



DEDICATED TO
THE CAUSE OF
PENSIONERS
SINCE 1991

PENSIONERS' RAIL SAMPAK

QUARTERLY BULLETIN OF

RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

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AFFILIATED TO BHARAT PENSIONERS' SAMAJ (BPS)

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

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APRIL-JUNE, 2020

FOR FREE CIRCULATION TO MEMBERS RSCWS

MINUTES OF MEETING OF EXECUTIVE COMMITTEE OF RSCWS HELD ON WHATSAPP GROUP OF "RSCWS EC" ON 21-6-2020

A Virtual Meeting of Executive Committee RSCWS was held through the WhatsApp Group of "RSCWS EC" on some important organizational matters. Members of the Executive Committee were, requested to give their opinion in "RSCWS EC" Group, by 23-6-2020. 22 out of 26 Members of Executive Committee participated in the Virtual Meeting in the scheduled 3 days and 2 of the EC Members conveyed their consent to all the points on 24-6-2020. Following decisions were taken unanimously:

1. Executive Committee approved the following Plan of Action reg. Activities of RSCWS in 2020-21:
 - a) EC decided to have Virtual Meetings of Executive Committee & General Body of RSCWS periodically on WhatsApp or Mobile, for regular update and inter-action with the Members, till normalization of prevailing conditions due to COVID-19.
 - b) EC urged the Members to pay their Subscription for 2020-21 (@ Rs.300 PA) & Social Welfare Fund (@ Rs.500 or more PA) through Net Banking / NEFT or credit the same to the Bank Account of RSCWS through bank transfer. (Please see details of the Account No. etc. in the Box below)
 - c) Members who do not have Net Banking facility or unable to transfer through bank as advised earlier, may send their Subscription towards membership and SWF by A/c Payee Cheque OR DD in favour of RSCWS, by Registered OR Speed Post to the (new) Treasurer Sh. CP Singh, at his Residential address, which shall be notified in PRS & WhatsApp etc.
2. a) EC decided to interchange and nominated Sh. CP Singh as Treasurer RSCWS and nominated Sh. Jaspal Singh as the Finance Secretary - keeping in view the family exigencies of Sh. Jaspal Singh due to which he mostly as to stay at Gurgaon & Delhi.
 - b) i) Sh. CP Singh will look after Receipts and payments through Bank & NEFT.
 - ii) Sh. Jaspal Singh will look after Accounts, PFMS & Balance-sheets.
3. One post of Secretary EC be re-designated as Joint Secretary General to help Secretary General in his multifarious duties. Formal Approval of the General body be taken about it in its next (Virtual) Meeting.
4. Meeting paid homage to the brave Officers & Soldiers of Indian Army who laid down their lives in the fight on the borders and saluted the Armed Forces which were defending the country against the Chinese aggression.
5. Chairman Sh. NP Mohan, President Sh. OS Dogra and Secretary General Sh. Harchandan Singh thanked all participants for overwhelming response and making the first Virtual Meeting of EC a success.

RAIL PENSIONERS ! BE ACTIVE MEMBERS OF RSCWS

SUBSCRIPTION FOR RSCWS @ RS.300/- PA OR LIFE MEMBERSHIP RS.2500

DONATIONS & SUBSCRIPTIONS MAY BE deposited in the Bank account of RSCWS in favour of "Railway Senior Citizens Welfare Society" in Punjab & Sindh Bank, Sector 7, Chandigarh,

SB Account No. 08561000100242, IFSC Code PSIB 0000856 OR

BE PAID TO TREASURER RSCWS IN CASH OR AT-PAR CHEQUE OR DD AT HIS FOLLOWING ADDRESS:

SHRI C.P. SINGH, TREASURER RSCWS, 351, SAVITRI TOWERS 1, VIP ROAD, ZIRAKPUR (PB)-140603

PRESIDENT & SECRETARY GENERAL, RSCWS

**Copy of Railway Board's letter No. E(W)2020/PS5-2/7 dated 15.06.2020 to all GMs (P)
SUBJECT: EXTENSION OF VALIDITY OF PASSES/PTOS CONSEQUENT TO NATIONAL
LOCKDOWN TO PREVENT THE SPREAD OF COVID-19.**

The requests received from National Federation of Indian Railwaymen (NFIR), All India Railwaymen Federation (AIRF) and others for extending the normal validity period of Passes/PTOs consequent to the situation emerged due to national lock down and cancellation of passenger train services have been examined in detail in consultation with Commercial Dept. of Railway Board.

2. Keeping in view the extraordinary circumstances, the Competent Authority has accorded his approval for extension of validity of Passes/PTOs, permitting issuance of year-ending Passes/PTOs, etc as per following guidelines:-

(i) The validity of Privilege Passes (PP)/PTOs, Post Retirement Complimentary Passes (PRCP) and Widow Passes (WP) shall be extended as indicated in the table below:-

Category Validity to be extended upto

I) PREVIOUS YEAR (2019) PASSES/PTOs ISSUED IN PREVIOUS YEAR

a) Issued from 23 1 Oct 2019 to Nov. 2019 15t Jul. 2020

b) Issued from 01st Dec 2019 to Dec. 2019 15 Aug. 2020

II) YEAR ENDING PASSES/PTOs OF 2019

a) Already issued on/after 3 1 Dec. 2019 OR

b) To be issued with the notional date of 31st Dec. 2019 31st Aug. 2020

III) CURRENT YEAR (2020) PASSES/PTOs

a) Issued from 01st Jan 2020 to 31st Jan 2020 15 Sept. 2020

b) Issued from 01st Feb 2020 to 29 Feb 2020 15 Oct. 2020

c) Issued from 01 SL Mar 2020 to 31st Mar 2020 15 Nov. 2020

(ii) The Pass Issuing Authorities (PIA) shall make endorsement as "Validity Extended upto on the Passes/PTOs as per table under para 2(i) above. Even if ticket booking has been made on such Passes/PTOs for travel during the lockdown period, validity extension endorsement as stipulated shall be made, irrespective of ticket cancellation status.

(iii) The year-ending PP/PRCP/WP/PTOs of 2019, if due, may be issued till the last date of extended validity period i.e. 31st Aug. 2020. However, such Passes/PTOs shall be issued with validity upto 31st Aug. 2020 only, irrespective of the date of issue.

(iv) Railway Servants, who had retired during lockdown and could not draw PP/PTOs as per entitlement while in service, may be permitted to draw PPs/PTOs as admissible under Railway Servants (Pass) Rules, as a special dispensation. PP/PTOs in such cases may be issued, reckoning the date of retirement as notional date of issue of PP/PTO, stipulating extended validity on the lines of table under para 2(i) above.

(v) In the case of full set Passes/PTOs, whose validity expired but only half-set has been used for onward journey, the validity of such Passes/PTOs may be extended as per table under para 2(i) above by the nearest PIA where the beneficiary is stuck. The PIA will also make an additional endorsement on such Passes/PTOs as "valid for return journey only".

(vi) (a) In case of Duty Card Passes, whose validity expired and pass holder is stuck in any other Station, a fresh Duty Pass with 15 days validity from the date of resumption of train services to his/her HQ may be issued by nearest PIA with same travel entitlement as stipulated in expired Duty Card Pass.

(b) In the case of full set Duty Cheque Passes, whose validity expired but only half-set has been used for onward journey, the validity of such Duty Cheque Passes may also be extended by 15 days from the date of resumption of train services to his/her HQ by the nearest PIA with an additional endorsement as "valid for return journey only"

(vii) The validity of Transfer Passes, Kit Passes, Settlement Passes, School Passes and Special Passes on medical grounds, etc. which have already been issued, may be extended on the lines of table under para 2(i) above by the PIAs, taking due note of associated conditions of such Passes and requirements in view.

(viii) The validity of Passes/PTOs, etc. issued to the officials of Railway Audit Department and also the officials of other Departments serving Indian Railways on deputation, shall also be extended at par with that of Railway Servants as per table under para 2(i) above.

(ix) The validity of Complimentary 'Admin' Cheque Passes admissible to non-railway servants viz., Staff of Commission of Railway Safety, Sahayaks (Licensed Porters), full time regular staff employed in quasi-railway Institutions/Federations/Recognized Unions/SBF Units, etc. with validity period at par with Railway Servants, may also be extended on the lines of table under para 2(i) above.

3. The Zonal Railways & PUs may advise all the PIAs under their control to make necessary endorsement(s) on the Passes/PTOs accordingly. The PIAs may also be advised not to stipulate any specific date/time limit on their own for receiving requests for endorsement, drawal of year-ending Passes/PTOs of 2019, etc. and to entertain requests till the last day of extended validity period indicated in the table under para 2(i) above to avoid crowding and rush in Pass Sections.

4. Fresh Passes/PTOs to be issued henceforth against the current calendar year (i.e. 2020) account shall be for the normal validity period of five months only.

GOVT. GIVES MORE TIME FOR FILING TAX RETURNS

Govt. has extended the time limits for filing Tax Returns as under in terms of a Notification issued by the Income Tax Department (CBDT) on 24th June, 2020

1. Original and revised income tax returns filing for financial year 2018-2019 is extended to 31 July 2020.
2. Income tax return filing due date for the financial year 2019-2020 is extended until 30 November 2020.
3. Self-assessment tax payment due date for small and middle-class taxpayers whose self-assessment tax liability is within Rs.1 lakh is extended to 30 November 2020. However, there is no due date extension for those taxpayers whose self-assessment tax liability exceeds Rs.1 lakh. That is you must pay the self-assessment tax by the due date specified in the Income Tax Act. Any delayed payment will attract interest.
4. The due date for making tax-saving investments under Section 80C, 80D, 80G, and others, for the financial year 2019-2020, is further extended to 31 July 2020.
5. The date for claiming income tax deductions through investments and construction/purchase of residential property to get roll-over benefits or capital gains is further extended to 30 September 2020.
6. The date for furnishing and issuing the TDS/TCS statements associated with FY 2019-2020 is extended to 31 July 2020 and 15 August 2020 respectively.
7. The last date for linking Aadhaar with PAN is extended to 31 March 2021
8. Passing of order or issuance of notice by the authorities and compliances with various Direct Taxes & Benami Law had to be issued/passed by 31 December 2020 initially. Now, it is extended to 31 March 2021.

COPY OF MOH&FW GOI OM NO. S-11011/09/2019/ADDL DATED 3RD JUNE, 2020.

SUB: NOTIFICATION OF CGHS RATES FOR 25 INVESTIGATIONS-

With reference to the above mentioned subject the undersigned is directed to draw attention to the Office Memorandum No S 11045/36/2012-CGHS(HEC) dated 01.10.2014 vide which CGHS package rates for various treatment procedures and investigations were notified by the Government for Health Care Organizations (HCOs) empanelled under CGHS and refer to the OM of even number dated 14.01.2020 vide which CGHS rates have been notified for 15 investigations and procedures and to state that it is now decided to notify CGHS package rates for another 25 investigations and their inclusion in CGHS rate list as per the details given under:

No. Name of Investigations & Recommended Rates (in Rupees)	
1. Anti-smooth muscle antibody test(ASMA)	1460/-
2. C ANCA-IFA	1,500/-
3. p ANCA-IFA	1,500/-
4. ACE	1,000/-
5. EBUS(Endo Brachial Ultrasound) - TBNA (Using New Needle)	18,370/-
6. ENA (Quantitative)	4,600/-
7. Chromogranine A	5000/-
8. Fecal Calprotectin	2,730/-
9. C3-COMPLEMENT	650/-
10. C4-COMPLEMENT	650/-
11. Gene expert test	1035/-
12. DJ- stent removal	8,700/-
13. PFT /(spirometry with DLCO)	500/-
14. EUS (Endoscopic Ultrasound) guided FNAC (Using New Needle)	15,000/-
15. CT Urography	4,500/-
16. Video Laryngoscopy	6,000/-
17. CT Angio-Neck vessels	6,000/-
18. HI NI (RT-PCR)	1,084/-
19. Erythropoietin level	2,000/-
20. Anti HEV IgM	1,000/-
21. anti HAV IgM	750/-
22. HbsAg quantitative	650/-
23. Typhoid IgM	400/-
24. Hepatitis B Core Antibody	HbCAB
level(Hepatitis B Core IgM antibody)	480/-
25. Anti Hbs	650/-

2. The rates for investigations are for NABL/ -NABH accredited HCOs. The rates for non- NABL/ non- NABH Accredited HCOs shall be 15% less. These rates come into force from the date of issue.

4. This issues with the concurrence of Integrated Finance Division of Ministry of Health & Family Welfare vide CD No 460 dated 02/06/2020.

COPY OF OM F. NO. Z 15025/18/2020/ DIR/CGHSDATED 9TH JUNE 2020

SUBJECT: ADVISORY TO HEALTH CARE ORGANIZATIONS (HCOS) EMPANELLED UNDER CGHS IN VIEW OF THE PREVALENT CORONA VIRUS (COVID-19) PANDERNIC-

With reference to the above subject the undersigned is directed to state that this Ministry is in receipt of representations from CGHS beneficiaries of the difficulties in facilities at private hospitals / Diagnostic Centers empanelled under CGHS. The been reviewed and it is now decided to reiterate that all CGHS empanelled hospitals notified as COVID-Hospitals by State Governments shall provide treatment facilities to CGHS beneficiaries as per the CGHS norms, for all COVID related treatments.

RSCWS CONTRIBUTES RS. ONE LAKH TO PM CARES FUND TO HELP COVID VICTIMS

RSCWS HAS CONTRIBUTED RS. ONE LAKH TO PM CARES FUND TO HELP COVID 19 VICTIMS. RSCWS ALSO APPEALS TO ITS MEMBERS & OTHER PENSIONERS AS WELL THE CITIZENS OF INDIA TO MAKE LIBERAL CONTRIBUTIONS TO PM CARES FUND BY VISITING THE WEBSITE WWW.PMINDIA.GOV.IN

Copy of MOPPG&P, DOP&PW OM No. 12/4/2020-P&PW(C)-6300 Dated: 15th May, 2020

OFFICE MEMORANDUM

SUBJECT: CONSOLIDATED INSTRUCTIONS FOR PENSION DISBURSING AUTHORITIES TO ENSURE SMOOTH PAYMENT OF PENSION/FAMILY PENSION TO PENSIONERS FAMILY PENSIONERS.

On an analysis of the grievances received in this Department, it has been observed that updated and consolidated instructions will help improve the processing of Pensioner's requests by banks and others. Hence, an attempt has been made herein, to consolidate relevant instructions issued by Department of Pension & Pensioners' Welfare from time to time with regard to disbursement of pension and family pension. These Banks are adopting different procedures, while releasing pension/ family pension or seeking declarations/certificates from pensioners / family pensioners at different periodicity. Therefore, the following consolidated guidelines are being issued with an objective to create awareness among CPPCs/ bank branches on updated rules and instructions in this regard:-

(i) Requirement of pensioners to be present in person before paying bank branch for credit of first pension The pensioner is no longer required to visit bank in person for credit of his first pension. The undertaking with regard to recovery of overpayment from pensioner is forwarded to concerned bank CPPC through CPAO along with the PPO. Bank will not insist for the presence of pensioner in order to activate their pension account. (DoPPW OM No. 1127/2011-P&PW dated 7thmay 2014)

(ii) Requirement of family pensioner to submit form 14 : On death of a pensioner, the spouse is not required to submit form 14, if he/she was having a joint account with the pensioner and authorisation for payment of family pension exists in the Pension Payment Order (PPO) in his/her favour. In such cases, spouse will be required to provide only a copy of the death certificate to the pension paying branch in order to commence his/her family pension. Pension disbursing bank will identify the family pensioners based on the information furnished in PPO and its own Know Your Customer procedure without insisting him/her to physically present himself/herself in the paying bank. (DoPPW's OM No. 1/27/2011-P&PW dated 20th September 2013)

(iii) Insisting spouse to open separate bank account for getting family pension --Banks will not insist for opening a new account when the spouse was having a joint account with the pensioner and authorisation for payment of family pension exists in the Pension Payment Order (PPO) in his/her favour. (RBI Circular- Disbursement of Government Pension by Agency Banks dated September 9, 2019)

(iv) Submission of declaration for taking commercial employment after retirement: This declaration is required from pensioners who have retired from Group 'A' services/posts. This declaration is required only in the first year after retirement of a Group A officer. Therefore, this declaration may not be sought from the pensioner after expiry of one year from the date of retirement. If a pensioner declares that he has taken up commercial employment within one year from the date of retirement without obtaining permission of Government, Pension disbursing bank will seek the orders of the Government through the CPAO before making further pension payments. However, if a pensioner declares that he has taken up commercial employment within one year after retirement with the permission of the Government, Pension disbursing bank will continue to pay his [her pension (Rule 10 of CCS Pension Rule).

(v) Submission of re- employment certificate: A pensioner is required to furnish a re-employment declaration once in a year i.e. in the month of November every year. If a pensioner declares that he is re-employed under the Central or State Government, or a Corporation/ Company/ Body/ Bank under them, the element of dearness relief during the period of re-employment may not be credited by the bank during the period of such reemployment. However, if a pensioner declares about his re-employment and also states that in accordance with the relevant rules/instructions, entire amount of his/her pension has been ignored while fixing his/her pay in the re- employment post, he will continue to be eligible to draw dearness relief along with pension. If a pensioner fails to submit requisite declaration in the month of November, the element of dearness relief on his monthly pension may not be credited by the bank and he may be paid pension excluding the dearness relief Employment/re-employment of spouse does not affect his/her family pension. Therefore, Dearness Relief will continue to be paid with family pension to the spouse who is employed/re-employed in the aforesaid organizations. (Rule 55 of CCS Pension Rules, 1972).

(vi) Submission of non-earning certificate: A family pensioner, other than spouse, has to submit a declaration of non-earning his/her livelihood every year in the month of November. As per rule 54(6) of CCS (Pension) Rules, 1972, family pension is allowed to a son, daughter, disabled sibling or parents of a deceased pensioner or a deceased Government servant until he/she starts earning his/her livelihood. This declaration is, however, not required from the spouse for continuing his/her family pension. (Rule 54(6) of CCS Pension Rules).

(vii) Submission of declaration of marriage A family pensioner, other than spouse, has to submit a declaration of non-marriage/non re-marriage every six months. The family pension is discontinued if

she/he gets married/re-married. If the spouse is a recipient of family pension, no certificate of remarriage is required to be furnished by him/her. At the time of commencement of family pension, an undertaking will be obtained from him/her to the effect that in the event of his/her remarriage, he/she will report the fact to the pension disbursing bank promptly. However childless widow of deceased Government servant and disabled child of a pensioner/Government servant will continue to get family pension even if they get married/re-married. (Rule 54(6) of CCS (PENSION) RULES, 1972)

(viii) **Submission of life certificate:** Life certificate has to be submitted by every pensioner/family pensioners in the month of November every year. Pension Disbursing bank will also accept Aadhar enabled Digital Life Certificate "Jeevan Pramaan". Old aged pensioners who are 80 years and above can submit life certificate in the month of October also.(DIO Pension & Pensioners Welfare's OM No. 1/20/2018 P&PW (E) Dated 18.07.2019)

(ix) **Submission of disability certificate:** If family pension has been sanctioned to a disabled child and the disability is temporary, the guardian of such disabled child shall produce disability certificate once in every 5 years to the effect that he/she continues to suffer from such disorder /disability in order to continue family pension. No fresh certificate of disability would be required in the case of a child with permanent disability. A disabled child will also be required to self-certify every year that he/she has not started earning his/her livelihood (Rule 54(6) of CCS Pension Rule,1972)

Restoration of commuted portion of pension:

Restoration of commuted portion of pension after 15 years is to be made automatically by bank. Pensioner will not be asked to make application for restoration of commuted portion of pension. In cases where the date of commutation is not readily available in the PPO, the bank will obtain the information from the Accounts Officer who issued the PPO through Central Pension Accounting Office before restoring the commuted portion of pension. The amount of commuted pension will not be deducted from family pension. { Rule 10 of CCS (Commutation of Pension) Rules, 1981 }

(xi) **Paying additional amount of pension on attaining the age of 80 years and above:** The additional quantum of pension/family pension will be paid on attaining the age 80 years and above. Additional pension is paid from the first day of the month in which a pensioner/family pensioner completes the age of 80 years and above. For example, if a pensioner 'family pensioner completes the age of 80 years in the month of August, 2020, he will be paid additional pension/family pension from 1st day of the month of August, 2020. Bank will not insist for any request /application from pensioners' family pensioners in order to pay additional pension to them. The quantum of additional pension/family pension to the pensioners/family pensioners is as follows

Age of Pensioner	Quantum of Additional Pension
From 80 ears to less than 85 ears	20% of basic Pension
From 85 ears to less than 90 ears	30% of basic Pension
From 90 ears to less than 95 ears	40% of basic Pension
From 95 ears to less than 100 ears	50% of basic Pension
100 ears or more	100% of basic Pension

(D/O Pension & Pensioners Welfare's OM No. dated 38/37/08 dated 2ndSeptember & 3rdOctober 2008)

(xii) **Obtaining of Life Certificate from the doorstep of the pensioners:-** The Department has issued directions to all the Pension Disbursing Banks to send SMSs/Emails to all their pensioners on 24th October, 1st November, 15th November and 25th November every year reminding them to submit their Annual Life Certificates by 30th November. The Department directed all Pension Disbursing Banks to make an exception list as on 1st December every year of those pensioners who fail to submit their Life Certificate and issue another SMS/Email to them for submitting the Life Certificate. The bank in addition will also ask such pensioners through SMS/Email as to whether they are interested in submission of Life Certificate through a chargeable door-step service, on a nominal charge not exceeding Rs.60/-.

(D/O Pension & Pensioners Welfare Circular No. dated 17.01.2020).

2, All banks are advised to comply with the above instructions and to give wide publicity by putting up these instructions on their websites and also on the notice boards of the branches of the bank etc.

3. This issues with the approval of the competent authority.

**PENSIONERS ! VISIT RSCWS WEBSITE <http://rscws.com> REGULARLY
FOR UP-TO-DATE ORDERS & RULES OF GOI & OUR MEMORANDUM ON PENSIONERS ISSUES
AND TO STAY IN TOUCH WITH THE PAST, PRESENT & FUTURE**

Copy of OM No. 38/33112-P&PW (A) Dated 4-1-2019 of DOP&PW GOI

Copy of MOH&FW (DOCGHS) GOI OM No. 15025/12/2020/DIR/CGHS Dated 29th May , 2020.

SUBJECT: REIMBURSEMENT OF COST OF OPD MEDICINES: SPECIAL SANCTION IN VIEW OF COVID-19 TILL 31 ST JULY 2020- REGARDING

1. In view of the Corona Virus Disease (COVID-19) , all out efforts are made by the Government to contain its impact by instituting measures at community as well as at individual level.

2. In this regard undersigned is directed to draw attention to the OM of even number dated 27.03.2020 and 29.04.2020 vide which an option has been provided to CGHS beneficiaries getting medicines for Chronic diseases , to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers/CGHS Specialists /other Govt. Specialists/ Specialist of empanelled hospital) till 31st May 2020, irrespective of Non-Availability certificate from CGHS or otherwise. However, several representations are received in the Ministry seeking extension of the period in view of the continued 'Lock Down'.

3. The matter has been reviewed by the Ministry it is now decided that CGHS beneficiaries getting medicines for Chronic diseases shall be permitted to purchase medicines based on the prescription held (prescribed by CGHS Medical Officers/CGHS Specialists /other Govt. Specialists/ Specialist of empanelled hospital) till 31st July 2020 on the same conditions as per the earlier OM dated 27.03.2020. It is also clarified that the CGHS Wellness Centres are functional and CGHS beneficiaries also have the option to collect medicines through CGHS Wellness Centres as per normal practice, instead of purchasing from market.

4 Issued with the approval of Integrated Finance Division, MoHFW vide CD No 430 dated 29.05.2020.

COPY OF MOH&FW (DOH&FW) GOI OM NO. 1-60/20T7-CG11S/C&P/E11S DATED: THE JUNE, 2020

SUBJECT: REVISION OF TIME LIMIT FOR SUBMISSION OF FINAL CLAIMS FOR REIMBURSEMENT OF MEDICAL EXPCNSCS UNDER CGHS.

The undersigned is directed to refer to CGHS guidelines wherein the time limit submission of final Bills for reimbursement of medical expenses is 3 months. The matter has been examined in this Ministry and it has been decided to revise the time limit for submission of final claims for reimbursement of medical expenses to 6 months.

2. Henceforth, only the cases in which the bills are submitted after 6 months from the date of completion or medical treatment/ discharge of the patient from the hospital are required to be taken up for condonation. The power of condonation of such delays and other terms and conditions would be same as enumerated in the O.M. No. S. 14025/8/99-MS dated 25.05.1999.

3. This issues with the approval of the Competent Authority.

COPY OF RAILWAY BOARD'S LETTER NO. 2020111-1/7/3 DATED 11.06.2020 TO ALL GMS

Sub:- Reimbursement of cost of OPD medicines Special sanction in view of COVID-19.

Ref:- (i) Ministry of H&FW's OM No.Z15025/12t2020/DIR/CGHS dated 27.03.2020, 29.042020 and 29.05.2020 (copy enclosed),

(ii) Railway Board's letter No.28.03.2020, 29.03.2020 & 05.05.2020.

In reference to Board's letters referred above, it was intimated that the instruction issued vide Ministry of Health and Family Welfare OM No. 15025/12/2020/DWCGHS dated 27.032020 was applicable to Railway medical beneficiaries upto 30.04.2020. This was further extended up to 31 05.2020.

Now Ministry of H&FW vide its OM NoZ15025/12/2020/DIR/CGHS dated 29.05.2020 have extended the provision upto The instruction issued by Ministry Of H&FW shall also apply to railway medical beneficiaries till 31.07.2020.

Railway health facilities are functional and railway medical beneficiaries have option to collect medicines through railway health facilities as per normal practice, instead of purchasing from market.

Reimbursement of OPD Medicines: Special Sanction in view of COVID-19

Copy of Railway Board's Letter No. 2020-H-1/7/2/B Dated 28-3-2020

Sub: Reimbursement of OPD Medicines: Special Sanction in view of COVID-19

The instructions issued vide Ministry of Health & Family Welfare's OM No. Z.15025/12/2020/DIR/CGHS Dated 27-3-2020 are enclosed herewith. The instructions issued by Ministry of Health & Family Welfare shall also apply to the Railway Beneficiaries till 30.4.2020.

Copy of Ministry of Health & Family Welfare OM No. Z.15025/12/2020/DIR/CGHS Dated 27-3-2020

Sub: Reimbursement of OPD Medicines: Special Sanction in view of COVID-19

In view of the Corona Virus Disease (COVID-19), all out efforts are made by the Government to contain its impact by instituting measures at community as well as at individual level.

2. Guidelines for maintaining social distancing between individuals have already been issued by the Government. In the Spirit of above guidelines the undersigned is directed to state that CGHS beneficiaries getting medicines for chronic diseases may purchase medicines based on the prescription held (prescribed by CGHS Medical Officers / CGHS Specialists / other Govt. Specialists / Specialist of empanelled hospitals) till 30th

April 2020 irrespective of Non-Availability certificate from CGHS or otherwise. The idea behind the measures is that CGHS beneficiaries need not visit CGHS Wellness Centres to collect medicines till 30th April 2020.

COPY OF MOF DOE OM NO. 1/1/2020-E-II (B) DATED 23RD APRIL, 2020.

SUBJECT: FREEZING OF DEARNESS ALLOWANCE TO CENTRAL GOVERNMENT EMPLOYEES AND DEARNESS RELIEF TO CENTRAL GOVERNMENT PENSIONERS AT CURRENT RATES TILL JULY 2021.

The undersigned is directed to say that in view of the crisis arising out of COVID-19, it has been decided that the additional installment of Dearness Allowance payable to Central Government employees and Dearness Relief to Central Government pensioners, due from 1st January 2020 shall not be paid. The additional installments of Dearness Allowance and Dearness Relief due from 1st July 2020 and 1st January 2021 shall also not be paid, However, Dearness Allowance and Dearness Relief at current rates will continue to be paid.

2. As and when the decision to release the future installment of Dearness Allowance and Dearness Relief due from 1st July 2021 is taken by the Government, the rates of Dearness Allowance and Dearness Relief as effective from 1st January 2020, 1st July 2020 and 1st January 2021 will be restored prospectively and will be subsumed in the cumulative revised rate effective from 1st July 2021. No arrears for the period from 1st January 2020 till 30th June 2021 shall be paid.

3. These orders shall be applicable to all Central Government employees and Central Government pensioners.

COPY OF MEMORANDUM FROM RSCWS TO SMT NIRMALA SITHARAMAN, HON'BLE MINISTER FOR FINANCE, GOI, NEW DELHI NO. RSCWS/HO/CHD/MEMO/2020-4 DATED: 3RD MAY, 2020

SUB: FREEZING OF DEARNESS ALLOWANCE TO CENTRAL GOVT. EMPLOYEES AND DEARNESS RELIEF TO CENTRAL GOVT. PENSIONERS AT CURRENT RATES TILL JULY 2021 - APPEAL TO ENCOURAGE VOLUNTARY CONTRIBUTION TO THE NATIONAL CAUSE INSTEAD OF FREEZING DA & DR

Reference: MOF, Dept. of Expenditure OM No.1/1/2020-E-II (B), dated 23-04-2020

1) RSCWS (*Railway Senior Citizens Welfare Society*) fully supports the Government in its all-out efforts to combat COVID-19.

2) RSCWS and its members have contributed whole heartedly to the PM CARES Fund, both collectively and individually. Other countrymen have also done the same.

3) It is surprising that instead of encouraging voluntary contributions to the National cause, the Government has decided, vide its orders cited above, to freeze the DA/DR of the employees and the pensioners at the current level till July, 2021 and also decided that "*No arrears for the period from 1st January 2020 till 30th June 2021 shall be paid.*" This will lead to great hardship for the pensioners.

4) DA & DR are a part of Pay & Pension and can only be deducted either as a punitive measure or with the consent of the employee or the Pensioner concerned. The freezing of DA/DR amounts to punitive action, which directly affects the morale of employees and the pensioners, who have whole-heartily contributed to the efforts to fight COVID and other calamities faced by the country.

5) a) Voluntary contributions to the National cause through dedicated instruments, by the Pensioners themselves would be a better proposition and will strengthen the National cause more effectively and will carry a greater goodwill among all concerned.

b) Ceiling limit for Senior Citizens Savings Scheme (SCSS) (as fixed in 2004) may please be raised from Rs.15 Lakh to at least Rs.30 Lakh keeping in view the heavy inflation since it was fixed in 2004. This will encourage the Pensioners to invest in this scheme and will also provide substantial funds to the Government to meet with the immediate crisis. It will save the hard-pressed pensioners from heavy financial loss.

c) Infrastructure Bonds (or any other similar Bonds) may be floated by the Government with provision for appropriate deduction under Section 80CC of Income Tax Act. This will enable the Government to raise funds for the infrastructure. This step will surely bring in substantial funds to the Government to meet its objectives without hurting the senior citizens.

6) We do realize that a lot of funds are required to combat impact of Corona virus. But freezing of DR will cause a lot of hardship to the Pensioners especially due to heavy inflation which is bound to increase in the post-COVID-19 scenario.

7) A large number of Pensioners have heavy liabilities, social obligations and have to bear heavy medical expenses as they grow older. They would be seriously hard hit due to freezing of Dearness Relief.

8) It is, therefore, requested that, in consideration of the foregoing submissions, the following steps may please be considered sympathetically:

a) To defreeze & release additional installments of Dearness Relief to the Central Government pensioners;

b) To encourage voluntary contribution to the National cause through following measures:

i) Raise ceiling limit for saving instruments like Senior Citizens Savings Scheme (SCSS) from Rs.15 Lakh to at least Rs.30 Lakh, with exemption under Section 80C of IT Act.

ii) Floating of "Infrastructure Bonds of Government of India" with suitable Tax incentives to raise funds for requisite infrastructure.

**COPY OF MEMORANDUM TO MS PREETI SUDAN, SECRETARY, MOH&FW, GOI
NO. RSCWS/HO/CHD/MEMO-MOHFW / 2020-6 DATED: 16TH JUNE, 2020**

SUB: REGARDING LIST OF CHRONIC DISEASES

Reference: OM No.Z-15025//12/2020/DIR/CGHS dated 27-3-2020, 29-4-2020 and 29-5-2020 Reg. Reimbursement of cost of OPD Medicines- Special sanction in view of COVID-19.

1.1 Kind attention is invited towards the OMs cited above vide which CGHS beneficiaries were allowed Reimbursement of cost of OPD Medicines for Chronic diseases – as a Special sanction in view of COVID-19.

1.2 Ministry of Railways has implemented these orders to the Railway Beneficiaries.

2. The above said orders have provided a great relief to patients suffering from Chronic Diseases under the prevailing conditions due to COVID-19. However, List of Chronic diseases covered by the above order has not been provided by the Ministry of Health GOI Department of CGHS for the serving or the retired beneficiaries of the Central Govt. Absence of such a list is bound to cause much confusion, harassment and financial loss to the beneficiaries since it may lead to varied interpretations of the disease by Medical authorities concerned in this regard.

3. Punjab Govt. has approved a list of 32 Chronic Diseases for Reimbursement of Medical expenses to its employees & pensioners vide its letter No.12/10/10/5C5/1165 dated 14th June 2010. The same has been adopted by Chandigarh Administration for its employees & pensioners vide Finance Department of Chandigarh Administration letter No. 99/1/04-UTFII(12)-2010 dated 17-9-2010.

4. List issued by the PGIMER is placed on their Website www.pgimer.edu.in

5. Ministry of H & FW GOI is the nodal Ministry for all health matters pertaining to Central Government employees and pensioners.

6. It is, therefore, requested that a unified list of Chronic Diseases may please be issued so that the beneficiaries do not have to face any hardship and a uniform practice is followed by all.

Encls. (Not published here): Annexure i) List of Chronic Diseases adopted by GMC&H Chandigarh & DOH&FW, Punjab

Annexure ii) Reply to RTI by GMC&H CHD with copies of letters of UT CHD & PB

Annexure iii) Reply of PGI to RTI App Reg. Chronic Diseases

Excerpts from the E-Edition of of PRS January-March, 2020

INCOME TAX SLABS FOR FY 2019-20 / AY 2020-21

1.1 Individual (Resident or non-resident), less than 60 years on last day of previous year:

Net income range	Income-Tax rate
Up to Rs. 2,50,000	Nil
Rs. 2,50,000- Rs. 5,00,000	5%
Rs. 5,00,000- Rs. 10,00,000	20%
Above Rs. 10,00,000	30%

1.2 Resident senior citizen, i.e., every individual, being a resident in India, who is of the age of 60 years or more but less than 80 years at any time during the previous year:

Net income range	Income-Tax rate
Up to Rs. 3,00,000	Nil
Rs. 3,00,000 – Rs. 5,00,000	5%
Rs. 5,00,000- Rs. 10,00,000	20%
Above Rs. 10,00,000	30%

1.3 Resident super senior citizen, i.e., every individual, being a resident in India, who is of the age of 80 years or more at any time during the previous year:

Net income range	Income-Tax rate
Up to Rs. 5,00,000	Nil
Rs. 5,00,000- Rs. 10,00,000	20%
Above Rs. 10,00,000	30%

Plus: - Surcharge: - 10% of income tax where total income exceeds Rs. 50,00,000.

15% of income tax where total income exceeds Rs. 1,00,00,000.

Health and Education cess: - 4% of income tax and surcharge.

Note: - A resident individual is entitled for rebate under section 87A if his total income does not exceed Rs. 5,00,000. The amount of rebate shall be 100% of income-tax.

Excerpts from the E-Edition of of PRS January-March, 2020**Income Tax Rates: For AY 2021-22 (New) & A.Y. 2020-21 (Old)**

As per New Tax Regime a taxpayer can now choose to opt for the new tax slab for FY 2020-21 / AY 2021-22 or Existing (old) Tax Slabs for FY 2019-20 AY 2020-21

1. Income Tax Slab Rate for AY 2021-22 & AY 2020-21 for Individuals

1.1 Individual (resident or non-resident) of less than 60 years on the last day of the previous year.

Net income range	Income-Tax rate AY 2021-22 (With no deductions allowed)	Income-Tax rate AY 2020-21 (With all existing deductions allowed)
Up to Rs. 2,50,000	Nil	Nil
Rs. 2,50,000- Rs. 5,00,000	5%	5%
Rs. 5,00,000 – Rs. 7,50,000	10%	20%
Rs. 7,50,000- Rs. 10,00,000	15%	20%
Rs. 10,00,000- Rs. 12,50,000	20%	30%
Rs.12,50,000 - Rs.15,00,000	25%	30%
Above Rs.15,00,000	30%	30%

1.2 Resident senior citizen, i.e., every individual, being a resident in India, who is of the age of 60 years or more but less than 80 years at any time during the previous year:

Net income range	Income-Tax rate AY 2021-22	Income-Tax rate AY 2020-21	Income-Tax rate
Up to Rs. 3,00,000	5% of income in excess of Rs. 2,50,000	Nil	Income-Tax rate AY 2020-21
Rs. 3,00,000- Rs. 5,00,000	5% of income in excess of Rs. 3,00,000	5% of income in excess of Rs. 3,00,000	5%
Rs. 5,00,000 – 7,50,000	10% of income in excess of Rs. 5,00,000	20% of income in excess of Rs. 5,00,000	20%
Rs. 7,50,000- Rs. 10,00,000	15% of income in excess of Rs. 7,50,000	20% of income in excess of Rs. 5,00,000	30%
Rs.10,00,000 - Rs.12,50,000	20% of income in excess of Rs. 5,00,000	30% of income in excess of Rs. 1,00,000	
Rs. 12,50,000 - Rs. 15,00,000	25% of income in excess of Rs. 5,00,000	30% of income in excess of Rs. 10,00,000	
Above Rs.15,00,000	30% of income in excess of Rs. 5,00,000	30% of income in excess of Rs. 10,00,000	

1.3 Resident super senior citizen, i.e., every individual, being a resident in India, who is of the age of 80 years or more at any time during the previous year:

	Income-Tax rate AY 2021-22	Income-Tax rate AY 2020-21
		Nil
Up to Rs. 5,00,000	5% of income in excess of Rs. 2,50,000	Nil
Rs. 5,00,000 – 7,50,000	10% of income in excess of Rs. 5,00,000	20% of income in excess of Rs. 5,00,000
Rs. 7,50,000- Rs.10,00,000	15% of income in excess of Rs. 2,50,000	20% of income in excess of Rs. 5,00,000
Rs.10,00,000 - Rs.12,50,000	20% of income in excess of Rs. 5,00,000	30% of income in excess of Rs. 10,00,000
Rs. 12,50,000 - Rs.15,00,000	25% of income in excess of Rs. 5,00,000	30% of income in excess of Rs. 10,00,000
Above Rs.15,00,000	30% of income in excess of Rs. 5,00,000	30% of income in excess of Rs. 10,00,000

Plus: - Surcharge: - 10% of income tax where total income exceeds Rs. 50,00,000.
15% of income tax where total income exceeds Rs. 1,00,00,000.

Health and Education cess: - 4% of income tax and surcharge.

REBATES FROM INCOME TAX WHICH WILL CONTINUE TO BE AVAILABLE IF INCOME TAX RATE FOR AY 2020-21 ARE OPTED FOR AY 2021-22 BUT THESE REBATES WILL NOT BE AVAILABLE IF NEW RATES ARE OPTED FOR IT.

1. Leave travel concession as contained in clause (5) of section 10;
2. House rent allowance as contained in clause (13A) of section 10;
3. Some of the allowance as contained in clause (14) of section 10;
4. Standard deduction of Rs. 50,000 u/s 16;
5. Employment/professional tax deduction as contained in section 16;
6. Interest under section 24 in respect of self-occupied or vacant property referred to in sub-section (2) of section 23. (Loss under the head income from house property for rented house shall not be allowed to be set off under any other head and would be allowed to be carried forward as per extant law);
7. Any deduction under chapter VI-A; [except 80CCD(2) - NPS Contribution by the employer]
8. The option shall be exercised for every previous year where the individual or the HUF has no business income. In other cases, the option once exercised for a previous year shall be valid for that year & all subsequent years.

**COPY OF RSCWS MEMORANDUM TO PRINCIPAL CMD NR & DRM UMB
NO. RSCWS/HC/03/06/2020 DATED: 11.06.2020**

SUB: MEDICAL FACILITIES FOR CHANDIGARH TRICITY BASED RETIRED RELHS BENEFICIARIES :

- a) Tele-consultation facilities with Railway Doctors,
- b) Referral to and treatment at empanelled hospitals

Ref: i) Our earlier letter on the subject, No.RSCWS/HC/02/03/2020, dated 28th March, 2020
ii) Rly Board's letter No. 2020/H-1/7/3, dated 05/5/2020

We seek your benign intervention for redressal of the following medical problems of the Railway pensioners residing in Chandigarh Tricity , Mohali & Panchkula districts and around.

1. Tele-Consultation with Railway Doctors:

1.1 In view of the continued , rather worsening Covid- 19 crisis, the national as well as international (WHO) level advisories to senior citizens are not to venture out and stay put at home keeping in view their vulnerability to catch infections and their low immunity levels.

1.2 Both the premier institutes-cum-hospitals of Chandigarh, viz PGIMER and GMCH 32 have already introduced the concept of tele-consultation for their pre-registered patients.

1.3 Senior citizens are prohibited to visit these hospitals so as to keep themselves safely away from any possible patients' infections.

1.4 Appointments-cum-consultations are done through WhatsApp and e-mails. Patients convey electronically, details of their ailments, as well as any required test reports, obtained from their nearest diagnostic labs. Consultation and prescriptions by specialist doctors are also done through WhatsApp and e-mails.

1.5 Some similar system may please be implemented at NR Health Unit Chandigarh and Divisional Hospital, Ambala, at least for the benefit of pensioners. This measure is desirable, rather essential keeping in view the fact that fight against Covid-19 is projected to be a long drawn out battle.

2. Referral to empanelled hospitals:-

2.1 With advancing age, people require consultation and treatment from specialists, even super specialists. Chandigarh tri-city, where a number of RELHS opted retirees are settled, has the best of medical facilities, both in the public and private sector hospitals. CGHS, ECHS (Defence), State Govts and also Railways have empanelled private hospitals, for specialized treatments.

2.2 But, regrettably, for referrals to these hospitals, one is required to travel 50 Kms, all the way to Ambala to get the referral letter issued from CMS. This is very cumbersome and hard hitting. Most of the retiree couples are living alone, with their children being posted away in different cities, even abroad.

2.3 In the current Corona situation, going to Ambala Div. hospital is out of question; even visiting Chandigarh Health Unit will be against the firm advisory to senior citizens as mentioned at Sr No.1 above. This Health Unit is some 15 to 20 Kms away from different parts of the Tricity and is located at a forlorn place across the Chandigarh rail yard and is not covered by any public transport.

2.4 *The procedure of referrals definitely needs to be simplified as requested several times earlier.*

2.5 Since an ADMO is now posted at NR Health Unit, Chandigarh, she/he may be authorized to refer, especially the old age patients, to the empanelled hospitals, in phone consultation with a senior nominated doctor at Ambala hospital , followed by CMS's post facto sanction on WhatsApp/e-mail and with that ADMO/ Chandigarh should be authorized to issue the referral letter. The patient or his/her attendant should not be asked to get CMS's personal signature at Ambala and bring the referral letter personally to Chandigarh.

2.6 The urgent and emergency cases should be permitted to avail cashless treatment directly from the empanelled hospitals and the latter be advised to send the requisite details about the condition of the patient electronically, to ADMO Chandigarh and CMS Ambala for getting the CMS's formal approval. The spouses/attendants of the patients should not be forced to go to Ambala to get the approval letter in person, to avoid unnecessary harassment to aged railway retirees .

3.1 On the lines suggested and requested as above, some procedure order may kindly be worked out for RELHS opted railway pensioners.

3.2 Even after the Corona crisis is contained, such a procedure should be continued on a regular basis to avoid unnecessary harassment in getting medical treatment and to provide some relief to aged railway retirees towards the fag end of their lives.

**COPY OF MOPPG&P DOPPW CIRCULAR NO. 12/4/2020-P&PW(C)-6300 DATED JANUARY 17, 2020
SUBJECT: OBTAINING OF LIFE CERTIFICATE BY BANKS FROM THE DOORSTEP OF THE PENSIONERS**

The undersigned is directed to say that instructions have been issued from time to time. for submission of Life Certificate by pensioners, in the month of November every year Attention is also drawn to the following circulars, meant to facilitate submission of Life Certificate by Pensioners and ensure Ease of Living for them:

(i) CPAO/Tech/Grievances/2010-11/531, dated 30.06.2011, issued by Central Pension Accounting Office, New Delhi, which provides for exemption from personal appearance by Pensioners submitting Life Certificate. if the prescribed form in Annexure-XVII of Para 15.2(i) of Scheme Booklet, is signed by certain specified authorities.

(ii) CPAO/Tech/Life Certificate/2014-15/31-32, dated 30.01.2015, issued by Central Pension Accounting Office, New Delhi, which highlights the Digital Life Certificate mode of submission as part of Prime Minister's "Digital India" scheme.

(iii) RBI/2014-15/587, dated 07.05.2015, issued by the Reserve Bank of India, prescribing mandatory issue of acknowledgement to Pensioners on submission of Life Certificates and promoting the use of Digital Life Certificates among Pensioners, which would eliminate the need for their physical presence at branches.

(iv) RBI/2017-18/89, dated 09.11.2017, issued by Reserve Bank of India, directing Banks for enabling Ease of submitting Life Certificate, whereby a Pensioner can submit Life Certificate in any branch of the pension paying Bank and the same is uploaded promptly in CBS by the receiving branch itself. It also directs all Banks to ensure Door-step submission of Life Certificate facility, along with Banking facility to all senior citizens of more than 70 years of age and differently abled or infirm persons, including pick up of cash and delivery of cash against withdrawal.

(v) OM No. 1/20/2016-P&PW(E), dated 14.11.2017, issued by Department of Pension & Pensioners' Welfare, which re-iterates RBI's concern w.r.t. old/infirm pensioners, for whom Banks should make concrete efforts to provide the facility of obtaining Life Certificate from their premises/residence and exempt personal appearance.

(vi) OM No. 1/20/2018-P&PW (E), dated 18.07.2019, issued by Department of Pension & Pensioners' Welfare, which prescribes that pensioners aged 80 years and above may be allowed to give their Life Certificate w.e.f. 1* October every year, which would be valid till 307 November of the subsequent year, in order to provide Senior pensioners with an exclusive window at Banks, for the activity and avoid the general rush.

(2) In spite of detailed instructions, as brought out above, it has been observed that a large number of pensioners (around 8-10 percent) are unable to submit their Life Certificate by the stipulated date, i.e. 30% November every year on account of various reasons. The pension disbursing authorities/banks are constrained to discontinue disbursement of their monthly pension, in such cases, due to non-submission of the Life Certificate. Such pensioners face a lot of difficulty in re-commencement of their pension.

(3) In order to promote Ease of Living for Pensioners and minimize the cases of non-submission of Life Certificate by the pensioners and ensure uninterrupted disburse. Pension to them, in addition to the instructions contained in Para 1 above, the following Instructions are hereby issued for strict compliance –

(i) All Pension disbursing banks shall send SMSs/E-mails to the pensioners on 24th October 1st November, 15th November and 25th November, every year reminding them to submit their Annual Life Certificate by the stipulated date, i.e. 30th November.

(ii) All Pension disbursing banks shall make an exception list. as on 1st December every year, of those pensioners who fail to submit their Life Certificate by 30th November and send SMS/E-mail to the pensioners included in the aforesaid exception list advising them to submit the Life Certificate at the earliest to avoid discontinuation of their pension. The Bank shall also ask such pensioners, through SMS/E-mail. as to whether they are interested in submission of Life Certificate through a doorstep visit by the bank. Wherever a call centre /App based facility is available, Banks should also encourage taking request for doorstep visits through such modes. The banks shall not charge any Pensioner more than Rs. 60/- for such a doorstep visit. In line with the Reserve Bank of India circular, RBI/2014-15/587, dated 07.05.2015, all banks shall encourage promoting Life Certificate through Digital means.

(iii) As regards pensioners who have failed to submit their Life certificate in the year 2019, the banks will prepare an exception list of such pensioners immediately and follow the steps mentioned in sub-para 3(ii) above.

(iv) The CPPCs of Pension Disbursing Banks (in case of more than 1 CPPC in any Bank, then one nominated official on behalf of the bank as a whole) shall report to the Department of Pension & Pensioners' Welfare in the months of January, February and March respectively the total number of Central Govt Pensioners who have given the Life Certificate, the total number of Pensioners who have not given their Life Certificate. along with a break-up of the certificates submitted physically and through digital means, on the following email address: rajesh.kr73@nic.in

(4) CPPCs/Branches of your bank may be advised to strictly comply with the above instructions. The banks are also requested to give wide publicity by putting up these instructions in their websites and also on the notice boards of the branches of the bank etc.

This is issued with the approval of competent authority.

Ivy Hospital, Mohali

is empaneled by Northern Railway, DMW & RCF Kapurthala for the cashless treatment of Railway beneficiaries in emergency and on reference by authority



In non-referral cases, members of **RSCWS (Railway Senior Citizens Welfare Society)** shall be treated and charged on CGHS rates for all specialties in IPD, OPD & Diagnostics for the various specialties against cash/credit card/Debit Card/DD facilities, on production of Membership Card or letter of Authority of RSCWS.

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PRS: 4-6-2020

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