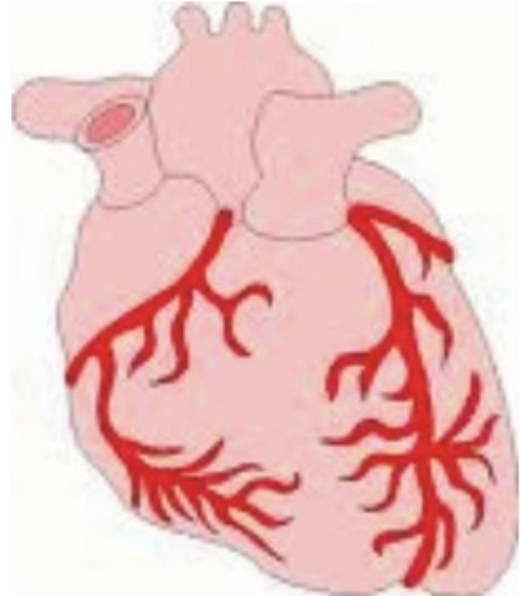
OR Not taking OPD Facility from Railways (except for Chronic Diseases) EVEN THOUGH JOINED RELHS

If you are not getting the FMA but fulfill the above said conditions then -

Apply to your Bank for FMA on the above Undertaking - circulated by Rly Bd to all Banks (vide RBE 83-2011)

**If Bank doesn't pay, ask them to give it in writing & send the request to the Regional Manager of the Bank
Send a copy to Pension Sanctioning Authority (i.e. the Office from which you retired) - With a copy of PPO**

**TAKE GOOD
CARE OF
YOUR HEART,
HEART WILL
TAKE CARE
OF YOU**



For complete heart care

DR. H.K. BALI

MD (Med.), DM (Cardiology) Director - Cardiology



Fortis Hospital, Sector 62, Phase-VIII, Mohali - 160 062

Ph: 0172 - 5091980, Mobile: 098727 35980

E-mail: hkbalipgi@gmail.com, harinder.bali@fortishealthcare.com

Blog: <http://heartsummit.blogspot.com>; Website: <http://drhkbali.com>

COMPUTER NAVIGATED KNEE & HIP REPLACEMENT



For appointment :

09501103210, 09915739352

DR. HARSIMRAN SINGH

MBBS (AIIMS), MS Ortho (PGIMER), M.Ch. Ortho (U.K.)



Fortis Hospital, Sector 62, Phase-VIII, Mohali - 160 062

Ph: 0172-469222 E-mail: harsimran.singh@fortishealthcare.com

If undelivered, please return to:
Railway Senior Citizens Welfare Society,
32, Phase 6, Mohali (Chandigarh) -160055
Ph.0172-2228306,
Mobile : 9316131598, 9569639598

PRINTED MATTER