



# RAILWAY SENIOR CITIZENS WELFARE SOCIETY

(Estd. 1991, Regd. No. 1881 – Under Registration of Societies Act),

Website <http://www.rscws.com>; Quarterly Journal: "Pensioner's Rail Sampark"

IDENTIFIED BY DOP&PW - UNDER PENSIONERS' PORTAL GOVT. OF INDIA

FORMER MEMBER, SCOVA (STANDING COMMITTEE FOR VOLUNTARY AGENCIES)

AFFILIATED WITH BHARAT PENSION SAMAJ DELHI

DEDICATED TO THE CAUSE  
OF PENSIONERS SINCE 1991

T S Kalra, PCEE (Retd)  
Chairman RSCWS  
Mob: 98761-73490  
E-mail:tejkalra@gmail.com

K P Singh, ED Rly BD (Retd)  
President RSCWS  
Mob:98119- 22222  
E-mail: kpsingh.railways@gmail.com

G.P. Singh Sandhu,  
Secretary General. RSCWS  
Mob : 97795-82475  
E-mail : secygenrscws@yahoo.com

No. RSCWS/CHD/Bank/2026-04

Dated: 24.01.2026

The Secretary,  
Ministry of Finance,  
Department of Financial Services,  
Government of India, New Delhi.

**Subject: Request for extension of special banking/financial package to Railway Pensioners**

**Reference: Your D.O. No. 9/9/10/2025-IR dated 16th January'2026**

Respected Sir,

We invite your kind attention to the above-referenced D.O. letter concerning the special financial and banking packages extended to serving salary account holders in respect of select Public Sector Banks.

In this context, it is respectfully submitted that Railway Pensioners are similarly placed as the serving employees. However, pensioners—who are senior citizens—face heightened financial vulnerability due to fixed incomes, rising costs, particularly for medical & Health Care, and limited access to credit.

In view of the above, it is earnestly requested that the same or a comparable financial/banking package be extended to Railway Pensioners drawing their pension through the 12 Public Sector Banks covered under the scheme. Such a measure would provide enhanced financial security and a comprehensive, one-stop banking solution during their post-retirement years.

Extending these benefits would not only acknowledge the dedicated services rendered by Railway Pensioners, but would also significantly advance their financial inclusion, dignity, and overall quality of life.

We trust that the Ministry will consider this request favourably in the larger public interest and issue appropriate directions to the concerned banks.

**Thanking you.**

**Yours faithfully,**

**(G.P.Singh)**  
**Secretary General/RSCWS**

**Encl: As above**

**Copy to:**

1. CEO, Railway Board, 105, Rail Bhawan, New Delhi-110001
2. Secretary, Department of Pension & Pensioner's Welfare, A Wing, 3rd Floor, Loknayak Bhawan, Khan Market, New Delhi - 110001