

RAILWAYS SENIOR CITIZENS WELFARE SOCIETY

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IDENTIFIED & RECOGNISED BY MINISTRY OF PENSION & PENSIONERS' WELFARE (DOP&PW)

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No. RSCWS/ HO / Pension/2017-4

Dated: 22-4-2017

1. Secretary, AR PG & Pension, Patel Bhawan, Parliament Street, New Delhi -110001
2. Governor, Reserve Bank of India, Central Office,
18th Floor, Shahid Bhagat Singh Road, Mumbai-400 001.

Dear Sir,

Subject: Unjust withholding and non-payment of full Pension of many Central Government Pensioners & Family Pensioners by PDA Banks – without Notice or assigning reason – Urgent need for streamlining the system

1. We are pained to bring to your kind notice the extreme hardship of large number of Central Government & Railway Pensioners & Family Pensioners who are made to suffer extreme hardship due to unjust withholding and non-payment of full Pension by PDA Banks – without Notice and without assigning any reason.

2.COMMON REASONS DUE TO WHICH THE PENSIONERS & FAMILY PENSIONERS SUFFER:

Following are some of the common reasons due to which the Pensioners & Family Pensioners have to suffer serious hardships in their old age with many of them residing at distant areas from the PDA Banks:

- i) a) Non-Crediting of Pension to Pensioners Accounts and withholding of Pension by the PDA Banks - without any information or prior notice to the Pensioner about the reason thereof either in advance or even after it.
- ii) Non-implementation of RBI orders for payment of 8% Interest for Delayed Payment of Pension by Banks (*issued vide DGBA.GAD.No.H-6762 / 45.01.011 / 2011-12 dated 12-4-2012*)
- iii) a) Lack of transparency and unhelpful attitude of the parent Bank Branch in case of non-crediting of Pension and unjustly asking the Pensioners / Family Pensioners to contact the Department concerned from which they retired (*which is not possible for old Pensioners nor provided for any Rules or Instructions of RBI*) and
b) Banks unjustly telling the Pensioners that the Railways or the concerned Govt. Department had not sent the Pension - even though the Pension was being charged earlier as per the PPO received by the Bank.
- iv) Non-charging of Additional Pension and DA thereof to Super Senior Citizens (80 years and above), even when the same is stipulated in the PPO and the related orders.
- v) Non-restoration of Commuted Portion of Pension automatically by the PDA Banks till approached by the Pensioners / Family Pensioners.
- vi) Recovery of over payment without any notice or intimation to the Pensioner – in violation of Supreme Court judgements and orders of the Government thereon.

3. It is, therefore, requested that necessary instructions may please be issued to all concerned avoid such type of undue hardship to the Pensioners / Family Pensioners and to bring in greater transparency especially in respect of the above said instances.

Yours faithfully,

(Harchandan Singh)
Secretary General, RSCWS

Encls: One Table

Copy for information and favourable consideration to: Mrs. Vandana Sharma, Additional Secretary, Department of Pensions & Pensioners' Welfare, 3rd Floor, Lok Nayak Bhawan, Khan Market, New Delhi – 110003