



PENSIONERS' RAIL SAMPARK

QUARTERLY BULLETIN OF THE

RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

(Estd. 1991, Regd. No. 1881 - under Societies Registration Act) Website for Pensioners: www.rscws.com

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RSCWS DECIDES TO FILE COURT CASE FOR FMA OF RS.1200 PM AS GOVT REJECTS DEMAND FOR HIGHER FMA RSCWS APPEALS FOR LIBERAL CONTRIBUTIONS TO ITS LEGAL FUND

RSCWS has decided to file a court case for higher Fixed Medical Allowance (FMA) of Rs.1200 PM to Pensioners (instead of Rs.300 PM) – as Govt rejects demand for higher FMA - at par with the employees and Pensioners of EPFO (*under Ministry of Labour of GOI*), and in proportion to the average expenditure of about Rs. 2000 PM made by the Government of India on OPD treatment of CGHS Card Holder – as per information received by RSCWS under RTI.

General Body of RSCWS recently resolved in a meeting, to file a Court Case in CAT Chandigarh for higher FMA of Rs.1200 PM – as it considered quite justified and reasonable to seek the FMA in proportion to the average expenditure made by the Government on OPD treatment of CGHS Card Holders - since Pensioners have to give up their entitlement to get OPD treatment under RELHS - for getting the FMA.

RSCWS has appealed to Railway Pensioners for liberal contributions to the legal fund which may be sent by CHEQUE, Draft or M.O. IN FAVOUR OF "RAILWAY SENIOR CITIZENS WELFARE SOCIETY" OR paid in cash to Sh. K.S. BHANDARI, TREASURER, RSCWS, 3098, SECTOR 22-D, CHANDIGARH (LIST OF CONTRIBUTORS ON PAGE 6).

ONE RANK ONE PENSION & OTHER DEMANDS OF EX-SERVICEMEN PARTIALLY APPROVED

Following have been approved by the Cabinet:

(i) Bridging of the gap in the pension of pre 1.1.06 and post 1.1.06 JCO/OR retirees by determining the pension of pre 1.1.06 retirees on the basis of notional maximum for ranks and groups across the three Services as in the case of post 1.1.06 retirees. In addition, the weightage of qualifying service in the ranks of Sepoys, Naik and Havaldar would be increased by two years for both pre and post 1.1.06 retirees.

(ii) The pension of pre 1.1.06 Commissioned Officer pensioners would be stepped up with reference to the minimum of fitment table for the ranks instead of the minimum of pay band.

(iii) Pension of pre - 1.1.2006 family pensioners (Commissioned Officers, Hony Commissioned Officers, JCOs/ORs) be stepped up based on the minimum of the fitment table instead of the minimum of the Pay Band;

(iv) Dual family pension would be allowed in the present and future cases where the pensioner drew, is drawing or may draw pension for military service as well as for civil employment.

(v) Family pension to mentally/physically challenged children who drew, are drawing or may draw family pension would continue even after their marriage.

(vi) The above recommendations made by the Committee on pension issues of Ex-Servicemen may be implemented from a prospective date and payment made accordingly.

REIMBURSEMENT OF MEDICAL EXPENSES ADMISSIBLE EVEN IF ONE IS NOT A MEMBER OF THE MEDICAL SCHEME - DELHI HIGH COURT

Delhi High Court in a landmark judgment has held that Reimbursement of Med Expenses is admissible even if one is not a Member of the Medical Scheme – in its Judgment in the case of Kishan Chand Vs Govt of NCT Delhi. (See copy of the full judgment on the Website www.rscws.com).

NOTICE – MEMBERS RSCWS - PLEASE ATTEND WITH YOUR SPOUSE & OTHER RAIL PENSIONERS GENERAL BODY MEETING OF RSCWS & MEDICAL SEMINAR ON "MANAGEMENT OF HEART ATTACK" TO BE HELD FROM 3 TO 6 PM ON 27-10-2012, AT ROTARY CLUB, ROTARY HOUSE,

107 A, SECTOR 18 A, CHANDIGARH, (Location of Rotary Club > Enter Sector 18 from Sector 17 - Traffic Lights Crossing - > Turn Left from Church Crossing, Drive to 'T' End & turn Right. Rotary House is 1st House in the 1st Lane on the Right)

– Secretary General RSCWS

RBI TO BANKS: STOP CHARGING PRE-PAYMENT PENALTY ON HOME LOANS

Reserve Bank of India (RBI) has directed all Scheduled Banks not to charge any penalty on Pre-payment of Home Loans. (See *detailed News on our Website www.rscws.com*)

TAX TALK: SALIENT FEATURES OF THE FINANCE ACT, 2012 - DIRECT TAXES

- The Finance Minister presented the budget on 16 March, 2012.
- In view of the non receipt of the report from the Parliament Committee on Direct Tax Code, the introduction of Direct Tax Code stands postponed to next year.
- The salient points of interest are enumerated below:

TAX RATES

1. Increase in threshold limit: There is increase in the threshold limit from 1,80,000 to 2,00,000.
2. Income slab of 20 % (for 5,00,000 to 8,00,000) stands revised from 5,00,000 to 10,00,000.
3. The special threshold for women stands withdrawn.
4. In the case of senior citizens between the age of 60 years and 80 years, the threshold limit continues to be 2,50,000; and
5. In the case of very senior citizens, above the age of 80 years, it continues to be 5,00,000.
6. The new slab rates are as under:

INCOME	RATE OF TAX
Up to Rs 2,00,000	Nil
Rs 2,00,000 to Rs 5,00,000	10%
Rs 5,00,000 to Rs 10,00,000	20%
Above Rs 10,00,000	30%

DEDUCTIONS

- (a) Deduction in respect of income by way of interest on deposits in a savings account up to Rs 10,000/- has been introduced, under a new Section 80-TTA in respect of interest in a savings account with a bank, a co-operative bank or Post Office.
- (b) Time deposits and fixed deposits will not be covered.
- (c) Scope of Section 80 D is widened. Regarding deduction of Rs 15,000/- in respect of premium paid towards Health Insurance policy for self, spouse and dependent children, or any contribution made to Central Govt health Scheme, to include payment made on account of preventive health check-up up to Rs 5,000/- within overall deduction of Rs 15,000/-.
- (d) Similarly, the scope of further deduction of Rs. 15,000/- allowed in respect of premium towards a health insurance policy in respect of parents is widened to include payment made on account of preventive health check-up upto Rs.5,000/-. These payments for health check up can also be made in cash, whereas the premium payment towards health Insurance Policy must be made by cheque.
- (e) The higher deduction of Rs. 20,000/- towards the Health insurance policy in the case of parents who are senior citizens, the condition of age has been reduced from 65 years to 60 years.
- (f) Deduction of Rs 20,000/- for investment in Infrastructure Bonds allowed under Section 80 CCF is not extended for the current financial year.
- (g) Senior Citizens, who are resident of India, are exempted from paying Advance Tax provided there is no income from business or profession by introducing sub-section (2) in section 207 of the Act.

A complete Guide on “[TAXATION OF SALARIED EMPLOYEES, PENSIONERS AND SENIOR CITIZENS](#)”

Published by govt of India has been placed on our Website www.rscws.com on the following link:

<http://rscws.com/pdfdocs/Taxation Of Salaried Employees 18062012.pdf>

GOVT REJECTS THE DEMAND FOR 3 TIMES RISE OF PENSION AT PAR WITH S 30 TO S 34

“LEGAL REMEDY IS THE ONLY RECOURSE NOW TO GET JUSTICE”: H. SINGH SG RSCWS

Govt. has rejected the Appeal of RSCWS to the Prime Minister for Grant of Parity to Pre-2006 Pensioners in Scale s 4 to s 23 in fixation of Revised Pension w.e.f. 1-1-2006 with 3 times rise of Basic Pension (instead of 2.26) at par with those who had retired in the Scales of S 24 to S 34.

“Legal remedy is the only recourse left now to get justice” – as per Secretary General RSCWS – as conveyed by him to the Members in the recent Meeting of RSCWS.

Earlier RSCWS had submitted a detailed Memorandum to the Government – demanding “a uniform rise of at least 3 times of Basic Pension (as on 1-1-2006) be given for fixation of Revised Pension of all Pre-2006 Pensioners who had retired from S-1 to S-23 – at par with the minimum rise of Basic Pension of Pre-2006 Pensioners who retired from PB 4 and above as they form the same homogeneous group of pensioners.”

MEMORANDUM BY RSCWS TO SECRETARY, MINISTRY OF (DOP) P&PW,

No. RSCWS/ Memo / RB / Pension-Mistries / 2012 – 5 Dated: 20-6-2012

REGARDING:RETROSPECTIVE DENIAL OF REVISED FIXATION OF PENSION AS PER UPGRADED SCALE OF RS.5000-8000 AFTER FIFTH CPC – AND ILLEGAL RECOVERY FROM PENSION AGAINST PENSIONS ALREADY PAID SINCE 1996

Reference: i) MOF/DOE OM No. 50(1)97-IC-1 dt. 7th Oct 1997

A number of Railway pensioners, aged 75/80, getting Rs. 5000 less pension, every month, w.e.f. 1.1.2006, for which, the fault lies with DOP, as well Railways.

1. CCS (Revised Pay) Rules 1997 & 2008 First Schedule contain :-

Part A – Revised pay scales applicable to Grade S1 to S 34

Part B – Revised pay scales applicable to certain common categories of staff in various central Ministries.

Subject matter is reg. revision of pension of Part B Pensioners.

2. DOP concordance table (Annexure 1) of OM 14.10.2008 contain Normal Replacement scales applicable to Part A Pensioners. (S1-S34) Pay Scales in Part A is not applicable to Part B Pensioners vide MOF/DOE OM No. 50(1)97-IC-1 dt. 7th Oct 1997. As such, this concordance table do not apply to Part B pensioners4. Various Administrative Ministries such as MOF, MOHA,MOA, MOUD, I & B etc, are adopting Rs. 5000-8000/PB2 + GP Rs. 4200 to Part B pensioners, retired from scale Rs. 1400-2300, prior to 1.1.1996, while revising pension in V PC & VI PC, as per RTI Replies. (list enclosed) . **THUS, THE STAND OF DOP, THAT UPGRADED SCALES IN PART B ARE NOT APPLICABLE TO PRE 1996 PENSIONERS IS PROVED INCORRECT.** It is a pity, DOP, the Nodal Ministry, on Pension matters, is unaware of this ground reality in Central Ministries.

7. Hon' Supreme Court, on 26.3.2012 dismissed SLP in CC 4943/2012 filed by Railways, against the Judgment of Punjab & Haryana High Court in W.P. 9581/2011, directing Rlys. to adopt upgraded scale Rs. 5000-8000 to Mistries (S-8) retired from scale Rs. 1400-2300, prior to 1.1.1996, for revision of pension. As such, earlier Judgment in K.S.Krishnasamy case has become null and void.

8. CAT/Ernakulam Bench ruled on 8th April 2011 in O.A. No.412 of 2010 that upgraded scale is applicable to a Part B Pensioner retired in 1995, for the purpose of pension revision in V PC, Thus, the stand of DOP that upgraded scale in Part B is not applicable to pre 1996 pensioners, has failed legal scrutiny.

9. - dividing a homogeneous group of pre 2006 pensioners into pre & post 1996 w.e.f. 1.1.2006, without issuing separate OM for pre 1996 retirees

Kindly advise Ministry of Railways to adopt pay scales in Part B to all pre 2006 pensioners, as is being followed by other Central Ministries, and thus render justice to the affected Railway pensioners.

MEMORANDUM BY RSCWS TO RLY BOARD REG: PENSION OF PRE-1996 MISTRIES

NO. RSCWS/ MEMO / RB / PENSION-MISTRIES / 2012 – 5 DATED: 10-7-2012

REG: PENSION OF PRE-1996 MISTRIES – IMPLEMENTATION OF JUDEMENT OF PUNJAB & HARYANA HIGH COURT IN CWP NO. 9581-CAT OF 2011 - AGIA RAM AND OTHERS – VERSUS - UOI & OTHERS.

Reference: i) Railway Board's letter No. PC-III/2003/ CRC/ 6 dated 9.10.2003

1. We seek your benign intervention on a matter of serious concern to large number of retired Supervisors (erstwhile Mistries) – who have unjustly been subjected to uncalled for recoveries of thousands of Rupees every month from their Pensions due to wrong implementation of the Govt. / DOPs orders on Fifth Pay Commission Report.

2. Punjab & Haryana High Court in CWP No. 9581-CAT of 2011 - Agia Ram and others – Versus - Union of India and others, had held as under in their judgment dated 24-8-2011:

*"3. A perusal of the aforesaid letter would show that the post of Supervisor/ erstwhile Mistry in the pay scale of 4500-7000 + 100 special allowance has been upgraded to the post of Junior Engineer-II in the pay scale of 5000-8000. The effect of restructuring was that the nomenclature of the post of Mistry-cum-Supervisor had undergone changed and it came to be known as JE-II in the pay scale of 5000-8000.**4. From the aforesaid facts, it is clear that the post of Mistry-cum-Supervisor has acquired new name of Junior Engineer-II, which was also in the same scale of 1400-2300, in the pre-revised pay scale. However, the case of the respondent was that on the restructuring the pay scale granted to the post of Junior Engineer-II because it would be available only to the Mistry-cum-Supervisor who are working as such and has enjoyed the designation of JE II**5. Having heard learned counsel for the parties, we are of the considered view that once the post of Mistry-cum-Supervisor has acquired a new nomenclature and it has also been given higher scale of pay then the cosmetic cover which has been put forward by the respondent cannot be permitted to hide the real face of the erstwhile Mistry/supervisor. For all intents and purposes, they would all be treated as Junior Engineer-II. Once the pay scale of the post of Mistry/supervisor is deemed to be revised then their pension is also required to be re-fixed w.e.f. 1.11.2003.**6. As a sequel to the above discussion, the writ petition is allowed. The judgment of the Tribunal is set aside. It is directed that respondents shall re-fix the pay of the CWP No. 9581-CAT of 2011 -6-petitioners in the pay scale of 5000-800 by treating them under new nomenclature given to the post of Mistry-cum-Supervisor i.e. Junior Engineer-II. Accordingly, their pension be revised w.e.f. 01.11.2003. However, arrears of pension shall be confined to three years from the date preceding the date of filing of the original application i.e. November, 2009. Let needful be done within 3 months from the date of receipt of a certified copy of this order."*

3. Hon Supreme Court of India had rejected (on 26-3-2012) the SLP against the aforesaid judgment of Punjab & Haryana High Court, filed by the Union of India-vs- Agia Ram and others.

4. Railway Board is, therefore, requested to please issue necessary orders to all the Zonal Railways, Production Units as well as to the Pension Disbursing Authorities (PDA) i.e. the Banks – to stop the recoveries of Pension – wherever the same were being made from the erstwhile Mistries; and the recoveries already made be refunded – as per orders of the Punjab & Haryana High Court – cited heretofore.

ITEMS OF PENSIONERS DISCUSSED IN NATIONAL ANOMALIES COMMITTEE (NAC) MEETING HELD ON 17 SEPT, 2012

1. **RESTORATION OF COMMUTED VALUE OF PENSION AFTER 12 YEARS:** Staff Side stated that 15 year period fixed for restoration of commuted portion of pension is arbitrary and unjustified: The commuted portion of pension is actually recovered by the Govt. within 12 years and therefore Government is over-recovering from the pensioners and thus there is a need to have a relook in the matter. The Staff Side also referred to their calculations in this regard and requested the Official Side to reconsider the matter. Department of Pension and Pensioners' Welfare stated that the Hon'ble Supreme Court in 1996 had ruled in favour of restoration after 15 years in WP No 3958-61. The 6th CPC had also recommended that the existing 15 years period for restoration of pension should be maintained. The Staff Side demanded that a copy of the Judgment of the Supreme Court may be provided to them. It was decided that the copy of the judgment shall be provided to the Staff Side.

2. **COMMUTATION OF PENSION:** The Staff Side stated that the additional amount of pension commutation due to retrospective revision of pay of post 31st December 2005 retirees, should be done on the basis of the then existing (old) commutation tables and not on the basis of the New Commutation Table recommended by the 6th CPC. This flows from the fact that the New Commutation-Table came into force on or after 1.9.2008 and, therefore cannot be made applicable to determine additional commutation value. As a matter of fact, the new Table was not in existence on the date of retirement of such pensioners.

The Official Side stated that the revised commutation table is used for calculating only the future commutation of pension and is not applicable to the past commutation. In respect of a pensioner who has already commuted the pension, the revised commutation table is used only to compute the amount of pension that has become additionally commutable due to retrospective implementation of the revised pay scales. Further, if the concerned pensioners feel that the revised commutation table is not favourable to them they have the option of not opting for the additional commutation. The Chairman pointed out that the suggestion of Staff Side to apply old commutation table in case of those retirees who retired between 1.1.2006 and 31.08.2008 could result in further anomaly for post 1.9.2008 retirees as in their case only revised commutation table is applicable. The Chairman directed Department of Pensions to work out tables using existing (old) commutation table and the revised commutation table for the employees who retired prior to and after 1.9.2008 so as to explore the possibility of a fair resolution for both the pre- 1.9.2008 as well as the post 1.9.2008 retirees.

3. **PARITY IN PENSION:** Chairman stated that since the matter is sub-judice, any further action on this issue will be dependent on the directions of the Court of Law. There seemed to be no point in keeping these items in the National Anomaly Committee.

4. **ANOMALY IN PENSION OF THOSE IN RECEIPT OF STAGNATION INCREMENTS IN PRE-REVISED PAY SCALE:** The Staff Side stated that persons who were in service as on 1.1.2006 and drawing the maximum of pre-revised pay scale plus stagnation increments and had chosen to be fixed in his Revised Pay Band + Grade Pay (which is 40% of the maximum pre-revised Pay Scale) have not been given 40% of stagnation increment in their fixation. In their view such persons on retirement after 1.1.2006 have thus been deprived of a stagnation increment in the pre-revised Pay Scale. It was agreed to examine the issue.

HIGHLIGHTS OF MEETING OF SCOVA HELD ON 27TH SEPTEMBER, 2012

1. MOS Shri V. Narayanasamy announced that henceforth Meetings of SCOVA will be held twice a year. Minister also took note of the difficulties of CGHS beneficiaries at Bangalore, Mohali & J&K.

2. Sh. S.C. Maheshwari requested to apply to all pre 2006 pensioners the cabinet decision of 24.9.2012 taken in case of Defence Pensioners. Secy.AR, PG. & Pension replied: Some decision will be taken early.

3. In case there is no record/documents available to prove genuineness of the person (other than spouse) Claiming family pension, Legal heir certificate issued by the competent court shall be accepted.

4. Issue of revised PPO shall be expedited. Pensioners/Family pensioners should apply for revised PPO

5. Case of pre 1996 Pensioners who retired in scale of 4500-7000 will be discussed with Rly. Board

6. RELHS facilities to divorced & widowed daughter: Director Health (PIg) Rly Board will do the needful

7. Widening the Scope of Pension Adalat: As per DOP&PW: All matters relating to the Pensioners/family Pensioners can be taken up by the Pension Adalat except cases involving legal points and Policy matters

PENSIONERS & SENIOR CITIZENS ! VISIT OUR FREE & INFORMATIVE WEBSITE

[HTTP://WWW.RSCWS.COM](http://www.rscws.com) REGULARLY

FOR ADMINISTRATIVE ORDERS, INFORMATION OF ACTIVITIES OF RSCWS, COPIES OF OUR JOURNAL "PENSIONERS RAIL SAMPARK" & OTHER MULTIFARIOUS FEATURES OF INTEREST

HEALTH CARE**KNOW ABOUT YOUR FRIENDLY LIVER**

By Dr. Subba Rao V Kanchustambam, MBBS, DNB, FRCS, ASTS, Adl Director, Liver Transplantation and Hepatobiliary Sciences, Fortis Hospital, Mohali (M: 08146156789). Dr. Subba Rao, gave a very interesting talk on the subject in a Seminar organized recently by RSCWS at Fortis Hospital, Mohali, which was interspersed by continuous interaction with the Members on various aspects of Liver Transplant, its surgery & treatment

Liver is the biggest digestive gland of our body safely located behind our ribs on right side. It does more than 500 functions. It takes care of our body so well that sometimes it can excuse for doing wrong things but not always. Let us know how much we care by calculating one's own score. If you get "0" it is excellent and if the score is '4', you are stressing your liver to the maximum.

1. Do you overweigh for your height?	No	0	Yes	1
2. Do you have Diabetes?	No	0	Yes	1
3. Do you regularly do Exercise?	Yes	0	No	1
4. Do you take alcohol regularly?	No	0	Yes	1

So our liver is essential to control our sugar along with pancreas. It is a factory that manufactures proteins which are essential for muscle building and prevents infections. It makes proteins necessary for clotting blood when we get hurt and also to prevent clotting of blood inside our body. It eliminates unnecessary junk from our body. It can digest alcohol and makes it non poisonous only if we keep ourselves within the allowed limit. So the Liver says:

1. Do not drown in Beer, wine, whisky
2. Do not use medications without doctor's prescription
3. Wear masks when are getting exposed to aerosol sprays or any chemical sprays
4. Avoid too much fatty foods
5. Keep sugar strictly under control if you are diabetic
6. Vaccinate yourself for Hepatitis "B" and prevent liver cancer
7. Avoid unprotected sex and prevent Hepatitis "C" virus getting your body

LIVER HAS NO AGE. IT ALWAYS REMAINS YOUNG IF YOU TAKE CARE OF IT WELL.

What are the symptoms of Liver related diseases?

Jaundice (yellow eyes) is a sign of liver disease in old age especially if it is associated with itching. A doctor's advise is a must and you might need an operation. Other type of jaundice Hepatitis can settle without any treatment.

Weakness, unable to sleep and see properly can be a sign of liver disease. A simple blood test and an ultrasound of tummy can rule out any liver related problem.

Vomiting of blood, confusion, big tummy can suggest a severe liver disease and needs immediate attention.

Gallstone disease is a common problem which can present with pain, fever or jaundice. An ultrasound is a cheap and reliable test. It needs a simple operation called Laparoscopic cholecystectomy.

Liver cancer is common in those who have chronic liver disease like Hepatitis B, fatty liver or alcohol related liver disease. It might not have any symptoms. Again ultrasound and blood test called Alfa Feto protein (AFP) can pick up early cancer and is curable. Liver is also fertile land for other cancer cells to land especially from large intestine. Unfortunately if someone has such kind of Liver metastasis, he or she should not get disappointed as surgery or non surgical procedures can cure or prolong the survival.

Delayed clotting time is a sign of liver disease. If you think you are bleeding more than expected when you get hurt, you should see a doctor without wasting time unless you are on blood thinning agents (like clopidogrel or aspirin. Drug related liver disease is becoming common as we take two or three medicines for high cholesterol, high sugars etc. it might not have serious effect. Ayurvedic or any other medicine with unknown composition or sometime routine medicine to which someone is allergic can cause acute liver failure which is a serious condition.

Pancreatitis can be caused either by alcohol, smoking or gallstones. Alcohol related pancreatitis is serious and can lead to cancer also.

Gall bladder cancer is a disease of 60's and 70's. The only cure is surgery if it is detected early. Most of the time is associated with gall bladder stones.

**RAILWAY PENSIONERS / FAMILY PENSIONERS BE ACTIVE MEMBERS OF RSCWS
 PAY YOUR SUBSCRIPTION FOR RSCWS EARLY @ Rs. 200 PA, IF NOT DONE ALREADY
 DONATE LIBERALLY TO LEGAL-CUM-STRUGGLE FUND OF RSCWS TO FIGHT FOR THE CAUSE OF PENSIONERS
 DONATIONS & SUBSCRIPTIONS MAY BE SENT BY LOCAL OR AT PAR CHEQUES OR DRAFT OR M.O. IN FAVOUR OF
 "RAILWAY SENIOR CITIZENS WELFARE SOCIETY" – & THE SAME MAY BE SENT OR PAID IN CASH TO –
 Sh. K.S. BHANDARI, TREASURER, RSCWS, 3098, SECTOR 22-D, CHANDIGARH (PH. 2711641 & 9815012641).
 - President & Secretary General, RSCWS**

CONTRIBUTIONS RECEIVED BY RSCWS TO LEGAL FUND / DONATIONS IN 2012

Sl. No.	NAME Sarv Shri	AMOUNT Rs.	Sl. No.	NAME Sarv Shri	AMOUNT Rs.	Sl. No.	NAME Sarv Shri	AMOUNT Rs.
1.	Jagmohan Lal (Delhi)	500	35.	Parkash Chand	500	69.	Omparkash Madan	500
2.	Sukhdev Singh	800	36.	Harbans Singh	500	70.	Sohan Lal	500
3.	Jaswant Singh	800	37.	V. P. Joshi	1100	71.	Avtar Krishan Sud	500
4.	Harchandan Singh	1000	38.	Sham Sunder	1000	72.	Omparkash Vatta	500
5.	Khem Singh	500	39.	Surinder Singh	800	73.	B.G.S Trehan	500
6.	H. S. Sachdeva	500	40.	A. D. Sehgal	500	74.	C. Jaiyaraman	1000
7.	T. S. Chawla	500	41.	Tarlok Singh Tuli	500	75.	D. K. Nagpal	1000
8.	Kapil Dev	500	42.	N. Krishna	500	76.	Piara Singh	500
9.	M. S. Batra	500	43.	Balrama Murty	500	77.	H. D. Sharma	500
10.	Bipin Bhari Lal	500	44.	Jagdish Singh Jasal	250	78.	Chnanan Singh	500
11.	O. S. Dogra	500	45.	M Jaikumar Arsekera	5000	79.	B. S. Chawla	500
12.	K. S. Bhandari	500	46.	P. N. Sharma	500	80.	Baij Nath Sharma	500
13.	Piara Singh	500	47.	J R Manchanda	500	81.	Tarlochan Singh	500
14.	H. D. Sharma	500	48.	Inderjit Singh Sodhi	500	82.	O. S. Dogra	500
15.	Atma Singh	500	49.	Baldev Raj Dhawan	500	83.	Tarlok Singh Tuli	500
16.	Man Singh Sethi	500	50.	Suresh Kr Dewan	500	84.	K. S. Bhandari	500
17.	Seema Aggarwal	500	51.	Sadhu Singh	500	DONATIONS (Members)		
18.	Sukhdev Sharma	500	52.	Bachan Chand	500			
19.	A. P. Singh Pasricha	500	53.	Jagir Singh	500	85.	O. S. Dogra	1100
20.	K. M. P. Singh (Kharar)	500	54.	Balwant Singh Saini	500	86.	Sukhdev Sharma	300
21.	B. B. Sharma	500	55.	Jagdish Kr Mago	500	87.	Omparkash Vatta	200
22.	Bansi Lal Gupta	500	56.	Jagjit Singh	500	88.	K. M. Singh (Kharar)	500
23.	Gurcharan Singh Lalru	500	57.	G. S. Sethi	1000	89.	S. K. Dewan	500
24.	Tarlok Singh Rayat	500	58.	N. P. Mohan	500	90.	Payara Singh	300
25.	N. P. Mohan	1000	59.	M.K.L. Rao (Bhopal)	500	TOTAL Up to Aug 2012		58150
26.	S. S. Sahota	5000	60.	Bahadur Singh	500	DONATIONS (Non-Members)		
27.	Mohinder Singh	500	61.	SatyaParkash Maini	500		Dr H K Bali & Ortho Tech	35000
28.	Jagjit Singh	500	62.	Joginder P. Sharma	500	Grand TOTAL		93150
29.	K. D. Joshi	500	63.	Charan Singh	500	DONATIONS & SUBSCRIPTIONS MAY BE SENT BY LOCAL OR AT PAR CHEQUES OR DRAFT OR M.O. IN FAVOUR OF "RAILWAY SENIOR CITIZENS WELFARE SOCIETY" OR THE SAME MAY BE PAID IN CASH TO:- Sh. K.S. BHANDARI, TREASURER, RSCWS, 3098, SECTOR 22-D, CHANDIGARH - President & Secretary General, RSCWS		
30.	Mast Ram	500	64.	T. S. Thukral	500			
31.	Ajit Singh Walia	500	65.	Kuldeep Singh	500			
32.	K. S. Bhandari	500	66.	Mukhtiar Singh	500			
33.	Sunder Singh	500	67.	Shadi Lal	500			
34.	Harcharan Singh	500	68.	K. L. Khosla	500			

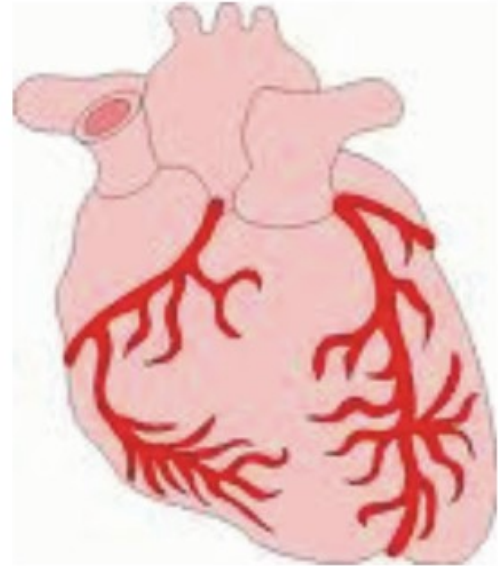
NEW MEMBERS OF RSCWS IN TRICITY (Chandigarh, Panchkula & Mohali)

- (ENROLLED AFTER PRINTING OF DIRECTORY OF RSCWS-2009) - (EXCLUDING 300 OUTSTATION (ASSOCIATE) MEMBERS)

Sl No	Name (Serva Sh/Smt)	Address	Ph./ Mob No.	DOB	Last Posting
1.	Gurcharan Singh	Ek-Onkar House (Near Rly Stn) Lalru	01762274272	21-4-1930	IOW- UMB
2.	Kulwant Kaur	W/o Late Sh Bhupinder Singh, 174- Phase 6, Mohali	09876902942	10-1-1949	AEN Kathihar
3.	M. L. Verma,	Flat D-34, GH 94, PGI Encl, Sector 20, Panchkula	09416866334		
4.	Surjit Singh,	954, Sector 70, Mohali, (Chandigarh)			
5.	Balbir Singh,	2337, Sector 44, Chandigarh			
6.	Madan Lal Gagneja,	74, Ajit Nagar Patiala	09814078384	28-1-1944	SS Jalalabad
7.	Arjun Singh,	# 1354 - 34 C, Chandigarh	--	23-11-1933	Sr WLI, DLS
8.	B. K. Gupta	A-307, Rail Vihar, Pase 2, Sec 4, MDC, Panchkula	09256971900	9-9-1942	DD RDSO, LKO
9.	Om Parkash Vatta	E-5 Staff Comp, College of Engg & Tech, Sec 26, CHD	9417438616	5-1-1942	CFS Kaithal
10.	Mrs Basant Kharbanda	W/o Sh VK Kharbanda, 369, Sector 15 A, Chandigarh	981568115	26-1-1939	Dy. CE Ambala
11.	Kanwaljeet Singh	396, Phase 4, Mohali (Ph: 4617396)	9888060396	28-6-1950	CRS UMB
12.	Mohinder Singh	319-C Sector 51-A Chandigarh			
13.	Ajit Singh (Olympion)	HIG Flat No. -----, Sector 43, Chandigarh	09814698124	2-3-1951	CIT FZR
14.	Jagjit Singh	1763-A, Sector 23 B, Chandigarh	08872480253	14-3-1936	JE KLK W/s
15.	V. K. Sharma	136-A, V&PO Baltana	09915478835	2-7-1942	DySS, CHD
16.	Tarlochan Singh	526, Phase 3 B-1, Mohali	09872410333	15-10-1935	'A' Spl Guard LDH
17.	Gurdial Singh	1141, Phase 10, Mohali	09878550804	11-11-1946	CCM-TS NR
18.	Hardaman Singh	2201, Sunny Enclave, Sector 125, (Kharar) Mohali	09878471141	15-6-1933	SSE/DSL LDH
19.	Seema Aggarwal	A-405, Rail Vihar, Phase 2, MDC, Panchkula	09779540007		
20.	Balwant Singh	2679, Sector 69, Mohali	09988299916	1-10-1929	CGS Patiala
21.	Om Parkash Madan	2421, Sector 66, Mohali	09217602122	28-10-1934	CPS UMB
22.	Jagdish Singh Jasal	10-G/B - Rail Vihar, MDC, Panchkula	09876447718	24-8-1941	Steno
23.	T. S. Thukral	1013, Sector 44 B, Chandigarh	09855078828	28-12-1937	CEE,
24.	Balwant Singh Saini	2521, BSNL Colony, Sector 50, Chandigarh	09878697963	26-2-1941	WM,W/S JHS

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



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