



PENSIONERS'
RAIL SAMPARK
QUARTERLY BULLETIN OF THE
RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

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Affiliated to: Bharat Pensioners Samaj (BPS)

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RBI REITERATES INSTRUCTIONS ON BANKING FACILITY FOR SENIOR CITIZENS

BOTH PHYSICAL & DIGITAL LIFE CERTIFICATES TO BE ACCEPTED

DOOR STEP BANKING FACILITY FOR COLLECTION OF LIFE CERTIFICATE AND KYC DOCUMENTS FROM RESIDENCE OF PENSIONERS, IF REQUIRED BY SICK ELDER

Citing instances of avoidable hardship to Senior Citizens – including the Pensioners, Reserve Bank of India (RBI) has strongly reiterated its instructions to all the Banks in India to ensure bank's services to the Senior Citizens without difficulty or harassment. Including the following specific provisions:

Dedicated Counters/Preference to Senior Citizens, Differently abled, Ease of submitting Life Certificate, Free Cheque Book Facility (minimum 25 cheque leaves every year), Automatic conversion of status of accounts as Senior Citizen (as per DOB in Bank records) and Door Step Banking pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life certificate at the premises/residence of such customers. RBI has reiterated that Pensioners can submit either physical Life Certificate at any Branch of the Pension Paying Bank or avail of additional facility of Digital Life Certificate under "Jeevan Praman" Scheme.(See RBI Notification Page 3, Master Circular Page 4 - 6)

You can use OTP from December 1 to link Aadhaar-Mobile SIM – Without Finger Print (Biometric) Aadhaar Authentication

Unique Identification Authority has said customers can start linking their mobile number with Aadhaar using a one-time password from 1 December. With linking of Aadhaar with mobile SIM made compulsory, the government has simplified the process to link the 12-digit Unique Identity Number or UID.

The government has introduced three new methods, including through one-time password (OTP), to ease the process of linking the Aadhaar identity number with individual mobile numbers.

Subscribers can verify or re-verify their mobile numbers from anywhere in the country irrespective of which service area their mobile connection belongs to. For the convenience of senior citizens, DoT has also recommended for the re-verification at subscribers' doorstep.

BASIC FACILITIES PROVIDED AT CHD HU, FULL TIME DOCTOR YET TO BE POSTED

Continuous efforts by RSCWS are bearing fruit. Lock-up Dispensary has been upgraded as Health Unit and provided with a new building a couple of years back. Doctor now attends there for 2 days a week – on Tuesday & Friday regularly. BSNL Phone (NO. 01722730356) has now been provided for emergent queries. Water Cooler, Water Purifier & some other facilities have also been provided besides some Paramedical Staff. Efforts are on for getting full time doctor and more Para-medical staff.

RAILWAY BOARD DIRECTS ZONES TO EXPEDITE ISSUE OF REVISED PPOS (See Page 8).

**MEMBERS OF RSCWS & THEIR SPOUSES WITH OTHER RAILWAY PENSIONERS
ARE CORDIALLY INVITED TO ATTEND THE NEXT GENERAL BODY MEETING OF RSCWS &
SEMINAR ON "NEUROLOGICAL PROBLEMS IN OLD AGE"**

**BY DR. H. S. MANN, NEUROLOGIST FORTIS MULTISPECIALTY HOSPITAL MOHALI.
ON TUESDAY 5TH DECEMBER, 2017 FROM 2-30 TO 5 PM. (PLEASE REACH IN TIME)
AT GOVT. MUSEUM & ART GALLERY AUDITORIUM, SECTOR 10, CHANDIGARH
PLEASE JOIN US FOR TEA AFTER THE MEETING & THE SEMINAR**

- President & Secretary General, RSCWS



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For more information, please contact: Dr Ajinder Singh - 9872170582



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RBI INSTRUCTIONS REGARDING: BANKING FACILITIES FOR SENIOR CITIZENS

Copy of RBI Circular No. RBI/2017-18/89 DBR No. Leg.BC.96/09.07.00/5/2017-18 Dated November 9, 2017

Please refer to Paragraph 8 of Statement on Developmental and Regulatory Policies, released by Reserve Bank of India on October 4, 2017 as part of Fourth Bi-monthly Monetary Policy Statement 2017-18, a copy of which is enclosed. It has been observed that there are occasions when banks discourage or turn away senior citizens and differently abled persons from availing banking facilities in branches. Notwithstanding the need to push digital transactions and use of ATMs, it is imperative to be sensitive to the requirements of senior citizens and differently abled persons.

2. In view of the above, banks are required to put in place appropriate mechanism with the following specific provisions for meeting the needs of such customers so that they are able to avail of the bank's services without difficulty.

(a) Dedicated Counters/Preference to Senior Citizens, Differently abled persons

Banks are advised to provide a clearly identifiable dedicated counter or a counter which provides priority to senior citizens and people who are differently abled including visually impaired persons.

(b) Ease of submitting Life Certificate

As per extant guidelines issued by Department of Government and Bank Accounts, in addition to the facility of Digital Life Certificate under "Jeevan Praman" Scheme (refer circular DGBA.GAD.H-2529/45.01.001/2014-15 dated December 9, 2014), pensioners can submit physical Life Certificate form at any branch of the pension paying bank. However, it is observed that often the same is not updated promptly by the receiving branch in the Core Banking Solution (CBS) system of the bank, resulting in avoidable hardship to the pensioners. It is, therefore, advised that banks shall ensure that when a Life Certificate is submitted in any branch, including a non-home branch, of the pension paying bank, the same is updated/ uploaded promptly in CBS by the receiving branch itself, to avoid any delay in credit of pension.

(c) Cheque Book Facility

(i) Banks shall issue cheque books to customers, whenever a request is received, through a requisition slip which is part of the cheque book issued earlier.

(ii) Banks are advised to provide minimum 25 cheque leaves every year, if requested, in savings bank account, free of charge.

(iii) Banks shall not insist on physical presence of any customer including senior citizens and differently abled persons for getting cheque books.

(iv) Banks may also issue cheque books, on requisition, by any other mode as per bank's laid down policy.

It is further clarified that providing such facility in BSBDA will not render the account to be classified as non-BSBDA (c.f. Bank's response to query number 14 and 24 of our circular "DBOD.No. Leg. BC.52/09.07.005/2013-14 dated September

11, 2013 on Financial Inclusion – Access to Banking Services - BSBDA – FAQs").

(d) Automatic conversion of status of accounts

Presently, in some banks, even fully KYC - compliant accounts are not automatically converted into 'Senior Citizen Accounts' on the basis of date of birth maintained in the bank's records. Banks are advised that a fully KYC compliant account should automatically be converted into a 'Senior Citizen Account' based on the date of birth available in bank's records.

(e) Additional Facilities to visually impaired customers

Banks are advised that the facilities provided to sick/old/incapacitated persons vide Paragraph 9 of our Master Circular DBR.No.Leg.BC.21/09.07.006/2015-16 dated July 1, 2015 on Customer Service in Banks (regarding operations of accounts through identification of thumb/toe impression/mark by two independent witnesses and authorising a person who would withdraw the amount on behalf of such customers) shall also be extended to the visually impaired customers.

(f) Ease of filing Form 15G/H

Banks are advised to provide senior citizens and differently abled persons Form 15G/H once in a year (preferably in April) to enable them to submit the same, where applicable, within the stipulated time.

(g) Door Step Banking

We have issued instructions on Doorstep Banking vide circular DBOD. No.BL.BC.59/22.01.010/2006-2007 dated February 21, 2007 under Section 23 of Banking Regulation Act, 1949. However, in view of the difficulties faced by senior citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, banks are advised to make concerted effort to provide basic banking facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life certificate at the premises/ residence of such customers.

EXTRACTS & SUMMARY OF RBI MASTER CIRCULAR– 2015-16

Disbursement of Government Pension by Agency Banks

RBI/2015-16/63 DGBA.GAD.No.H-1/31.05.001/2015-16 July 1, 2015 (Updated as on March 17, 2016)
To All Agency Banks

1. **Introduction:** Payment of pension to retired government employees, including payment of basic pension, increased Dearness Relief (DR), and other benefits as and when announced by the governments, is governed by the relevant schemes prepared by concerned Ministries/Departments of the Government of India and State Govts. This Master Circular consolidates important instructions on the subject issued by the Reserve Bank.

General Instructions

2. **Government orders on DR, etc. on websites:** In order to obviate the time lag between issue of DR orders and payment of DR to the beneficiary and to render expeditious service to senior citizens, the following action is required to be taken:

As soon as the sanction of Dearness Relief at revised rates is received from Ministry of Finance, Orders for payment of Dearness Relief to pensioners at revised rates are issued and the copies of such orders are immediately sent to Heads of all Agency Banks by e-mail as well as by FAX with instructions to take necessary action for expeditious payment of Dearness Relief.

The orders are put on website of Ministry of Personnel, Public Grievance and Pensions (<http://www.persmin.nic.in>). Pension paying agency banks should act on the copies of the orders supplied by Government to the Head Offices and/or Regional Offices of authorised banks or hosted on the website.

3. **Nomination:** With a view to avoiding inconvenience to pensioners, all pension paying branches to accept Nomination Forms 'A' or 'B' as the case may be, submitted by Central Civil/Railway pensioners for the payment of arrears of pension to the heir(s).

In the case of Central Civil and Railway pensioners, the pension paying banks should endorse the names of nominees as per nomination forms 'A' and 'B' on the front page of the pass book and the branches may be advised to ensure that the procedure laid down in Schemes for disbursement of pension to pensioners by public sector banks are followed scrupulously.

4. **All India Service officers** retiring from Government of India (For IAS Officers) (Not Printed)

5. **Credit of pension to joint account:** Various Central Government ministries such as Ministries of Defence, Railways and Telecom, and State Governments, have modified the scheme for payment of pension permitting credit of pension also to a joint account operated by pensioner with his/her spouse in whose favour an authorisation for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse could be operated either by 'Former or Survivor' or 'Either or Survivor' basis subject to the following terms and conditions:

> 6. **Action on Death of Pensioner:** As pension is payable only during the life of a pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If, however, any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any other account held by the pensioner/spouse either individually or jointly. The legal heirs, successors, executors, shall also be liable to refund any amount, which has been wrongly credited to the joint account.

Payment of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a Joint Account with the pensioner's spouse. This implies that if there is an 'accepted nomination' in accordance with rules 5 and 6 of these Rules, arrears mentioned in the rules shall be payable to the nominee.

7. **Existing pensioners desiring to get their pension credited to a joint account** as indicated above are required to submit an application to the bank branch, from where they are presently drawing pension in the prescribed form. This would also be signed by pensioner's spouse in token of having accepted the terms and conditions laid down by the Ministry/Govt concerned. The facility is applicable to existing / future pensioners.

8. **Issue of Pension Slip:** It has been decided by Central Pension Accounting Office (CPAO)/Ministry of Defence/Railway and Governments of West Bengal, Goa and Kerala to issue pension slips to their pensioners including family pensioners. Accordingly, pension slips as per the prescribed format are to be issued to these pensioners/family pensioners at the commencement of pension and thereafter, whenever there is a change in quantum of pension. Both halves of the Pension Payment Order (PPO) would also need to be updated. All agency banks advised to issue instructions to their pension paying branches.

9. **Staggering of pension payments:** Payment of pension only on the last day of the month causes much hardship to pensioners as they have to wait in queue for a long time to collect their pension. As per instructions issued in 1995, agency banks were advised to spread disbursement of pension over the last four

working days of the month, except for the month of March, which will continue to be credited on or after the first working day of April.

10. Recovery of excess/wrong payment made to a pensioner: Details of uniform procedure evolved for recovery of excess/wrong payments made to pensioners drawing pensions under the Scheme for payment of pension to Central /Civil/Defence/Railways pensioners through public sector banks, are given below:

a) As soon as the excess/wrong payment made to a pensioner comes to the notice of the paying branch, the branch should adjust the same against the amount standing to the credit to the pensioner's account to the extent possible including lumpsum arrears payment.

b) If the entire amount of overpayment cannot be adjusted from the account, the pensioner may be asked to pay forthwith the balance amount of overpayment.

c) In case the pensioner expresses his inability to pay the amount, the same may be adjusted from the future pension payments to be made to the pensioners. For recovering the overpayment made to pensioner from his future pension payment in instalments 1/3rd of net (pension + relief) payable each month may be recovered unless the pensioner concerned gives consent in writing to pay a higher installments amount.

d) If the overpayment cannot be recovered from the pensioner due to his death or discontinuance of pension then action has to be taken as per the letter of undertaking given by the pensioner under the scheme.

e) Pensioner may be advised about the details of over payment/wrong payment and mode of its recovery.

11. Refund of excess pension payment to Government: Whenever any excess / overpayment is detected the entire amount thereof should be credited to the Government account in lump sum immediately when the excess/overpayment is due to an error on the part of the agency bank.

12. Withdrawal of pension by old/ sick/ disabled/ incapacitated pensioners: In order to take care of problems/ difficulties faced by sick and disabled pensioners in withdrawal of pension / family pension from the banks, agency banks may categorise such pensioners as under:

a) Pensioner who is too ill to sign a cheque / unable to be physically present in the bank

b) Pensioner who is not only unable to be physically present in the bank but also not even able to put his/her thumb impression on the cheque/ withdrawal form due to certain physical defect / incapacity.

13. Procedure for Withdrawal of pension by old/ sick/ disabled/ incapacitated pensioners :

With a view to enabling such old/sick/incapacitated pensioners to operate their accounts, banks may follow the procedure as under:

a) Wherever thumb or toe impression of the old/sick pensioner is obtained, it should be identified by two independent witnesses known to the bank, one of whom should be a responsible bank official.

b) Where the pensioner cannot even put his/her thumb/ toe impression and also would not be able to be physically present in the bank, a mark can be obtained on the cheque/withdrawal form, which should be identified by two independent witnesses, one of whom should be a responsible bank official.

c) Accordingly, the agency banks are requested to instruct their branches to display the instructions issued in this regard on their notice board so that sick and disabled pensioners could make full use of these facilities. Banks are also advised to sensitise staff members in the matter and to refer to the FAQs on pension disbursement hosted on our website www.rbi.org.in in case of any doubt.

14. Continuation of either or survivor pension account after death of pensioner: All agency banks disbursing Central Government pension have been advised that in case the spouse (Family pensioner) opts for existing joint account for credit of family pension, banks should not insist on opening a new account when the spouse is the survivor and having a joint account with the pensioner and in whose favour an authorisation for payment of family pension exists in the Pension Payment Order (PPO).

15. Digital Life Certificate: As per the present pension scheme, pensioners are required to furnish a life certificate to the pension disbursing bank every year in November. In view of the difficulties faced by pensioners in submission of these certificates, and in order to alleviate these difficulties, the Government of India has since launched "Jeevan Pramaan", a digital life certificate based on Aadhaar Biometric Authentication on November 10, 2014. In order to facilitate Jeevan Pramaan, a web portal (jeevanpramaan.gov.in) was launched on November 10, 2014. All agency banks disbursing government pension may take necessary steps to implement and benefit from the scheme and issue necessary instructions to all their branches concerned and dealing staff. They are requested to work towards creating awareness about this facility amongst their pensioner customers through their branches, websites and other means. Banks may also suitably amend the FAQs on pension payments.

16. Life Certificate – Cases of Misplacement: There have been complaints that life certificates submitted

over the counter of pension paying branches are misplaced causing delay in payment of pensions. In order to alleviate the hardships faced by pensioners, agency banks were instructed to mandatorily issue duly signed acknowledgements. They were also requested to consider entering the receipt of life certificates in their CBS and issue a system generated acknowledgement which would serve twin purpose of acknowledgement & real time updation of records.

17. Payment of Central Civil Pension: Updation of Pension Payment Orders

Some of the Pension Paying Bank branches do not update the amount of basic pension/family pension whenever there is change in basic rates in both halves of the Pension Payment Order (PPO) concerned. In this connection, paragraphs 12.17 of the "Scheme for Payment of Pensions to Central Government Civil Pensioners by Public Sector Banks" are reproduced below:

"Whenever there is change in the basic rates of pension and/or dearness relief on pension, the paying branch shall call back the pensioner's half of the PPO and record thereon the changes, indicating, inter-alia, the date(s) from which the changes are effective. After this is done, those halves will be returned to the pensioners." (Para 12.17).

18. Payment of Pension to Railway Pensioners

19: Issue of Due and Drawn statement: All agency banks may issue suitable instructions to their pension paying branches for issuance of 'Due and Drawn' statement in the prescribed form to Railway pensioners, whenever there is a change/revision in their pension, so as to avoid inconvenience to the pensioners.

Customer Service

20. Grievances of pensioners are not being addressed properly at the branch level especially after the setting up of Centralised Pension Processing Centres (CPPCs). To provide hassle free service to the pensioners, there should be a forum for regular interaction and settlement of grievances. Accordingly, agency banks should appoint one/two nodal officers at each Region/Zone for monitoring the resolution of grievances of pensioners on regular basis and the GM/CGM concerned should review the position at monthly intervals.

21. At locations outside the CPPCs, there should be designated nodal officers for pension related complaints who should be easily accessible to pensioners and who should hold regular meetings at different locations in their jurisdiction on the lines of Pension Adalat. Each bank should establish toll free dedicated pension line with trained persons having access to database to answer queries, note down and redress complaints.

22. Following several complaints from pensioners alleging inordinate delay in disbursing revised pension and arrears, agency banks were advised as under:

a) Pension paying banks should compensate pensioner for delay in crediting pension/ arrears thereof at a fixed interest rate of 8% for the delay after the due date and the compensation shall be credited to the pensioner's account automatically on the same day when the bank affords credit for revised pension/ pension arrears, in respect of all delayed pension payments made since October 1, 2008.

b) Pension paying banks have been requested to put in place a mechanism to obtain immediately the copies of pension orders from the pension paying authorities directly and make payments without waiting for receipt of instructions from the Reserve Bank so that pensioners should get benefits announced by the Governments in the succeeding month's pension payment itself.

23. **Branch should continue to be a point of referral for the pensioner lest he/she feel disenfranchised:** All branches having pension accounts should guide and assist the pensioners in all their dealings with the bank.

24. Suitable arrangements should be made to place the arithmetic and other details about pension calculations on the web, to be made available to the pensioners through the net or at the branches at periodic interval as may be necessary and sufficient advertisement is made about such arrangements.

SOURCE: RBI Website

RAIL PENSIONERS!

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PENSIONERS CALLED UPON TO STRENGTHEN RSCWS GOVT. URGED TO RESTORE OPTION 1 OF 7TH CPC FOR REVISION OF PENSION

Addressing a largely attended General Body Meeting of RSCWS recently at Chandigarh, Chairman RSCWS Sh. N. P. Mohan called upon the Pensioners at large and Members of RSCWS in particular to participated more effectively in the activities of RSCWS and give the benefit of their life-time experience to the organisation for an effective struggle for justice for Pensioners.

Secretary General RSCWS Harchandan Sigh strongly urged upon the Govt. to restore Option 1 of Seventh CPC as an additional option to the new formula for the revision of Pension of Pre-2016 Pensioners from 1st January, 2016, so as to grant full parity of Pension between Pre and Post-2016 Pension as strongly recommended by the 7th CPC. He also reiterated the demand in the Meeting of RPWA at Ludhiana.

WHEEL CHAIRS PRESENTED TO CHANDIGARH RAILWAY STATION & SAS FREE POLY CLINIC

Railway Senior Citizens Welfare Society (RSCWS) presented a pair of "Foldable Wheel Chairs" for the use of the Senior Citizens and the Patients at the Chandigarh Railway Station and to the SAS Free Poly Clinic, Perth. The Wheel Chairs were handed over to the Station Staff and the Trustees of the Poly Clinic, during the General Body Meeting & Senior Citizens' Day observed by RSCWS on 4th October, 2017.

The gesture was highly appreciated by Genl. Kandal Chairman and Shri Satnam Singh Trustee SAS Poly Clinic Trust as well as by the Station Superintendent Shri T. P. Singh.

Rs.10, 000 donated to Flag Day Fund for Welfare of Ex-Army men

RSCWS has donated Rs. Rs.10, 000 to Flag Day Fund for Welfare Ex-Army men – inspired by the call of the DOP&T to all Central Government employees to contribute Rs.200 per head to the Fund.

RAILWAY BOARD DIRECTS FOR EXPEDICIOUS ISSUE OF REVISED PPOS

COPY OF MEMBER STAFF RAILWAY BOARD'S LETTER NO. RBA 145/2017No.2016/AC-II/21/811-10-2017

To All General Managers All Zonal Railways & Production Units

Sub: Revision Of Pension of Pre-2016 Pensioner as per 7th CPC

Ref: 1. Board's letter No.2016/F(E)III/1(1)/7 dated 22.5.2017 (RBE No.49/2017) & 11.07/2017 (RBE No.66/2017)

2. Board's letters of even No. dated 9.6.2017, 19.7.2017 & 25.07.2017 (RBA No.68/2017, 98/2017 & 103/2017)

3. Board (FC) D.O.letter No.2016/AC-II/21/8/PT-III dated 05.09.2017

Instructions have been issued reg. revision of PPOs of pre-2016 pensioners/family pensioners in line with 7th CPC recommendations vide Railway Board's letter under reference above. These instructions envisage 'suo moto' revision in pension for all pre-2016 retirees. Till date 151982 pensioners PPO have been revised. It may be appreciated that against the 14 lakh pensioners cases on Indian Railways, the pace of pension revision is slow. In the recently held review meeting, additional secretary (Expenditure) has also emphasized that adequate priority may be given to this area of work. Finance Secretary also expressed that exercise of pension revision may be completed in a time-bound manner. In this connection, Financial Commissioner, vide his DO letter No.2016/AC-II/21/8/PT-III dated 5.9.2017 has also advised that the exercise of revision may be carried out on a parallel track alongwith ARPAN to expedite the process. As a welfare measure, it should be ensured to step up with pace for revision of pension. The work flow of pension revision envisages close coordination between the personnel and the accounts Department and hence, it is advised that PCPO and PFA to monitor the progress of revision of pension cases at their level to ensure that pension revision exercise is completed at the earliest.

RSCWS PURSUES AGM & FA&CAO NORTHERN RAILWAY FOR EARLY ISSUE OF REVISED PPOS - AS PER BOARD'S ORDERS

Copy of Letter No. RSCWS/ CHQ/CHD/ PPOs / 2017 30-10-2017

We draw your kind attention to the financial hardship being faced by thousands of Pre-2016 Pensioners due to non revision of their Pensions because of non issue of their Revised PPOs as per 7th CPC Report and orders of Railway Board thereon as cited above. Our Senior Vice President Shri T. S. Kalra (Retd CEE) had recently briefed you on the subject wherein your good-self had assured for getting the Revised PPOs issued at the earliest. Since the pace is yet to pick-up we'll like to put up this rejoinder for your consideration please.

The position of the Northern Railway as a whole, in this regard - as reflected on ARPAN (CPC7_Zone_Unit_Wise_Progress_Report_29102017.pdf) - is rather dismal, but even the parallel exercise as advised by FC/ Railway Board, vide letter dated 5-9-2017 cited above - regarding 'suo moto' (manual) preparation & issuing of Revised PPOs – as per conventional method – has also not picked up on most Divisions (especially in Ambala, Ferozepur & Delhi Divisions); and it has yet to be geared up in the Head Quarters Office itself. In fact, all the N. Rly. Workshops, have yet to start the process of issuing of Revised PPO as on date.

In this regard, kind attention is also invited towards the latest orders of Railway Board issued vide RBA No.145/2017 Dated 11-10-2017, wherein the Board has advised all Railways to ensure stepping up the revision of Pensions and to complete the exercise at the earliest.

As such we urge upon you to help the thousands of Pensioners of by getting their Revised PPOs issued at the earliest, for revision of their Pension from 1-1-2016 as per 7th CPC and orders of Railway Board thereon.

PRS: 10-12/2017

PRINTED MATTER

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