



PENSIONERS' RAIL SAMPARK

QUARTERLY BULLETIN OF

RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

**DEDICATED TO
THE CAUSE OF
PENSIONERS
SINCE 1991**

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AFFILIATED TO BHARAT PENSIONERS' SAMAJ (BPS)

**IDENTIFIED BY DOP&PW - UNDER PENSIONERS' PORTAL GOVT. OF INDIA
MEMBER, SCOVA (STANDING COMMITTEE FOR VOLUNTARY AGENCIES) (GOI)**

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FOR FREE CIRCULATION TO MEMBERS RSCWS

RSCWS URGES GM NR TO NOMINATE AGENCY FOR GETTING UNIQUE MEDICAL IDENTITY CARDS (UMID) FOR PENSIONERS

RSCWS has urged the General Manager Northern Railway to nominate an Agency for getting Unique Medical Identity Cards (UMID) for Pensioners, in view of difficulties faced by them in Applying for it online.
(Copy of Memorandum No. RSCWS/HO/CHD/Memo GM NR/2019-19 Dated: 28-09-2019 From SG RSCWS to GM NR)

SUBJECT: UMID (Unique Medical Identity) - Problems faced by Old age Pensioners & Family Pensioners of Northern Railway in Applying for UMID.

1. We seek your kind intervention for streamlining the process for the old aged Pensioners & Family Pensioners on Northern Railway who have not been able to Register and Apply for their UMID Cards due to the following reasons:
 - 1.1 Non-issue of 7th CPC PPOs for 25 to 30 % Pensioners/Family Pensioners.
 - 1.2 Errors & omissions in the 7th CPC PPOs .
 - 1.3 Non-uploading of Revised PPOs on ARPAN with which UMID is linked.
 - 1.4 Errors & omissions in uploaded PPOs on Arpan and variation in Arpan & official PPO.
 - 1.5 System errors in UMID regarding entitlement of Hospital Wards etc. for Pensioners & Family Pensioners.
 - 1.6 Delay in verification of UMID by PSA Personnel Office.
2. These problems have been accentuated especially due to manual preparations of PPOs on Northern Railway and erroneous or delayed inter-linking of the Revised PPOs with Arpan & UMID.
3. Non-deputing of any agency by the Northern Railway Units to help the Pensioners & Family Pensioners for submission of Application for UMID as most of them do not know how to apply online and do not have access to the Computers or are not Computer savvy.
4. It is, therefore, requested as under:
 - 4.1 Left out PPOs may please be got issued early.
 - 4.2 All Revised PPOs may please be got uploaded on Arpan after removing the deficiencies;
 - 4.3 UMID Portal may please be advised to remove the deficiencies and to update the entitlement of Hospital Wards of Pensioners & family pensioners at 50% and 30 % respectively of Notional Pay in 7th CPC and as per Railway Board's orders regarding entitlement for serving employees issued vide Railway Board's letter No. 2016/H-1/11/69/Hospital Recognition Dated 08.05.2018.
 - 4.4 An Agency may please be appointed to help the Pensioners & Family Pensioners at the respective stations to Register & Apply for UMID and to get their UMID Smart Card issued early in case of Pensioners as many of whom are not computer savvy or do not have access to the Computer.

**WE WISH A VERY HAPPY, PROSPEROUS & HEALTHY NEW YEARTO ALL OUR MEMBERS & WELL WISHERS.
THE NEXT MEETING OF GENERAL BODY & MEDICAL SEMINAR OF RSCWS
SHALL BE HELD IN THE 3RD WEEK OF APRIL, 2020**

PRESIDENT & SECRETARY GENERAL,RSCWS

(SEE LIST OF RECOGNISED PVT HOSPITALS WITH N. RAILWAY (UMB DI VISION) AS ON 30/12/2019 ON PAGE 2)

LIST OF RECOGNISED PVT HOSPITALS WITH N. RAILWAY (UMB DIVISION) AS ON 30/12/2019
(PROVIDING CASHLESS TREATMENT TO RAILWAY BENEFICIARIES / RELHS OPTES)
ON REFERENCE BY CMS AMBALA OR IN EMERGENCY WITH APPROVAL OF CMS UMB WITH IN 24 HOURS)

S.No.	Hospital Name	Contract Period	Contact No.
1.	Max Super Specialty Hospital, Phase VI, Mohali	04-07-2019 to 03-07-2020	0172-6652000
2.	Indus Hospital, Phase 1, Mohali-160058	08-07-2019 to 07-07-2020	01725044944, 5044945
3.	Sri Guru Harkishan Sahib Hospital, Sector 77, Mohali-	11-07-2019 to 10-07-2020	0172-2295000
4.	IVY Hospital, Sector 71, Mohali	16-12-2019 to 15-12-2020	8699999914
5.	Mukat Hospital & Heart Institute, Sector 34-Chandigarh	16-10-2018 to 15-10-2020	9872048149
6.	Amar Hospital, Sector 70, SAS Nagar, Mohali-160071	07-03-2019 to 06-03-2020	0172-5037683
7.	Grecian Super Hospital, Sector 69, Mohali	27-08-2018 to 26-08-2020	9899649020
8.	Rotary Ambala Cancer & General Hospital, Ram Bagh Road, Ambala Cantt.-133001	21-05-2019	20-05-2020
09.	Healing Touch Super Specialty Hospital Village Sultanpur, Chandigarh Highway, Ambala City	23-05-2019 to 22-05-2020	0171-6555530
10.	Maharishi Mandkeshwar Institute of Medical Sciences & Research, Mullana, Ambala	23-05-2019 to 22-05-2020	0173-1274 to 375
11.	Delhi Heart Institute & Multi Specialty Hospital, G.T. Road, Near Tinkoni, Bathinda	24-05-2019 to 23-05-2020	7814442755
12.	Max Super Specialty Hospital, NH 64, Near District Civil Hospital, Bathinda	24-05-2019 to 23-05-2020	9779247058
13.	Adesh Medical College & Hospital, Village Mohri, Near Ambala Cantt.	19-01-2019 to 18-01-2021	01744- 332000,
14.	Aneja Hospital & Nursing Home, Mahesh Nagar, Ambala Cantt.	14-12-2018 to 13-12-2020	8053777888
15.	Saksham Hospital, Dehi Road, Near Officers' Colony, Saharanpur (UP) 247001	07-01-2019 to 06-01-2021	9412080599

**GM NR URGED TO GET LONG PENDING BILLS OF FORTIS & OTHER HOSPITALS CLEARED TO
ENABLE CONTINUATION OF EMPANELMENT WITH RAILWAYS**

RSCWS has urged GM Northern Railway to get long pending Bills of Fortis & other Hospitals at Mohali cleared by Ambala Division, to enable continuation of its Empanelment for Cashless treatment of Railway Beneficiaries. Ambala Division of Northern Railway is holding up Bill of over one Crore for over 6 months to three years without assigning any reason for the same. Consequently, Fortis Hospital had stopped providing Cashless treatment to Railway Beneficiaries in August. It has also not applied for extension of its empanelment by Northern Railway due to heavy long pending Bills by Ambala Division.

**MEMBERS OF RSCWS SHALL CONTINUE TO BE TREATED ON CGHS RATES ON PAYMENT AT
FORTIS, IVY, OJAS, & MUKAT HOSPITALS IN NON-REFRAL CASES**

Members of RSCWS shall continue to be treated on CGHS Rates against Cash payment Local Cheque or DD and on production of Membership Card of RSCWS at Fortis Hospital Mohali, IVY Hospital Mohali, Ojas Hospital Panchkula & Mukat Hospital Chandigarh as per MOU with Railway Senior Citizens Welfare Society in Non-refral Cases.

RAIL PENSIONERS! BE ACTIVE MEMBERS OF RSCWS!

- MEMBERSHIP SUBSCRIPTION RS.300/- PA OR LIFE MEMBERSHIP RS.2500/-
- ASSOCIATE MEMBERSHIP (ONLY FOR THOSE RESIDING OUTSIDE CHANDIGARH, PANCHKULA & MOHALI)
 - RS.100/- PA OR ASSOCIATE LIFE MEMBERSHIP RS.1250/-
 - (INCLUDING THAT FOR "PENSIONERS RAIL SAMPARK" – QUARTERLY JOURNAL OF RSCWS)
 - DONATIONS FOR SOCIAL WELFARE FUND & SUBSCRIPTIONS
 - MAY BE PAID TO TREASURER RSCWS IN CASH OR SENT BY AT-PAR CHEQUE OR DD
- IN FAVOUR OF "RAILWAY SENIOR CITIZENS WELFARE SOCIETY" – AT THE FOLLOWING ADDRESS:
 - SH. JASPAL SINGH, TREASURER, RSCWS,
 - FLAT NO. 1020/1, FF, SECTOR45-B, CHANDIGARH-160047 (PH.09876092040)
 - PRESIDENT & SECRETARY GENERAL, RSCWS

Excerpts of Minutes of the 31st Meeting of SCOVA

(STANDING COMMITTEE OF VOLUNTARY AGENCIES)

HELD ON 05.09.2019 AT VIGYAN BHAWAN ANNEXE, NEW DELHI

SUMMARY OF MAIN ITEMS RELATING TO ALL DEPARTMENTS & RAILWAYS

1. DISCUSSION ON THE ACTION TAKEN REPORT OF 30TH SCOVA MEETING

(i) Revision of PPOs of pre-2006 pensioners.

It was informed that the Revised PPOs of pre-2006 pensioners are being issued to all pensioners and this would cover those pensioners in whose case revised pension authority was not issued after 6th CPC.

(ii) Health Insurance Scheme for pensioners including those residing in Non-CGHS area.

Ministry of Health and Family Welfare informed that proposal/EFC memo for the Health Insurance Scheme had been submitted to Department of Expenditure. A revised EFC memo has been sent to Department of Expenditure in April, 2019 and the same is pending for approval by the Department of Expenditure.

Joint Secretary (P&PW) mentioned that this issue has been pending for a long time and it needs to be resolved at the earliest. He requested Ministry of Health and Family Welfare to pursue this matter vigorously with Department of Expenditure. (Action: Ministry of Health & Family Welfare and Department of Expenditure)

(iii) Extension of benefit of upgraded Grade Pay to pre-2006 retirees of S-12 grade (Issue of grant of grade pay of Rs. 4600/- instead of Rs. 4200/-).

It was informed that DoPPW has since issued orders dated 04.01.2019 and 09.07.2019 for 6th and 7th CPC respectively for revision of pension based on grade pay of Rs. 4600/-. Therefore, the matter stands resolved. The item was closed.

(iv) Stoppage of recovery of wrongful/excess payments from Railways Pensioners.

It was informed by Ministry of Railways that the Ministry of Railways vide letter dated 04.05.2017 has issued instructions to provisionally stop recovery from pensioners till further advice. In the meantime, the complete details of overpayments and recoveries is required to be compiled before sending the case to Department of Expenditure to seek their approval for waiver of recoveries made due to payment of excess pension. It was informed by Ministry of Railways that details from 6 Zonal Railways/PUs were still awaited.

One of the Pensioners' Associations stated that though instructions mentioned in Railway Board's letter dated 04.05.2017 are being implemented, by and large, there are a few cases where the recovery of excess payment is being made. Joint Secretary (P&PW) requested the Pensioners Association to provide details of the specific cases to Ministry of Railways so that the same may be resolved by Railway Board.

The item was closed.

(v) Delay in commencement of family pension to spouse on death of pensioner.

CPAO informed that they have obtained data regarding time taken in commencement of family pension from all banks. As per the report prepared by CPAO, there has been significant improvement in this regard since the last SCOVA meeting. Department of Financial Services (DFS) informed that difficulties are faced by banks in commencement of family pension on account of delay in receipt of death certificate of the deceased pensioner and completion of other paperwork formalities by family pensioner.

Representatives from State Bank of India (SBI), Punjab National Bank (PNB) and Bank of Baroda (BoB) informed that in almost all cases, family pension is started within one month after receipt of the death certificate/ documents from the family pensioner.

In respect of family pensioners from Defence, CGDA informed that necessary guidelines have been issued vide PCDA(P), Allahabad Circular No. 203 dated 17.07.2018 whereby PDA have been advised to make sure that acknowledgement is invariably given by the PDAs to the family member on receipt of death certificate of the deceased pensioner /application for commencement of family pension and family pension is paid within one month.

Representatives of Pensioners Associations said that banks like United Commercial Bank, Indian Bank, Canara Bank are following the old procedures and are taking up to 3 months time or even longer, to start family pension. DFS was requested to issue suitable instructions to banks.

The item was closed. However, it was decided that CPAO/CGDA/DoPPW would continue to monitor the status of timely commencement of family pension by the Banks.

(vi) Timely (a) Restoration of commuted pension and (b) Commencement of Additional Pension on attaining the age of 80 years by the Banks.

It was informed by Department of Financial Services that most of the banks have automated system for restoration of commuted pension after 15 years and also for commencement of additional pension on attaining the age of 80 years. The banks where automated system is not presently available were requested to take action to make the system fully automated.

Representatives of Pensioners Associations and CGDA mentioned that in respect of family pensioners of Defence, as regards proof of age/date of birth and payment of additional pension, PCDA) Allahabad issued Circulars whereby PDAs have been advised to follow the orders for payment of additional pension, but PDAs are not following circulars. PCDA will issue particular reiterating the instructions.

The data compiled by CPAO shows that there has been significant improvement in timely restoration of commuted pension and commencement of Additional Pension on attaining the age of 80 years, and the position in this respect is quite satisfactory. The item was closed.

(vii) Item wise details of payment made to be shown in the pass books of pensioners: It was informed that most of the banks have been providing the details/breakup of pension to the pensioners through SMS/Email etc. Further, personal and pension related information could be viewed from the dashboard facility provided by the CPAO.

SBI and PNB informed that they have also provided facilities on their web portals for viewing the pension details/breakup by the pensioners.

(viii) Revision of PPOs of pre-2016 pensioners/family pensioners as per 7th CPC orders.

CPAO informed that out of 9.03 lakh cases, 7.75 lakh cases have been revised. CPAO also informed that they are monitoring the progress of the same on daily basis.

Ministry of Railways informed that out of 13.87 lakh cases, they have issued revised authorities in respect of 12.30 lakh cases.

(Action:-CPAO, Ministry of Railways, Department of Posts, Department of Telecom, Ministry of Defence/CGDA)

(ix) Payment of arrears accruing in respect of deceased pensioners/family pensioners to the nominee/legal heir.

CPAO informed that that on death of the pensioners/family pensioners, the pension account is closed by the bank and the balance amount in the account of pensioners/family pensioners is paid to the nominees/legal heirs. However, it is observed that the life time arrears arising subsequently on account of Pay Commission etc. are not paid to the nominees/legal heirs of the deceased pensioners/family pensioners either on account of fact that the pension/family pension is not revised by the concerned Pension

Sanctioning Authority (PSA) or the amount of arrears of revised pension/family pension is not paid due to closure of the bank account.

DoPPW informed that as per the instructions, revised pension payment authority has to be issued in respect of all pensioners/family pensioners who were alive as on 01.01.2016 and lifetime arrears has to be paid to the families of such pensioners/family pensioners who died after 01.01.2016. It was also informed that in accordance with the Para 23 of the Scheme booklet of CPAO, where the bank account of the deceased pensioner or family pensioner has been closed, the lifetime arrears are required to be paid by the pension disbursing bank through the bank pay order after making suitable note on both the halves of the PPO. It was decided that the DoPPW will reiterate the above instructions to all pension sanctioning authorities/pension disbursing authorities for compliance. (Action: DoPPW and CPAO)

(x) Extension of benefit of modified parity/revision of pension by pay fixation method to pensioners drawing Compulsory retirement pension/Compassionate Allowance (on dismissal/removal): It was informed that a fresh proposal has been referred to Department of Expenditure on 16.08.2019 for their consideration based on a decision taken in the recent JCM meeting.

This item has also been included in the New Agenda Items. Therefore, this item may be closed here.

(xi) Revision of CGHS package rates suitable for attracting more private hospitals for empanelment: Ministry of Health & Family Welfare informed that Empanelment of private hospitals under CGHS is a continuous process. Revision of rates is an administrative matter. Many Hospitals and Diagnostic Centers are applying for empanelment under CGHS at the current rates in all CGHS cities. As on date, a total of 681 private hospitals, 374 Eye Centers, 176 Dental Clinics and 229 Diagnostic Center and Imaging are empanelled under CGHS. In view of the above explanation of Ministry of Health and Family Welfare, the item was closed.

2. DISCUSSION ON NEW AGENDA ITEMS OF 31ST SCOVA MEETING

(31.1) Negligence by the Departments/Banks for disposals of grievances of Pensioners within reasonable time.

It was informed in the meeting that 83% cases in the CPENGRAMS are being resolved within stipulated period of 60 days. DoPPW had conducted a third party evaluation of the delay in pending grievances. On the analysis of the report, it was found that most of the cases were pending at the level of Banks. In the regular meetings held with the banks, it has been impressed to them to make their system automated and streamline. Banks present in the meeting informed that they have developed their own grievances redressal portals for the redressal of the grievances. Further, banks also informed that they are also taking grievances from CPENGRAMS.

Joint Secretary (P&PW) informed that the DoPPW is also holding Pension Adalats for the redressal of the grievances. In addition to this, All India Pension Adalats by various Ministries/Departments in different regions of the country were conducted on 23.08.2019 for the resolution of the grievances. Further, JS (P&PW) informed that DoPPW has developed a Dashboard for monitoring of the grievances at different levels of the Ministries/Departments. In addition to this, an integrated Call Centre has also been functioning for facilitating the pensioners and strengthen the grievance redressal machinery.

It was also informed that DoPPW is conducting monthly meetings with the concerned Ministries/Departments where the grievances are pending for more than 60 days and also where the pensioners are not satisfied with the reply given by the Ministries/Departments. In view of the position explained above, the item was closed

(31.2) Simplification of Procedure for grant of Family Pension in some Railway Divisions and Workshops: Ministry of Railways informed that vide Railway Board's letter No. 2014/ACII/21/11/SCOVA dated 23rd August, 2019 they have already reiterated the existing instructions regarding dependency criteria for the purpose of family pension and also for acceptance of self-declaration by the family members in cases where the family member is unemployed or self-employed. In view of the above, the time was closed.

(31.3) Improvement of Health Care facilities required for Railway Pensioners/RELHS beneficiaries:

- (a) Authorisation of Doctors of Railway Health Units for referral to empanelled private hospitals:
- (b) Special provisions for Treatment of RELHS Beneficiaries who are above 80 years of age
- (c) Waiving of condition of Referral from Railway Doctor of RELHS beneficiaries for OPD Consultation & treatment in Government Hospitals.

It was informed by the Ministry of Railways that medical facilities of Railway pensioners/RELHS beneficiaries are catered through three tier medical system. Primary Health Units takes care of medical needs on day to day basis. Cases which require specialised test/treatment are referred to Divisional/Sub-divisional/Central Hospitals takes care.

Further, Railways has invested huge amount of money in developing diagnostic system and treatment facility. Therefore, if the suggestion of referral to private empanelled hospitals from Health Units is agreed to in all the cases then the infrastructure and manpower in establishing secondary and tertiary facilities through Divisional/Sub- Divisional and Central Hospitals will remain under-utilized/unutilized. In addition to this, both Railway serving employees and RELHS beneficiaries are eligible to take both OPD and IPD treatment in any Government Hospitals during emergency as per provisions laid down in para 657 of Indian Railways Medical Manual, 200. The amount paid to such treatment is fully reimbursable.

It was also informed by Ministry of Railways that UMID (Uniform Medical Identity Card) scheme, a web and mobile based application to generate Medical Identity Cards for Railway employees & pensioners and dependent family members has been launched. This initiative aims to simplify access to health care services, eliminating the need for railway staff to carry the physical card/health book. UMID will generate smart Medical Identity Cards with unique numbering scheme across all the Units in Indian Railways so as to facilitate availing medical services from any other units by their unique identification and validation.

In view of the explanation given by Ministry of Railways, the item was closed.

(31.4) Deletion of Note 3 below Pension Rule - 34 - Average emoluments.

It was informed that DoPPW is considering a proposal to amend Rule 33 and Rule 34 of the CCS (Pension) Rules, 1972, so that the increment earned during leave, though not actually drawn, also forms part of emoluments for determining the amount of pension, irrespective of the duration of the leave. The proposal will be examined in consultation with Department of Expenditure.

SENIOR CITIZENS SAVINGS SCHEME (SCSS) - NOTIFICATION**SENIOR CITIZEN SAVINGS SCHEME (SCSS) – NEW RULES, INTEREST RATE CALCULATION, NOMINATION AND FORM - DECEMBER 24, 2019**

Senior Citizens Savings Scheme (SCSS) is a special scheme introduced by the Central government for Indian senior citizen. SCSS is not only a safe and secure scheme for senior citizens, a regular static income with the highest rate of interest with tax benefits.

Senior Citizens Saving Scheme 2019 – Gazette Notification

New Delhi, the 12th December, 2019

G.S.R. 916 (E).—In exercise of the powers conferred by section 3A and section 15 of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme, namely:-

1. Short title and commencement

This Scheme may be called the Senior Citizens' Savings Scheme, 2019.

It shall come into force on date of its publication in the Official Gazette.

2. Definitions**(1) In this Scheme, unless the context otherwise requires,-**

- (a) "account" means an account opened under this Scheme;
- (b) "account holder" means an individual in whose name the account is held;
- (c) "Act" means The Government Savings Promotion Act, 1873 (5 of 1873);
- (d) "Form" means forms appended to this Scheme;
- (e) "General Rules" means the Government Savings Promotion General Rules, 2018;
- (f) "year" means a period of twelve months commencing from the date of deposit in the account.

(2) Words and expressions used herein but not defined shall have the meanings assigned to them in the Act and the General Rules..3. Opening of account**(1) An individual fulfilling the following conditions may open an account by making an application in Form-1 to the accounts office, namely:-**

- (i) who has attained the age of sixty years on the date of opening of the account; or
- (ii) who has attained the age of fifty-five years or more but less than sixty years, and who has retired on superannuation or otherwise on the date of opening of an account under this Scheme, subject to the condition that the account is opened by such individual within one month of the date of receipt of the retirement benefits and proof of date of disbursement of such retirement benefit(s) along with a certificate from the employer indicating the details of retirement on superannuation or otherwise, retirement benefits, employment held and period of such employment with the employer, is attached with the application form:

Provided that the retired personnel of Defence Services (excluding Civilian Defence employees) shall be eligible to open an account under this Scheme on attaining the age of fifty years subject to the fulfilment of other specified conditions.

(2) The successor or legal heir of a deceased serving personnel shall not be eligible to deposit the terminal benefits of such deceased personnel under this Scheme.**(3) An account holder may operate more than one account under this Scheme subject to the condition that the deposits in all the accounts taken together shall not exceed the maximum limit as specified under paragraph 4.****(4) An individual may open an account in individual capacity, or jointly with spouse.****(5) In case of a joint account, the age of the first account holder shall be considered to determine the eligibility to open the account and there shall be no age-limit for the second applicant.****(6) The whole amount of deposit in a joint account shall be attributable to the first account holder only.****(7) Both the spouses can open single account and joint accounts with each other with the maximum deposit of upto fifteen lakhs rupees in each account provided both are individually eligible to open the account.****4. Deposit**

- (1) The account shall be opened with a minimum deposit of one thousand rupees or any sum in multiples of one thousand rupees not exceeding fifteen lakh rupees:

Provided that the deposits in the account specified under clause (ii) of sub-paragraph (1) of paragraph 3, shall be restricted to the retirement benefits received, or fifteen lakh rupees, whichever is lower.

Explanation.- For the purposes of this sub-paragraph, "retirement benefits" means any payment due to the account holder on account of retirement on superannuation or otherwise and includes Provident Fund dues, retirement or superannuation gratuity, commuted value of pension, cash equivalent of leave, savings element of Group Savings Linked Insurance Scheme payable by the employer on retirement, retirement-cum- withdrawal benefit under the Employees' Family Pension Scheme and ex-gratia payments under a voluntary or a special voluntary retirement scheme.

(2) There shall be only one deposit in the account.

3) Where a deposit in excess to the ceiling specified under sub-paragraph (1) has been made, the accounts office shall, refund the excess deposit to the account holder immediately.

5. Interest on deposit

(1) The deposit made under this Scheme shall bear interest at the rate of 8.6 per cent. per annum.

(2) Interest shall be payable from the date of deposit to 31st March/30th June/30th September/ 31st December on first working day of April/July/October/January, as the case may be, in the first instance and thereafter interest shall be payable on first working day of April/July/October/ January as the case may be.

(3) If so authorised by the account holder, interest payable on the due dates as specified in sub-paragraph (2), shall be credited to the account holder's savings account.

(4) If the interest payable every quarter is not claimed by an account holder, such interest shall not earn additional interest.

(5) Any amount of interest in fraction of a rupee shall be rounded off to the nearest rupee and for this purpose, any amount of fifty paise or more shall be treated as one rupee and any amount less than fifty paise shall be ignored.

(6) The excess amount referred to in sub-paragraph (3) of paragraph 4, shall carry interest at the rate applicable from time to time to the Post Office Savings Account and such interest shall be payable from the date of deposit of excess amount to the date of refund.

(7) In case of an account extended after maturity under sub-paragraph (1) of paragraph 8, the deposit in such account shall earn interest at the rate applicable to the Scheme on the date of maturity.

(8) Interest at the rate applicable to the Post Office Savings Account shall be payable on deposits in the account which are not extended as per provision of paragraph 8 or closed on maturity or extended maturity.

(9) The interest for any period less than a quarter (as specified under the Scheme) shall be calculated as per the following formula:-

$$\text{Number of days in the period} \times \text{Interest for the quarter} / \text{Total number of days in the quarter}$$

(10) If the interest is not claimed on the due date, it can be claimed on any date after the due date.

6. Premature closure of account

(1) The account holder may withdraw the deposit and close the account at any time on an application in Form-2 subject to the following conditions, namely:-

(i) In case, the account is closed before one year after the date of opening of account, interest paid on the deposit in the account shall be recovered from the deposit and the balance shall be paid to the account holder.

(ii) In case the account is closed after the expiry of one year but before the expiry of two years from the date of its opening, an amount equal to one and a half per cent. of the deposit shall be deducted and the balance shall be paid to the account holder.

(iii) In case the account is closed on or after the expiry of two years from the date of its opening, an amount equal to one per cent. of the deposit shall be deducted and the balance shall be paid to the account holder.

(2) The account holder availing the facility of extension of account under sub-paragraph (1) of paragraph 8, may withdraw the deposit and close the account at any time after the expiry of one year from the date of extension of the account without any deduction..

(3) In case of premature closure, interest on the deposit shall be payable upto the date preceding the date of premature closure after deduction of penalty as specified in sub-paragraph(1).

(4) Multiple withdrawals from an account shall not be permitted.

7. Closure of account

- (1) The deposit made at the time of opening of the account shall be paid on or after the expiry of five years or after the expiry of eight years where account was extended under paragraph 8 from the date of the opening of the account, on an application in Form-3.
- (2) In case of death of the account holder before maturity or extended maturity, the account shall be closed and deposit refunded on an application in Form-3 along with interest as applicable to this Scheme till the date of the death of the account holder, to the nominee or the legal heirs, as the case may be:
Provided that interest on deposits in the account shall earn interest at the rate applicable on Post Office Savings Account from the date of death of the account holder till the date of final closure of the account:
Provided further that in case of a joint account, or where the spouse is the sole nominee, the spouse may continue the account on the same terms and conditions as specified under this Scheme, if the spouse meets eligibility conditions under the Scheme on the date of death of the account holder.
- (3) Where both the spouses have opened separate account or accounts under this Scheme and either of the spouses dies during the currency of such account or accounts, then such account or accounts standing in the name of the deceased account holder shall not be continued in accordance with the first proviso of sub-paragraph (2) and shall be closed.

8. Extension after maturity

- (1) The account holder may extend the account for a further period of three years by making an application in Form-4 within a period of one year from the date of maturity..
- (2) The extension of the account under sub-paragraph (1) shall be deemed to have been made from the date of maturity irrespective of the date of application.
- (3) Extension of an account under sub-paragraph (1) shall be available only once..(4) The account holder may close the account any time after one year from the date of extension of account without any deduction under sub-paragraph (1) of paragraph 6.

9. Application of General Rules: The provisions of General Rules shall, so far as may be, apply in relation to matters for which no provisions have been made in this Scheme.**10. Power to relax: Where the Central Government is satisfied that the operation of any of the provisions in this Scheme causes undue hardship to the account holder, it may, by order, for reasons to be recorded in writing, relax the requirements of that provision in a manner not inconsistent with the provisions of the Act.****CAG CRITICAL OF CONCESSIONS & LOW FARES CAUSING LOSSES TO RAILWAYS**

CAG, in its Audit Report of the Railways, has criticized the Govt. for huge Concessions to various categories of Passengers and not increasing the fares since 2014, thereby causing huge losses to the Railways. CAG has also taken critical note of the amount of Pension paid to its Pensioners and the impact of Passes & PTOs ignoring altogether the facts that Pension is not a bounty but a deferred wage and that Passes & PTOs are granted to Railway men in lieu of LTC given to the other Central Government employees.

CAG submitted its audit report on matters arising from examination of Finance Accounts of Indian Railways for the year ended 31 March 2018 and Impact of the concessions allowed to passengers and the effectiveness of the existing internal control mechanism to check misuse of concessions. CAG mentioned that Operating Ratio was 98.44% - worst in last 10 years. Only AC 3 tier & AC Chair earned profit in the year 2016-17. In passenger business Railways ended up with the net loss of Rs.38,900 cr. Appropriation to Pension Fund is the second largest component of revenue expenditure at 25.84% of total revenue expenditure in 2017-18. Railways spent Rs. 45,797.71 crores towards pension outgo in 2017-18.

53 categories of passengers are offered concession at different rates. Annual concessional value shouldered is Rs. 1553.07 cr. Average annual cost is Rs. 919.75 cr on account of privilege passes & PTOs.

Views of RSCWS : Passenger fares were last revised in 2014. When Govt. is not ready to increase the fare even to meet out the operational cost, the loss will mount up. Government should be ready to increase the fare in all AC & Sleeper classes to reduce the losses. Central and state Government should compensate Railways on the losses suffered by Railways Rs.30,000 crores on common men classes of second class & EMU suburban classes.

Privilege pass/PTO are not concession, but statutory conditions of service as framed by President of India while framing Railway Service (Pass) rules. Similar travel facility is extended to all Govt. staff in the form of Leave Travel Concession (LTC), in 2016-17 value of LTC to CG employees was Rs. 996.46 cr.

Pension is not a bounty. It is a deferred wage in lieu of services rendered by the Pensioners in active years of their service, as held by the Supreme Court in DS Nakara's Case in 1983 and in Major General SPS Bains case in 2008 as rightfully cited by the 7th CPC.

UNIFICATION OF ALL DEPARTMENTS & RESTRUCTURING OF INDIAN RAILWAYS PROPOSED BY THE GOVT., MOR TO PREPARE MODALITIES

The Union Cabinet chaired by Prime Minister Narendra Modi has approved a transformational organisational restructuring of the Indian Railways. This historic reform will go a long way in achieving Government's vision of making Indian Railways the growth engine of India's vikas yatra.

The reforms include:

- i) Unification of the existing eight Group A services of the Railways into a Central Service called Indian Railway Management Service (IRMS)
- ii) Re-organisation of Railway Board on functional lines headed by CRB with four Members and some Independent Members
- iii) The existing service of Indian Railway Medical Service (IRMS) to be consequently renamed as Indian Railway Health Service (IRHS)

Railways has an ambitious programme to modernise and provide the highest standards of safety, speed and services to the passengers with a proposed investment of Rs. 50 lakh crores over the next 12 years. This requires speed and scale, and a unified, agile organisation to work single-mindedly on this task and capable of responding to challenges. Today's reforms are in a series of reforms that have been undertaken under the present Government including merger of Rail Budget with Union Budget, delegation of powers to empower GMs and field officers, allowing competitive operators to run trains etc.

To meet next level challenges and deal with various existing difficulties there was a need to take this step. Unlike Railway systems the world over, which have been corporatized, Indian Railways is managed by the Government directly. It is organised into various departments such as Traffic, Civil, Mechanical, Electrical, Signal & Telecom, Stores, Personnel, and Accounts etc. These departments are vertically separated from top to bottom and are headed by a Secretary level officer (Member] in the Railway Board. This organization of the department runs deep down to the grassroot level of the Railways. Unification of services will end this 'departmentalism', promote smooth working of Railways, expedite decision making, create a coherent vision for organisation and promote rational decision making.

Unification of services has been recommended by various committees for reforming Railways including - the Prakash Tandon Committee (1994), Rakesh Mohan Committee (2001), Sam Pitroda Committee (2012) and Bibek Debroy Committee (2015).

This reform has been undertaken with the overwhelming support and consensus of Railway officers, at a two-day conference "Parivartan Sangoshthi" held in Delhi on 7th and 8th December, 2019. To act on this sentiment, and create confidence in Railway officers that their suggestions are valued, Railway Board held an Extraordinary meeting of the Board during the conference on 8th December, 2019 itself, and recommended a number of reforms including the ones mentioned.

It is now proposed to create a unified Group A' service called "Indian Railways Management Service" (IRMS) from the next recruitment cycle. Creation of the new service will be done in consultation with DoPT and UPSC to facilitate recruitment in the next recruitment year. It will enable Railways to recruit engineers/non-engineers as per need, and offer equality of opportunity to both categories in career progression. The modalities and unification of the services will be worked out by the Ministry of Railways in consultation with DoPT with the approval of Alternate Mechanism to be appointed by Cabinet in order to ensure fairness and transparency. The process shall be completed within a year.

The newly recruited officers will come from Engineering and non-Engineering disciplines as per need and posted as per their aptitude and specialisation to allow them to specialise in one field, develop an overall perspective, and prepare them to take up general management responsibilities at senior levels. Selection for the general management positions shall be through a merit-based system.

Railway board will no longer be organised on departmental lines, and replaced with a leaner structure organised on functional lines. It will have a Chairman, who will act as 'Chief Executive Officer (CEO)' along with 4 Members responsible for Infrastructure, Operations & Business Development, Rolling Stock and Finance respectively. The Chairman shall be the cadre controlling officer responsible for Human resources (HR) with assistance from a DG (HR). 3 Apex level posts shall be surrendered from Railway Board and all the remaining posts of the Railway Board shall be open to all officers regardless of the service to which they belonged. The Board will also have some independent Members (the number to be decided by competent authority from time to time), who will be highly distinguished professionals with deep knowledge and 30 years of experience including at the top levels in industry, finance, economics and management fields. The Independent Members will help Railway Board in setting a strategic direction. The restructured Board will start functioning after approval of the Board taking due care to ensure that officers are posted in the restructured Board or adjusted in the same pay and rank till their retirement.

PROPOSED UNIFICATION & MERGER OF ALL DEPARTMENTS ON RLYS. MAY CAUSE DILUTION OF EXPERTISE REQUIRED FOR THE SYSTEM: SG RSCWS

Union Cabinet approved, on 24th December, 2019, organisational restructuring of the Indian Railways. The reforms mainly include Unification of existing eight Group A services of the Railways into one Central Service.

Objective is modernization of Railways but the opinions differ whether this may also lead to dilution of specialization and expertisation which is essentially required especially in the technical Departments to ensure safety & operational efficiency of the Railways. Hopefully, the Ministry of Railways will consider all the vital aspects while finalizing the modalities for its implementation and before taking the final plunge into this ambitious plan which has far reaching & un-retrievable impact. It is also against the accepted recommendations of the 5th & 7th Pay Commissions, which dealt with the issue at length & proposed expansion of Railway Board.

(PLEASE SEE DETAILS OF CABINET DECISION ON PAGE 9 & STATEMENT OF CRB HERE BELOW).

CRB PARTIALLY ALLAYS FEARS ABOUT DILUTION OF EXPERTISE & EXPERIENCE

New Delhi, Dec 26 (PTI) All new recruits in railways will be inducted through the UPSC civil services exams under five specialties, Railway Board Chairman V K Yadav said, two days after the Cabinet approved the merger of its eight services into one -- the Indian Railway Management Service (IRMS).

He said just like aspirants to the Union Public Service Commission, candidates aspiring to get into railways will have to appear for their prelims after which they will indicate their preference for IRMS under five specialities -- four of them engineering specialities for 'technical' operations comprising of civil, mechanical, telecom and electrical, and one 'non-technical' speciality which will recruit officers for accounts, personnel and traffic.

'The exact details will be worked out, but the thinking is like this -- the aspirants take the prelim and then indicate their choices. They will be given an option to appear for IRMS also,' Yadav said.

'We are going to send an indent specifying our recruitment for the five specialisations -- four for engineers, including that of stores (department) and another for non-engineering in which anyone can come from humanities side who will be utilised for manning the accounts, traffic and personnel service. All of them will be promoted at the same time,' said Yadav.

He also clarified that the Chairman, Railway Board, who will also be the CEO of the national transporter, will be an officer of Indian Railway Service and not from any other service. 'Officers from Indian Railways who have experience of 35 yrs will only be posted as Chairman/CEO, CRB Yadav, who is due for retirement by the end of this month, said.

He also said that the decision to merge the services was to ensure that officers put railways first instead of their service which had become the case under the present system. 'All officers would continue to work in their specialised services till modalities were worked out regarding cadre merger. We would ensure that not even a single officer is disadvantaged in their career progression,' said Yadav, amidst fears among officers that the merger of railway services would cost them seniority.

Yadav said the railway will try to 'pull up' those officers who are lagging behind instead of 'pulling down' those who are ahead in their careers.

The Cabinet had approved big ticket reforms in the railways by merging its eight cadres and departments into a single entity. With these new changes, the Chairman along with four members responsible for infrastructure, operations and business development, rolling stock and finance respectively will form the Railway Board. Chairman shall be the cadre controlling officer responsible for Human Resources (HR) with assistance from a DG (HR). Three apex level posts shall be surrendered from Railway Board and all its remaining posts shall be open to all officers regardless of the service to which they belonged.

The Board will also have some independent non-executive members, who will be highly distinguished professionals with deep knowledge and 30 years of experience including at the top levels in industry, finance, economics and management fields, Yadav said. 'The independent members will help Railway Board in setting a strategic direction. They will be available during Board meetings but not involved with day to day running of railways,' he said.

RSCWS REACHES OUT & VISIT 105 SENIOR & SUPER SENIOR PENSIONERS TO HELP THEM & GENERATE THEIR DIGITAL LIFE CERTIFICATES (DLCS).

Railway Senior Citizens Welfare Society (RSCWS) teams did Registration of 105 Digital Life Certificates (DLCS) in Oct. & Nov. 2019 of Senior & Super Senior Citizens, by personally visiting their homes including 28 Super Seniors (above 80 years of age) many of whom were bed ridden or on wheel chairs and profusely thanked RSCWS teams.

**PENSIONERS ! VISIT RSCWS WEBSITE www.rscws.com
FOR VITAL INFORMATION OF INTEREST TO THE PENSIONERS,
COPIES OF RELATED ORDERS & CODES & MANUALS**

**AND A HAND BOOK OF MEDICAL FACILITIES FOR RETIRED RAILWAY EMPLOYEE
FOR EXCERPTS FROM I. R. MEDICAL MANNUAL & ALL ORDERS, INSTRUCTIONS & FORMS**

LINK : <https://www.rscws.com/pdfdocs/Compendium-of-Medical-Facilities-for-Retired-Railway-Employees-RELHS-Guide>

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