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BHARAT PENSIONER

भारत पेंशनर



The logo is circular with a blue border. Inside, there's a map of India with the text 'Pensioners Unite' below it. The outer ring contains the text 'BHARAT PENSIONERS SAMAJ' at the top and 'भारत पेंशनर्स समाज' at the bottom. Two smaller phrases are also present: 'LIVE WITH GRACE DIGNITY & COMPASSION' on the left and 'LEAD AN ACTIVE RETIRED LIFE' on the right.

OFFICIAL ORGAN OF THE BHARAT PENSIONERS SAMAJ, NEW DELHI - 110 014
(Federation of All India Pensioners' Associations)
(MEMBER, INTERNATIONAL FEDERATION ON AGEING, TORONTO, CANADA)
DIRECT SUCCESSOR TO "PENSIONER" ESTD IN 1955

*Compendium of frequently asked questions
Extracts of Railway Pass and RELHS Rules for Rly Pensioners*

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Restricted Circulation *Only for Esteemed Members and Dedicated Affiliates in exchange for their love and devotion for BHARAT PENSIONERS SAMAJ*

Compendium of frequently asked questions
Extracts of Pass and RELHS Rules for Rly. Pensioners



22.07.1942 - 01.08.2011

**DEDICATED TO THE MEMORY OF
LATE SMT. DAYA MAHESHWARI
AND TO OTHER UNSUNG PERSONALITIES OF HER
LIKE, WHO SILENTLY WORKED FOR SOCIAL CHANGE**

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PREFACE

Pensioners, even the highly educated ones, suffer lot of hardship in getting fair deal at the hands of administration, more out of ignorance than indifference on the part of the latter. There are innumerable cases of retirees who suffer untold misery particularly in their advanced age and poor health, in securing even small facilities they are rightfully entitled to and have to run from pillar to post for the same.

Bharat Pensioners Samaj has, as is widely known, succeeded in securing relief to the pensioners in a number of areas in an effort to improve their lot. As part of its awareness campaign, BPS has, from time to time, been publishing handy booklets for the benefit of different categories of Pensioners.

As our esteemed readers are aware, we published two Special Supplements of our monthly journal "BHARAT PENSIONER" in 2008. The first one was published in April, 2008, immediately after the 6th CPC submitted its Report in March that year. The 2nd Supplement, in a book form, was published in September, 2008, i.e., as soon as the first implementation Order was issued on 1st September, 2008. A very useful Pensioners Hand Book-2010, compiled & edited by S C Maheshwari, Secretary (Rly Pensioners), BPS Hqs, was published in April, 2010.

The Hand Book - 2010 contained Guidelines for Central Government Retiring Officials and Pensioners (including Rlys) updated specially in the light of recommendations of the 6th Central Pay Commission and their implementation by the Government of India. It highlighted the basic rules, the procedures and regulations governing the sanctioning and disbursement of pension and retirement benefits, in the process all relevant aspects central to pension policy like qualifying service, record of service and operational aspects relating to processing of pension papers, nominations to be made. This Pensioners/Family Pensioners guide also contained other relevant information on health, banking procedures, registered will etc. that are relevant for pensioners. Finally, it contained the Draft Central Government Employees and Pensioners Health Insurance Scheme (CGEPHIS) sponsored by the Union Ministry of Health & Family Welfare. This was specially included for wider awareness of the pensioner community to enable all and sundry to decide for themselves whether it was in our overall interest or not.

The present booklet is being published to commemorate the 3rd National Convention of Railway Pensioners' associations on 29.03.2012 at New Jalpaiguri (WB). In this booklet an attempt has been made to compile the frequently asked questions as well as extracts of Indian Railway Pass and RELHS rules which would, it is felt, be specifically useful to Rly Pensioners.

Shyam Sunder

Secretary General

Dated : 15th March, 2012

BHARAT PENSIONERS SAMAJ

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*Bus ek haraf samajh kar mita diya hai mujhe usne
ye aur baat hai ki tu ne bhulaya nahi hai mujhe*

COMPETE

*For rendering Service to Pensioners
Submit your nominations by the 30th
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AWARDS

Function in November every year

ABOUT BHARAT PENSIONERS SAMAJ

Bharat Pensioners Samaj (BPS) {Regd. No. S 2023 of 1962-1963} is the largest & oldest Federation of Central Govt/ State Govt Pensioners Associations, including Rlys & Defence, with over 4 lac members through its over 400 Affiliates & Associates including 160 Rly Pensioners' Associations covering all the States and Union Territories in the country.

BPS is a member of 'SCOVA' (Standing Committee of Voluntary Agencies) under M/o Personnel, PG & Pensions as well as of the advisory committee for the G.O.I 'Pensioners Portal'. It also happens to be a recipient of an annual Grant-in-aid from the M/O Personnel, P G & Pensions – Deptt of Pension & Pensioners Welfare. At the international level it is the only Indian Pensioners' Organization affiliated to 'International Federation on Ageing' (IFA). Its website www.bharatpensioner.org, with over 3,45,000 visitors, is internationally popular and is getting over 200 hits daily and is being viewed in 154 cities in India.

Its role in Pensioners' & Senior Citizens' movement in India.

BPS functions as a nodal point for Pensioners supported by the Central and State governments and quasi-governmental organizations. It highlights the problems and difficulties faced by Pensioners and other Senior Citizens at various forums and strives to resolve the grievances of members by negotiating with appropriate authorities and resolving the issues more or less satisfactorily.

As part of its mandate and role, BPS publishes a monthly Journal 'BHARAT PENSIONER'. It also periodically publishes a "Pensioners Handbook" (whenever Pension & related rules are amended or changed). Further it organizes National level Conventions, periodic Seminars and Conferences in different parts of the country & in different cities, to create awareness among Pensioners / Family Pensioners about Rules & Regulations, Govt. Policies and to collect feedback to approach the appropriate authorities for the specific benefits & general welfare of Pensioners / Family Pensioners. Lastly, it organizes Annual General Meetings of its affiliates and provides support to members. It also rewards affiliated Associations annually for their work for Pensioners & Senior Citizens at the ground level. All pensioners and their associations are eligible to become members of this organization.

Bharat Pensioners Samaj is the only Indian Pensioners organization, which found mention in a UNFPA publication "SITUATION AND VOICES / THE OLDER POOR AND EXCLUDED IN SOUTH AFRICA AND INDIA" Issue No 2 of 2002. p. 108". It finds reasonable mention in the books and papers by Sociologists, Social scientists & Anthropologists. In this connection, Anthropology of Ageing by Vijay Upadhyay, Journal of

FAQ-C.G Pensioners

Sociology Research Vol. 32-33 by the Council of Social & Cultural Research, Department of Anthropology Ranchi University, Encyclopedia of Social Work in India Volume 4 Ministry of Welfare (History)-1987 and India's Elderly Burden. Social Science by Sebastian Irudya Rajan, Retirement in India by George Manachery, A Fight for Rights by M.L. Sondhi, Ageing & Society by H.S. Bhatia, Societal Responses by Social Scientist Dr Mala Kapur Shankardass may be referred to.

Er. S.C..Maheshwari
Secy.(Railway) BPS

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Bharat Pensioners Samaj

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FAQs - CENTRAL GOVT PENSIONERS

1. Which rules govern Pension?

Central Civil Services (Pension) Rules, 1972.

2. Who is the Pension Sanctioning Authority (PSA)?

The Head of Office in the Ministry/Department/Office where a Government servant last served is the PSA.

3. What should a Government servant do to claim his pension?

The Head of Office is required to undertake the work of preparation of pension papers in Form No. 7 of Pension Rules two years before the date on which a Government servant is due to retire on superannuation. Eight months prior to the retirement date, a Government servant is required to furnish certain information (e.g. joint photo with spouse, family details, name of the branch of the authorised bank through which he desires to draw his etc.) to his Head of Office in the prescribed Form No. 5. After complying with the requirements of CCS Pension Rules 59 & 60, the Head of Office has to forward to the Pay & Accounts Officer Form 5 and Form 7 duly completed with a covering letter in Form 8 along with service book of the Government servant duly completed up-to-date and any other documents relied upon for the verification of service, not later than six months before the date of retirement of the Government servant pension.

4. Who is to authorize the pension?

On receipt of pension papers from Head of Office, the Pay & Accounts Officer concerned will, after applying requisite checks, assess the amount of pension and issue the Pension Payment Order (both halves of Pension Payment Order, i.e. disburser's portion and pensioner's portion) not later than one month in advance of the date of retirement of the Government servant with forwarding authority letter, duly ink-signed and embossed, to Central Pension Accounting Office (CPAO) who in turn will generate on computer a Special Seal Authority on the basis of details given in the Pension Payment Order and authority letter of the Pay & Accounts Officer and forward both halves of PPO with Special Seal Authority to the concerned Link Branch of the authorised Public Sector Bank in the State/ Union Territory, which after keeping the details in the Index Register will transmit the documents received from the CPAO to its paying branch opted by the pensioner, for arranging the payment.

5. What to do in case the pension has not been fixed correctly?

The Pay & Accounts Officer (FA & CAO/ SR DFM in case of Rly Pensioners) while issuing the pension authorization will forward one copy of the pension calculation sheet (out of three received by him from the Head of Office) as certified by the Head of Office and countersigned by him

(Pay & Accounts Officer / FA& CAO / SDFM as the case may be) to the pensioner along with the intimation of his having sent the pension payment authority/PPO to the CPAO (direct to the Bank in case of Rlys). In case it is found from the pension calculation sheet that pension has been fixed incorrectly, the matter may be taken up with the Head of Office / PSA, PAO concerned who, if necessary, will issue an amendment authority letter to Central Pension Accounting Office for onward transmission to the paying branch through its Link Branch to carry out necessary amendments in both halves of PPO. (In case of Rly Pensioners if necessary FA& CAO / SDFM will send amended copy of PPO to Paying Branch through its link Branch.

6. Whether retirement gratuity, death gratuity can be paid by PAO/CPAO?
No. The amount of retirement/death gratuity as determined by the PAO/FA & CAO/DFM shall be intimated to the Head of Office who will draw and disburse the amount to the retired Government servant or to the nominee/family as the case may be

7. Is the Dearness Relief payable on original basic pension or on reduced pension after commutation?

The Dearness Relief is payable on original basic pension before commutation.

8. Is any authorization from PAO/CPAO/FA & CAO/DFM required for payment of dearness relief on increased rates to pensioners/family pensioners?

No. Whenever any additional relief on pension/family pension is sanctioned by Government, an intimation to this effect is sent by the Ministry of Personnel, Public Grievances and Pension (Deptt. of Pension and Pensioners' Welfare) to the authorised representative of each nominated Public Sector Bank. Each Link Branch will be responsible for ensuring that copies of the orders sanctioning additional relief have actually been received by their paying branches and payment of additional relief at the revised rates to the pensioners has been commenced by them without any undue delay. Whenever there is change in the rates of dearness relief on pension, paying branch will keep a note of rates along with the date from which relief would take effect in disburser's portion and the pensioner's half of the PPO under attestation by the Branch Manager or in-charge before commencing payment of relief at the revised rates and/or payment of arrears, if any, due to the pensioner on this account.

9. Is there any restriction on commutation of pension?

Yes. No Government servant against whom departmental or judicial proceedings, as referred to in Rule 9 of the Pension Rules, have been instituted before the date of his retirement or the pensioner against whom such proceedings are instituted after the date of retirement, shall be eligible to commute a fraction of his provisional pension authorised under

Rule 69 of the Pension Rules or the pension, as the case may be, during the pendency of such proceedings.

10. *Is there any limit on commutation of pension?*

Government servant shall be entitled to commute for a lump sum payment up to 40 per cent of his pension.

11. *What will be the effective date of reduced pension if,*

- a) The applicant is drawing pension from PAO?*
- b) The applicant is drawing pension from a branch of Public Sector Bank?*
- c) A Government servant who retired on superannuation and commutation applied in Form 1-A of CCS (Commutation of Pension) Rules upto the date of retirement and commutation paid through Head of Office within the first month of retirement?*

a) The reduction in the amount of pension on account of the commutation shall be operative from the date of receipt of the commuted value of pension or at the end of three months after issue of authority by the PAO for the payment of commuted value of pension, whichever is earlier.

b) The reduction in the amount of pension on account of commutation shall be operative from the date on which the commuted value of pension is credited by the bank to the applicant's account to which pension is being credited.

c) The reduction in the amount of pension on account of commutation shall be operative from its inception. The commuted value is paid in two stages, as such, the reduction in the amount of pension shall be made from the respective dates of the payment as per (a) or (b) above, as the case may be.

12. *How does the period of 15 years for restoration of commuted portion of pension reckon?*

The 15-year period for restoration may be reckoned from the date of retirement itself only in case where the payment of commuted value of pension was / is made during the first month of retirement leading to appropriate reduction on account of commutation in the first pension itself. In all other cases, where the commutation of pension led / leads to a reduction in the second or subsequent month, the 15-year period will be reckoned from the date on which reduction in pension became / becomes effective.

13. *Whether the family can be given the benefit of 40 per cent commutation if a pensioner dies before exercising option?*

In view of Government's clarificatory orders, no such benefit can be given to the family.

14. *Is any authorization for restoration of commuted portion of pension*

after 15 years required from PAO/CPAO?

No. Restoration of commuted portion of pension after 15 years (from the date of crediting of commuted value) or as fixed by the Government from time to time is to be made automatically by the Bank on receipt of application in prescribed proforma from the eligible pensioner. In cases where the date of commutation is not readily available in the PPO, the Bank will obtain the information from the concerned PAO who issued the PPO through CPAO before restoring the commuted portion of pension.

15. Whether retirement gratuity/death gratuity, commuted value of pension is taxable?

Retirement/death gratuity and the lump sum amount received on account of commutation of pension is not taxable under the Income Tax Act.

16. Is the payment of pension in cash or through a joint account with or without "EITHER or SURVIVOR" facility permitted in the Scheme for Payment of Pension to Central Government Civil Pensioners by Public Sector Banks?

Payment of pension in cash is not permitted in the scheme. However, the pension payment is now permitted to be credited to a joint account operated by the pensioner with his spouse (either by 'Former or Survivor' or 'Either or Survivor' basis) in whose favour an authorization exists in the Pension Payment Order, subject to certain terms and conditions. Paying branch may also credit the amount of pension in his or her joint account operated by pensioner with his/her spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioners with the spouse could be operated either by 'Former or Survivor' or 'Either or Survivor' basis subject to the following conditions :-

(a) Once pension has been credited to a pensioner's bank account, the liability of the Government/Bank ceases. No further liability arises, even if the spouse wrongly drawn the account.

(b) 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 pensioners/spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account.

(c) Payment of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a joint account with 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.

Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit an application to the branch bank

17. Can a pension account be operated by a holder of Power of Attorney?

The pension account cannot be allowed to be operated by a holder of Power of Attorney except in case of the account of former President of India/Vice President of India or the spouse of the deceased President/Vice President.

18. Can the deduction of Income Tax at source be made from pension payments?

Yes, the paying branch will be responsible for deduction of Income Tax at source from pension payments in accordance with the rates prescribed from time to time. While deducting such tax from pension payments the paying branch will also allow deduction on account of relief available under Income Tax Act from time to time on production of proper and acceptable evidence of eligible savings by pensioners. The paying branch will also issue the pensioner in April each year a certificate of tax deducted in the form prescribed in the Income Tax Rules.

19. Can the excess payment, if any, credited to the pensioner's account be recovered by the bank?

Before commencing payment of pension, the paying branch is required to obtain an undertaking, in the prescribed form Annexure-XI of the Scheme, from the pensioner. On the strength of this undertaking the excess payment, if any, credited to his/her account can be recovered by the paying branch

20. Can the payment of retirement/death gratuity be made by the bank?

Unless otherwise specified, payment of death/retirement gratuity by the bank is not covered under the scheme.

21. What to do if a pensioner/family pensioner desires to get his pension payment account transferred?

21.1 Application for transfer of pensions may fall under the following three categories;

- (i) Transfer from one paying branch to another of the same Authorised Bank (AB) within the same station or at a different station;
- (ii) Transfer one from one AB to another within the same station (such transfers to be allowed only once in a financial year); and
- (iii) Transfer from one AB to another AB at a different station.

21.2 Request falling under category (i) above may be entertained by the AB itself. In case the transfer is at the same station, Link Branch will make necessary entries in the register maintained by them in the prescribed form and forward the disburser's portion of PPO to the paying branch at which payment is desired under intimation to the CPAO and the pensioner. In case the transfer is at different station, Link Branch after keeping the requisite note, will forward disburser's portion of the PPO to the Link Branch at new station for arranging payment through the new paying branch. Necessary intimation of effecting such transfer will be sent to CPAO by the new as well as old Link Branches in the prescribed form for keeping a note of change in their records under intimation to the pensioner. The receiving Link Branch on receipt of the pension documents will ensure forwarding the PPO to the paying branch within three days and intimate the facts to the pensioner simultaneously.

Before forwarding the disburser's portion of PPO to the new paying branch/Link Branch, it will be ensured that the month upto which the payment has been made is invariably indicated in the disburser's portion of PPO.

21.3 (a) In cases request falling under category (ii) & (iii), when a pensioner applies for transfer on a simple sheet of paper, the old bank (transferor paying branch) will send a letter duly signed by its Branch Manager to the Branch Manager of the new paying branch, wherever located, alongwith photocopy of the pensioner's PPO showing the last payment made. This will be sent by Speed Post/Courier/Regd. post to the new paying branch at the new location, alongwith a copy each to the pensioner, CPAO and for information to the Link Branch of the old paying branch. Simultaneously, the old paying branch will send the bank's copy of the PPO to its Link Branch, duly completing all entries for transmission to the new Link Branch. However, pensioner's copy of PPO will be retained by pensioner and produced at the new paying branch.

(b) The new paying branch will commence the pension payment immediately on receipt of letter of the last payment certificate as above. Simultaneously, it will send an intimation to its Link Branch with full details of the commencement of the pension. The old paying branch and its Link Branch will ensure that the bank's copy of PPO is transmitted to the new paying branch through its Link Branch.

(c) Pension will be paid for three months on the basis of the photocopy of the pensioner's PPO at transferee (New) branch, from the date of last date of payment made at the transferor (Old) branch. During this time, it will be the joint responsibility of both transferor (old) and transferee (New) bank branches to ensure that all the documents under the procedure, are received by the transferee (New) branch within the period of three months.

21.4 To avoid the risk of overpayment at the time of transfer, the following certificate is required to be recorded on the Disburser's portion of PPO by the paying branch of the AB:

Certified that payment of pension has been made up to the month —
 _____ and that this PPO consists of _____
 —continuation sheets for recording disbursement.”

21.5 Except as provided above, the transfer of a pension account from one payment point to another will not ordinarily be permitted.

Rules for transfer of Pension (Rly)

12.1 Transfer of Pensions. – Applications for transfer of pensions may fall under the following three categories :-

- (a) Transfer from one paying branch to another within the same station or at a different station:
- (b) transfer from one PSB to another within the same station (such transfer to be allowed only once in a financial year): and
- (c) transfer from one PSB to another PSB at a different station or by a treasury.

12.2 Request falling under category (a) above may be entertained by PSB itself. In case the transfer is at the same station, Link Branch will make necessary entries in the register maintained by them in the form in Annexure 'B' and forward the disburser's portion of PPO to the paying branch at which payment is desired, under intimation to the designated FA & CAO, and the pensioner. In case the transfer is at a different station, the Link Branch, after keeping the requisite note, will forward the disburser's portion of the PPO to the Link Branch at the new station for arranging payment through the new pay branch. Necessary intimation of effecting such transfer will be sent to designated FA & CAO by the new as well as old Link branches for keeping a note of change in their records under intimation to the pensioner. The receiving Link branch, on receipt of pension documents, will ensure forwarding the PPO to the paying branch within three days and intimate the pensioner simultaneously. Before forwarding the disburser's portion of PPO to the new paying branch/Link branch, it will be ensured that the month upto which the payment has been made is invariably indicated in the disburser's portion of PPO.

12.3 (i) In cases falling under categories (b) and (c) of Para 12.1, when a pensioner applies for transfer on a single sheet of paper, the old bank (Transferer paying branch) will send a letter duly signed by its Branch Manager to the new paying branch wherever located along with a photocopy of the pensioner's PPO showing the last payment made. This will be sent by speed post/courier/Regd Post to the new paying branch at the new location along with a copy each to the pensioner,

FA&CAO and (for information to) the Link Branch of the old paying branch. The PPO issuing FA & CAO will also arrange to intimate the new designated FA & CAO (i.e. pension debit accepting FA & CAO) in case change of designated FA & CAO is also involved. Simultaneously, the old paying branch will send the bank's copy of PPO through its Link branch, duly completing all entries to the FA & CAO who issued the PPO for transmission to the new Link branch. However, pensioner's copy of PPO will be retained by the pensioner and produced at the new paying branch.

(ii) The new paying branch will commence pension payment immediately on receipt of letter of the last payment certificate as at (i) above. Simultaneously, it will send an intimation to its Link branch with full details of the commencement of the pension. The old paying branch and its Link branch will ensure that the Bank's copy of PPO is transmitted to the new paying branch through its Link bank.

(ii) Pension will be paid for 3 months on the basis of the photocopy of the pensioner's PPO at transferee (New) Branch, from the date of payment made at the transferer (Old) & transferee (New) bank branch to ensure that all documents under the procedure are received by the transferee (New) branch within a period of 3 months. However in a case falling under category (c) of para 12.1 where pensioner wishes to draw his pension from the Treasury it will be necessary for the FA&CAO to forward the documents duly countersigned along with a forwarding letter bearing his special seal to the Accountant General concerned under whose jurisdiction the Treasury from where the pensioner wishes to draw his pension for onward transmission to the Treasury concerned.

12.4 To avoid the risk of over payment at the time of transfer the following certificate may be recorded on the PPO by the Paying Branch of the P.S.B.

"Certified that payment of pension upto the month of20
has been made and that this PPO consists of
.....Continuation sheets for recording disbursement."

12.5 Except as provided for above, the transfer of the pension from one place to another will not ordinarily be permitted.

22. What is the procedure for switchover of pension payment from Pay & Accounts Office or Treasury to Public Sector Bank?

22.1 The applications for switch-over to Authorised banks by the existing pensioners will be made in the form as given in Annexure IX (page 34 of Scheme Booklet) in duplicate to the Pension Disbursing Authority.

22.2 The pensioners should first draw pension which has already fallen due, before applying for transfer of their pension papers to the Authorised Banks.

22.3 Transfer applications in duplicate shall be forwarded immediately by the Pension Disbursing Authority alongwith the disburser's copy of the PPO halves, duly authenticated and written up-to-date to the CPAO for transmission to the Link Branchs of the AB for arranging payment after keeping necessary note in their records. Action will also be taken by Pension Disbursing Authority to update the entries of payment made in the pensioner's portion of the PPOs, if not already done, before the transfer application is sent to the CPAO.

22.4 If a PPO (disburse's portion) has got torn or mutilated, it will be renewed by the CPAO with the help of PAO, if necessary, before sending it to the Link Branch.

23. *Who is to authorize payment of family pension and death gratuity when a Govt. servant dies while on deputation ?*

In the case of a Govt servant who dies while on deputation to another Central Govt. Deptt., action to authorize family pension and death gratuity in accordance with the provisions of chapter IX of the pension Rules shall be taken by his Head of Office of the borrowing department.

In the case of a Govt. servant who dies while on deputation to a State Govt. or while on Foreign Service action to authorize the payments of family pension and death gratuity in accordance with the provisions of Chapter IX of the pension Rules shall be taken by the Head of Office or the cadre authority which sanctioned the deputation of the Govt. servant to the State Govt. or to his Foreign Service.

24. *When should a family member become eligible for the grant of family pension to get the family pension?*

Normally, family pension is sanctioned and authorized at the same time as pension and indicated in the Pension Payment Order and is to be drawn after the death of the pensioner. In case of Govt. servant dying while in service, the widow or widower has to make a claim in Form 14 to the Head of Office who will sanction and authorize the family pension through its Pay & Accounts Officer.

Where the deceased Govt. servant is survived only by a child or children, the guardian (in case of minor child/children) or such child or children may submit a claim in Form 14 to the Head of Office for sanction and authorisation of family pension with its PAO.

For getting family pension, the deceased pensioner's family should apply in Form No. 14 along with a copy of the death certificate of the deceased pensioner (i) to the Pension Disbursing Authority if, the amount of family pension is already indicated in the Pension Payment Order (ii) to the Head of Office for sanction of family pension in all other cases

25. Up to which period family pension is payable?

Family pension is payable to one member of the family at a time in the order and for the period as under:

- a) In the case of a widow or widower, up to the date of death or remarriage, whichever is earlier. Family Pension shall be continue to be payable to a childless widow after her re-marriage if her income from all other sources is less than the amount of minimum family pension and the dearness relief thereon.
- b) When widow or widower becomes ineligible, children below 25 years of age in the order of their age, up to 25 years of age or till they get married or till they start earning more than the amount of minimum family pension along with dearness allowance thereon.
- c) After (a) & (b) above; for the lifetime to any unmarried son/daughter who is suffering from any disorder or disability of mind (including mentally retarded) or physically crippled or disabled and who is unable to earn a living.
- d) Parents who were wholly dependent on the Govt. servant when he/she was alive provided the deceased employee had left neither a widow nor a child.
- e) Disabled siblings (i.e. brother and sister) who were dependent on the Government servant immediately before the death of the Government Servant, for life.

Procedure to claim Family pension by persons other than Spouse is as follows:

The claims submitted by a claimant member of family (other than spouse) for family pension after the death of a pensioner/family pensioner in Form 14 and supported by the death certificate and PPO of the pensioner/family pensioner, may be processed in consultation with the Pay and Accounts Officer who is the custodian of the pension file which contains all relevant Forms and information of the pensioner. In a very rare case where the name of the claimant member is not available in the records of the Head of Office as well as the Pay & Accounts Officer concerned and the claimant member also fails to submit a copy of PPO or Form 3 containing 'Details of Family submitted earlier by the deceased employee/pensioner, the certificates prescribed at serial number 9(v) of Form 14 may be accepted. In addition to these certificates PAN Card, Matriculation Certificate, Passport, CGHS Card, Driving License, Voter's ID Card and Aadhar Number may also be accepted. Acceptance of voter's ID card and Aadhar Number is subject to the condition that the pensioner/family pensioner certifies that he/she is not a matriculate and he/she does not have any of the documents mentioned in Form 14 or above. Apart from these documents, the Ministries/Departments may accept any other

document submitted by the claimant, which may be relied upon and which establishes the relationship of the claimant with the pensioner and/or contains his/her date of birth.

3. The applicant has also to prove that no other surviving member in the family, who may have a prior entitlement for family pension, is eligible. For this purpose, the above and/or any other documents, such as marriage/death/income certificates of the other members which may be essential in a given situation may be used.

26. *Is family pension payable to more than one person at a time?*

Normally, the family pension is payable to one eligible member at a time. However, in certain specific cases, the family pension is divided among eligible members of the family. The family pension will be paid in equal shares where the deceased Govt. servant or pensioner is survived by -

- a) More than one widow (except in the case of Hindu widow). On the death of one widow, her share of the family pension shall become payable to eligible child. If she is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widow or widows; and to other child or children otherwise eligible in equal shares, or if there is only one widow or child, in fall to such widow or child; the eligible child will be paid the share, which the mother would have equal shares.
- b) A widow and an eligible child through another wife, the child will be entitled to the share of Family pension which the mother would have received had she been alive.
- c) A widow and an eligible child from a divorced wife; the child will be entitled to the share of family pension which the mother would have received had she not been divorced.

27. *How is the family pension payable to twin children?*

The family pension will be paid in equal shares to eligible Twins on their turn

28. *Is family pension payable to a spouse judicially separated?*

Family pension is payable to a spouse judicially separated but not to a spouse judicially separated on the ground of adultery.

29. *What has the pensioner to do for restoration of commuted portion of pension? From what date is it restored?*

Commutated portion of pension is to be restored after 15 years from the date of commutation. This restoration was introduced w.e.f. 1.4.85 i.e. those who completed 15 years on or after 1.4.85, their pension was to be restored. This period of 15 years is to be counted from date of discharge provided commutation was sanctioned simultaneously with service pension in the same PPO. However, where commutation was sanctioned

subsequent to the date of discharge the restoration of commuted portion of pension will be done on completion of 15 years from the date from which the amount of capitalized value is paid or credited to the pensioner's account. Every pensioner has to apply to his PDA (Pension Disbursing authority) through an application after completion of 15 years for restoration of commuted portion of pension.

30. To whom is rounding off benefit of percentage of disability pension under CCS(EOP) Rules admissible ?

The extent of disability or functional incapacity is determined in the following manner for purposes of computing the disability element forming part of benefits:-

Percentage of disability assessed by Medical Board	
Percentage to be reckoned for computation of disability pension	
upto 50%	50%
More than 50 and upto 75%	75%
More than 75 and upto 100%	100%

Provided that the above broad banding shall not be applicable to Government servants who are retained in service.

31. Whether family pension may be sanctioned to a handicapped child during lifetime of a pensioner who has no wife or any other children.

No. Family Pension in this case may be sanctioned only when the contingency arises. However, a note of such child will be kept in record of RO/HOO and P.S.A.

32. Whether restoration of commuted portion of pension is admissible to those who were absorbed permanently in autonomous bodies/PSUs and have drawn lump-sum capitalised value in lieu of pension?

Yes. Only 1/3rd portion of pension which was normally allowed to be commuted may be restored after 15 years from the date of commutation and dearness relief is also payable on this in terms of O.M. dated 6.9.2007 and O.M. dated 15.9.2008.

33. Is the family pension admissible to parents; widowed/divorced/unmarried daughters?

As in reply to Q.25

34. What is the period of payment of enhanced family pension?

From 1.1.2006, where a person not governed by the Workmen's Compensation Act dies while in service after rendering not less than seven years continuous service, the rate of family pension shall be equal to 50% of last pay drawn from the date of death of deceased Government Servant for a period of ten years provided that the deceased employee had completed seven years of continuous service. In the event of death of Government

Servant after retirement the enhanced family pension shall be payable for a period of seven years or for a period upto the date the deceased would have attained the age of 67 years, whichever is earlier. In no case the amount of family pension exceed the pension authorised on retirement from Government service provided that the deceased employee had completed seven years of continuous service.

35. What is the formula for pension revision for pre-2006 pensioner/family pensioner?

In terms of para 4.1 of OM No.38/37/08-P&PW(A) dt 1.9.2008, the pension/family pension will be consolidated w.e.f. 1.1.2006 by adding together (i) The existing pension/family pension,(ii) Dearness Pension, where applicable, (iii)Dearness Relief @ 24% of basic Pension/Basic Family Pension plus dearness pension as admissible videOM No.42/2/2006-P&PW(G) dt 5.4.2006 and (iv) Fitment weightage @ 40% of the existing pension/family pension. Where the existing pension at (i) includes the effect of merger of 50% of DR w.e.f. 1.4.2004, the existing pension for the purpose of fitment weightage will be re-calculated after excluding the merged DR of 50% from the pension. The amount so arrived at will be regarded as consolidated pension/family pension w.e.f. 1.1.2006. The fixation of pension will be subject to the provision that the revised pension, in no case shall be lower than 50% of the minimum of the pay in the pay band plus the grade pay corresponding to the pre-revised pay scale from where the Govt. servant retired

36. What is the amount of minimum and maximum pension after Sixth CPC?

The pension shall not be less than ₹3500/- and shall not be more than 50% of the highest pay in Government.

37. How much of the pension can be commuted?

A pensioner can opt to commute upto 40% of the pension admissible at the time of retirement.

38. Is there any ceiling on gratuities and if so what is the maximum amount admissible?

Yes. Ceiling on all gratuities has been raised to Rs.ten lakhs (earlier the limit was ₹ 3.5 lakhs). W.e.f. 1.1.1996 DA is also to be added with pay for calculation of gratuity.

39. What is the extent of neutralization of relief granted to pensioners?

100% neutralization of relief is granted to all pensioners at the same rate like serving employees

40. Is Personal Pension discontinued with effect from 1.1.1996 ?

Yes.

41. What is the medical allowance for pensioners?

₹ 300/- is granted to each of the pensioners not covered by CGHS.

Pensioners living in cosmopolitan cities not covered by CGHS dispensary are also eligible on production of a certificate to that effect.

For Rly Pensioners : FMA is permissible in lieu of OPD if the place of residence is 2.5 Kms away from Rly H.U./Hospitals (Lockup dispensaries are not considered) & is eligible to join RELHS-97; but actual membership of the scheme is not a pre condition. A Rly Pensioner who is a member of RELHS scheme can, besides getting FMA, get OPD facility for the prescribed chronic diseases. However, there is no bar for indoor treatment.

42. *When can pension be withheld or withdrawn?*

Under Rule 8 of CCS(Pension) Rules, future good conduct is an implied condition of every grant of pension and its continuance under the CCS (Pension) Rules, 1972. The pension or a part thereof can be withheld or withdrawn in such cases where a pensioner is convicted of a serious crime or found guilty of a serious or a grave act of misconduct/negligence after retirement, or during the period of service, including the service rendered upon re-employment after retirement. Under Rule 9, the President reserves the right of withdrawing pension/gratuity in full or in part or for ordering recovery from pension or gratuity or any pecuniary loss caused to the Govt, if, in any departmental/judicial proceedings, the pensioner is found guilty of grave misconduct/negligence during the period of service, including service rendered upon re-employment after retirement.

43. *What is restoration of pension and when is it due?*

Restoration of the fraction of the pension commuted by the pensioners becomes due for restoration after completion of 15 years period from the date of payment of lumpsum value of commutation.

44. *What is enhanced family pension and how long is it paid?*

Same as in reply to Q.34

45. *Are the employed family pensioners and the re-employed pensioners entitled to Dearness Relief (DR) on their family pension/pension ?*

Yes, w.e.f. 18/07/97 onwards.

46. *What is reduced pension?*

Reduced pension is the part of pension which is payable after deducting commuted portion of the pension.

47. *When can a Government servant apply for voluntary retirement?*

Under Rule 48, a Government servant can apply for voluntary retirement after completion of 30 years of qualifying service. Under Rule 48-A, he can apply for VR after completion of qualifying service of 20 years. Under FR 56 (k) he can apply for VR attaining the age of 50 years (for Gr. A & B) and 55 years (in other cases).

48. When will the gratuity withheld at the time of retirement be released?

The withheld amount of gratuity under sub-rule (5) of CCS(Pension) Rules, 1972, the retiring Government employees, shall be paid immediately on production of "No Demand Certificate" from the Directorate of Estates after actual vacation of the Government accommodation. The Directorate of Estates shall ensure that "No Demand Certificate" shall be given to the Government employee within a period of fourteen days from the actual date of vacation of the Government accommodation and the allottee shall be entitled to payment of interest (at the rate applicable to General Provident Fund deposit determined from time to time by the Government of India) on the excess withheld amount of gratuity which is required to be refunded., after adjusting the arrears of licence fee and damages, if any, payable by the allottee and the interest shall be payable by the Directorate of Estates through the concerned Accounts Officer of the Government employee from the actual date of vacation of the Government accommodation up to the date of refund of excess withheld amount of gratuity.

49. What is the meaning of the following terms?

- (a) Pension Disbursing Authority
- (b) Pension Sanctioning Authority
- (c) PPO Issuing Authority
 - (a) Pension Disbursing Authority : Bank Branch/Treasury/Post Office paying your pension
 - (b) Pension Sanctioning Authority : The authority who sanctioned your pension before forwarding the case to Accounts Office.
 - (c) PPO Issuing Authority : If you retired from HQ, the PPO issuing authority is head of accounts branch of that unit.

50. Whether older pensioners will get higher rate of pension?

Yes, from 1.1.2006, the quantum of pension/family pension available to old pensioners/family pensioners has been increased as follows:-

O.M.No. 38/37/08- P&PW(A) dated 2.9.2008

<u>Age of pensioner/family pensioner</u>	<u>Additional quantum of pension</u>
From 80 years to less than 85 years	20% of revised basic pension/ family pension
From 85 years to less than 90 years	30% of revised basic pension/ family pension
From 90 years to less than 95 years	40% of revised basic pension/ family pension
From 95 years to less than 100 years	50% of revised basic pension/ family pension
100 years or more	100% of revised basic pension/ family pension

51. What is the method of computing pension?

Pension is now payable @ 50% of the last 10 months' average emoluments or last pay drawn (emoluments), whichever is more beneficial to the retiring employee.

52. Is family pension available after remarriage ?

Family pension has now been made available even after remarriage to childless widow of the deceased employee subject to her earnings not exceeding the prescribed minimum family pension with DR.

53. Whether in the case of pensioners who are in receipt of more than one pension, the floor ceiling of ₹ 3500 will apply to the total of all pensions taken together?

It was clarified in Deptt. of Pension & PW's **OM No.38/38/02-P&PW(A) dated 23.4.2003** that in respect of civil and military pension, the floor ceiling taking the two pensions together will not apply and the individual pensions will be governed by respective pension rules. These instructions would continue to apply in the context of revised floor ceiling of Rs.3500/-p.m. Accordingly, the floor ceiling will apply individually in the civil and military pension. In case, a person is in receipt of pension as well as family pension, the floor ceiling of ₹ 3500 will apply individually to such pension and family pension.

54. Whether the element of disability pension and invalid pension will be combined or treated as separate identity?

The element of disability pension and invalid pension may be treated as distinct pensions. The invalid pension may continue to be regulated as per CCS (Pension) Rules subject to certain minimum amount * and the extraordinary disability pension may continue to be treated as a separate element and this should be fixed as per the degree of disability. This will be subject to the further condition that the amount of disability pension and invalid pension should in no case exceed the last pay drawn. These instructions would continue to apply in the context of revised minimum pension of ₹ 3500/-.

(*certain minimum amount refers to the amount calculated as per provisions of Rule 49(2)(c) of CCS(Pension) Rules).

55. Whether the provision of adding years in qualifying service for computation of pension is still in force?

The extent of benefit of adding years of qualifying service for computation of pension/related benefits has been withdrawn w.e.f. 2.9.2008.

56. Whether the provision of adding years in qualifying service has been withdrawn for calculating gratuity also?

Yes, w.e.f. 2.9.2008.

57. What is the revised quantum of ex-gratia lumpsum compensation to Civilian employees who die in performance of their bonafide official duties?
In modification of Deptt. Of Pension & PW's **OM No.45/55/97-P&PW(C) dated 11.9.1998** the ex-gratia lumpsum compensation to Civilian employees who die in performance of their bonafide official duties has been revised as under :

- (a) Death occurring due to accidents in course of Performance of duties Rs.10.00 lakhs
- (b) Death occurring due to accidents in course of Performance of duties attributable to acts of violence by terrorists, anti-social elements, etc. ₹ 10.00 lakhs
- (c) Death occurring (a) enemy action in international war or border skirmishes and (b) action against militants, terrorists, extremists etc. ₹ 15.00 lakhs
- (d) Death occurring while on duty in specified high altitude, inaccessible border posts, etc. on account of natural disasters, extreme weather conditions. ₹ 15.00 lakhs

58. Whether the additional pension/family pension available to old pensioners would be payable from the date of attaining age of 80 years or above or from the first day of the month in which the date of birth falls?
The additional quantum of pension/family pension, on attaining the age of 80 years and above, would be admissible from the 1st day of month in which his date of birth falls. For example, if a pensioner/family pensioner completes age of 80 years in the month of August, 2008, he will be entitled to additional pension/family pension w.e.f. 1.8.2008. Those pensioners/family pensioners whose date of birth is 1st August, will also be entitled to additional pension/family pension w.e.f. 1.8.2008 on attaining the age of 80 years and above.

59. Whether the period of 10 years for payment of enhanced family pension would also apply in the case of a Government servant who died before 1.1.2006 and in respect of whom the family was receiving enhanced family pension as on 1.1.2006 ?

Yes. The period of 10 years for payment of enhanced family pension will count from the date of death of the Government servant. These orders will, however, not apply in a case where the period of ten years for payment of enhanced family pension has already completed as on 1.1.2006.

60. From which date is Constant Attendant Allowance is payable?
Constant Attendant Allowance is payable from 1.1.2006

61. Whether the pensioners who retired on disability pension before 1.1.2006 would also be entitled to Constant Attendant Allowance?

Yes, the pensioners who retired on disability pension before 1.1.2006 and

fulfilling the conditions mentioned in para 10.1 of **O.M.No.38/37/08-P&PW(A)** dt 2.9.2008 would also be entitled to Constant Attendant Allowance.

62. Whether Dearness Relief will be admissible on Constant Attendant Allowance?
No.

63. What would be the age to be used for commutation of additional commutable pension and which factor would be used for such additional commuted value of pension?

The age reckoned for calculation of commuted value of pension at the time of original application for commutation of pension will apply for calculation of commutation value of additional commutable pension. However, as mentioned in the OM dated 2.9.2008, the commutation factor in the revised Table of Commutation Value for Pension will be used for the commutation of the additional amount of pension that has become commutable on account of retrospective revision of pay/pension.

64. From which date the reduction in pension on account of additional commutation of pension will take effect?

Reduction in pension on account of additional commutation of pension will be in two stages as per the provisions contained in Rule 6 of the CCS (Commutation of Pension) Rules, 1981.

65. What will be the date of restoration of additional commutation of pension?

The commuted portion of pension shall be restored after 15 years from the respective dates of commutation as provided in Government of India decision No.1 under the Rule 10 of CCS (Commutation of Pension) Rules, 1981. Necessary endorsement should be made on PPO.

66. Whether Family Pension will be admissible to post retiral spouse?

Yes, provide marriage is registered.

FAQs : Banks

Scheme for Payment of Pension to Government Pensioners by Authorised Banks -

Frequently Asked Questions (FAQs)

Reserve Bank of India monitors disbursement of pension by its agency banks in respect of all Central Government Departments (except the Department of Posts) and certain State Governments. It has been receiving several queries / complaints from pensioners in regard to fixation, calculation and payment of pension including revision of pension/ Dearness Relief from time to time, transfer of pension account from one bank branch to another, etc. We have analysed the queries / complaints, rights and duties of pensioners and put the same in the form of answers to these Frequently Asked Questions. It is hoped that this will cover most of the queries / doubts in the minds of pensioners.

1. Can the pensioner draw his / her pension through a bank branch?

Yes. Even the Government employees earlier drawing their pension from a treasury or from a post office will have the option to draw their pension from the authorized bank's branches.

2. Is it necessary for the pensioner to open a separate pension account for the purpose of crediting his/ her pension in authorized bank?

The pensioner is not required to open a separate pension account. The pension can be credited to his or her existing savings / current account maintained with the branch selected by the pensioner.

4. Can a pensioner open a Joint Account with his/ her spouse?

Yes. All Central Government Pensioners (except the pensioners of the Telecom Department) and those State Governments which have accepted such arrangement can open Joint Account with their spouses.

6. What is the minimum balance required to be maintained in the pension account maintained with the banks?

RBI has not stipulated any minimum balance to be maintained in pension accounts by the pensioners. Individual banks have framed their own rules in this regard. However, some of the banks have also permitted zero balance in the pensioners' accounts.

7. Who sends the Pension Payment Orders (PPOs) to the authorized bank branch?

The concerned pension paying authorities in the Ministries / Departments / State Governments forward the PPOs to the bank branches wherefrom the pensioner desires to draw his / her pension.

8. When is the pension credited to the pensioner's account by the paying branch?

The disbursement of pension by paying branch is spread over the last four working days of the month depending on the convenience of the pension paying branch except for the month of March when the pension is credited on or after the first working day of April.

9. Can a pensioner transfer his / her pension account from one branch to another branch of the same bank or to the branch of another bank?

- (a) Pensioner can transfer his / her pension account from one branch to another branch of the same bank within the same centre or at a different centre;
- (b) He / She can transfer his / her account from one authorized bank to another within the same centre (such transfers to be allowed only once in a year);
- (c) He / She can also transfer his / her account from one authorized bank to another authorized bank at different centre.

10. What is the procedure for payment of pension in the case of the transfer of PPO to another branch or bank, as the case may be?

Pension will be paid on the basis of the photocopy of the pensioner's PPO at the transferee (new) branch from the date of the last date of payment made at the transferor (old) branch. During this time, both the branches (old and new) are required to ensure that all the required documents are received by the transferee branch within the period of three months.

11. Is it necessary for the pensioner to be present at the branch of the bank along with documents for the purpose of identification before commencement of pension?

Yes. Before the commencement of pension, a pensioner has to be present at the paying branch for the purpose of identification. The paying branch shall obtain the specimen signatures or the thumb / toe impression from the pensioner.

12. What is the procedure to be followed by the bank branch if the pensioner is handicapped / incapacitated and is not in a position to be present at the paying branch?

If the pensioner is physically handicapped/incapacitated and unable to present at the branch, the requirement of personal appearance is waived. In such cases the bank official visits the pensioner's residence / hospital for the purpose of identification and obtaining specimen signature or thumb / toe impression.

13. Has the pensioner got right to retain half portion of the PPO for record and to get it updated from paying branch whenever there is a change in the quantum of pension due to revision in basic pension, dearness relief, etc.?

Yes. The pensioner has right to retain half portion of the PPO for record and whenever there is a revision in the basic pension / DR etc. the paying branch has to call for the pensioner's half of the PPO and record thereon the changes according to government orders / notifications and return the same to the pensioner.

14. Whether the paying branch has to maintain a detailed record of pension payments made by it in the prescribed form?

Yes. The pension paying branch is required to maintain a detailed record of pension payments made by it from time to time in the prescribed form duly authenticated by the authorized officer.

15. Omitted

16. Is it compulsory for a pensioner to furnish a Life Certificate / Non-Employment Certificate or Employment Certificate to the bank in the month of November?

Yes. The pensioner is required to furnish a Life Certificate / Non – Employment Certificate or Employment Certificate to the bank in the month of November. However, in case a pensioner is unable to obtain a Life Certificate from an authorized bank officer on account of serious illness / incapacitation, bank official will visit his / her residence / hospital for the purpose of recording the life certificate.

Life Certificate by pensioners, Para 15.2 is being amended to include provisions of Rule 343 of Central Treasury Rules (CTR) to be read as Para 15.2(i) states: A pensioner who produces a life certificate in the prescribed form signed by any person specified hereunder, however, is exempted from personal appearance:-

- (i) A person exercising the powers of Magistrate under the Criminal Procedure code;
- (ii) A Registrar or Sub-Registrar appointed under Indian Registration' Act;
- (iii) A Gazetted Government servant;
- (iv) A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station;
- (vi) A Class-I officer of the Reserve Bank of India, an officer (including Grade II officer) of the State Bank of India or of its subsidiary;
- (vii) A pensioned Officer who, before retirement, exercised the powers of a magistrate; A Justice of Peace; A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar; A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a

Village; A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments / Administrations. Treasury Officer. In the case of a pensioner drawing his pension through a Public Sector Bank the life certificate may be signed by an officer of a Public Sector Bank, In the case of a pensioner residing abroad and drawing his pension through any other bank Included in the Second Schedule to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank, A pensioner get exemption from personal appearance subject to production of Life Certificate signed by the above mentioned officer. A pensioner not resident in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from special appearance.

U.O.No.I(7)(4)/2010/TA/17I dated 18th April 2011 and U.O. No.I(7)/CPAO/Scheme Book/2005/TA/254 dt. 28.06.2011

17. Can a pensioner be allowed to operate his / her account by the holder of Power of Attorney?

No

18. Who is responsible for deduction of Income Tax at source from pension payment?

The pension paying bank is responsible for deduction of Income Tax from pension amount in accordance with the rates prescribed by the Income Tax authorities from time to time. While deducting such tax from the pension amount, the paying bank will also allow deductions on account of relief to the pensioner available under the Income Tax Act. The paying branch will also issue to the pensioner in April each year a certificate of tax deduction as per the prescribed form. If the pensioner is not liable to pay Income Tax, he should furnish to the pension paying branch, a declaration to that effect in the prescribed form (15 H).

19. Can old, sick physically handicapped pensioner who is unable to sign, open pension account or withdraw his / her pension from the pension account?

A pensioner, who is old, sick or lost both his / her hands and, therefore, cannot sign, can put any mark or thumb / toe impression on the form for opening of pension account. While withdrawing the pension amount he / she can put thumb / toe impression on the cheque / withdrawal form and it should be identified by two independent witnesses known to the bank one of whom should be a bank official.

20. Can a pensioner withdraw pension from his / her account when he / she is not able to sign or put thumb / toe impression or unable to be present in the bank?

In such cases, a pensioner can put any mark or impression on the cheque / withdrawal form and may indicate to the bank as to who would withdraw pension amount from the bank on the basis of cheque / withdrawal form. Such a person should be identified by two independent witnesses. The person who is actually drawing the money from the bank should be asked to furnish his / her specimen signatures to the bank.

21. When does the family pension commence?

The family pension commences after the death of the pensioner. The family pension is payable to the person indicated in the PPO on receipt of a death certificate and application from the nominee.

22. How the payment of Dearness Relief at revised rate is to be paid to the pensioners?

Whenever any additional relief on pension/family pension is sanctioned by the Government, the same is intimated to the agency banks for issuing suitable instructions to their pension paying branches for payment of relief at the revised rates to the pensioners without any delay. The orders issued by Govt. Departments are also hosted on their websites and banks have been advised to watch the latest instructions on the website and act accordingly without waiting for any further orders from RBI in this regard.

23. Can pensioners get pension slips?

Yes. As decided by the Central Government (Civil, Defence & Railways), pension paying banks have been advised to issue pension slips to the pensioners in prescribed form when the pension is paid for the first time and thereafter whenever there is a change in quantum of pension due to revision in basic pension or revision in Dearness Relief.

24. Which authority the pensioner should approach for redressal of his/her grievances?

A pensioner can initially approach the concerned Branch Manager and, thereafter, the Head Office of the concerned bank for redressal of his/her complaint. They can also approach the Banking Ombudsman of the concerned State in terms of Banking Ombudsman Scheme 2006 of the Reserve Bank of India (details available at the Bank's website <http://www.rbi.org.in/>) This is applicable only in respect of complaints relating to services rendered by banks. For other issues the complainant will have to approach the respective pension paying authority.

25. Where can a pensioner get information about the changes in the pension/ Dearness Relief or any pension related issue?

The pensioner can visit the Official Website of the concerned Government Department as also Reserve Bank of India Website (<http://www.rbi.org.in/>)

& <http://www.rrewa.org> to get the information about pension related issues.

The account is **not** allowed to be operated by a holder of Power of Attorney. However, the cheque book facility and acceptance of standing instructions for transfer of funds from the account is permissible

**RBI Circular No. DGBA. GAD.H-3085/45.01.001/2008-09 dt 01.10.2008
Recommendations of the Committee on Customer Service
(Prabhakar Rao Committee)**

Pension related accepted recommendations

Important Pensioner related accepted recommendations

2. Internal inspections of banks need to lay emphasis on pension transactions in the evaluation of the quality of work of the branch.

A specific Questionnaire covering all aspects of pension payment may be devised for banks for use during inspection of pension paying branches.

3. Bank / Reserve Bank Inspecting Officers should during inspections, randomly call up pensioners whose phone numbers would be available at the branch and enquire about their satisfaction with the pension related service. This would give a boost to the pensioners' self esteem, enhance their belief in the bank's commitment to their welfare and allow them an opportunity to present their point of view directly to a responsible bank officer.

5. Bank Managers need to have structured interaction with pensioners on a cross section of pensioners serviced at the branch on a regular quarterly basis. This is especially required wherever the number of pensioners (of all Governments and Departments) exceeds a fixed number, say, 100 or 200.

8. Banks should follow up actively and ensure that, wherever possible, pensioners who have retired earlier convert their pension accounts to joint accounts.

9. Nominations also should invariably be taken.

10. The Reserve Bank has greatly enhanced the amount of commission payable for pension transactions with the specific rider that the quality of service will be monitored* by Reserve Bank with special emphasis on service rendered to pensioners. Such focused evaluation has not yet been started. This needs to be done so that the Reserve Bank can ensure that pensioners receive a quality of service commensurate with the level of payment of commission. The regular inspections of branches conducting government business, by the Reserve Bank, need to have a better focus, on the quality of service of pension services

Extracts of Indian Rly Pass Rules
Complimentary Post Retirement Passes
Admissibility

Category	Number of passe admissible in one year	Validity
Group A & B		
(a) With Railway service of 20 years or more but less than 25 years.	2 Sets	120 days from date of issue
(b) With minimum Railway service of 25 years	3 Sets	- do -
Group C		
(a) With Railway service of 20 or more but less than 25 years.	1 Set	- do -
(b) With minimum Railway service of 25 years	2 set	- do -
Group D		
(a) With minimum Railway service of 20 years (ACS 35 vide E(W)95 PS5-8/1, dated 27.3.1996	1 Set Every year	- do -

Note: A benefit of additional 5 years service for post-retirement complimentary passes may be allowed to those medically decategorised /unfit Railway servants who retire either by refusing to accept the alternative post or the alternative post being not available.

Conditions for issue of post-retirement complimentary passes

- i. Post-retirement complimentary Passes are issued to Railway servants for self, wife / husband, children and [widowed dependent mother (E(W)95PS5-1/6 dt 16.2.1996 (RBE 13/1996)] only subject to the same conditions as applicable to railway servants in service. Validity of single journey pass has been raised to 4 months (RBE82/2008 Bd No.E(W)2007PS 5-1/9 dt.10.07.2008 ACS58)
- ii. Subject to the conditions stipulated in (iii) below, a retired Railway servant will be eligible to the same class of Post-retirement Complimentary pass, as he was enjoying at the time of service.
- iii. Retired Railway servant who was officiating in the higher grade at the time of quitting service shall be granted post-retirement complimentary passes of the number appropriate to the post held by him in the

substantive capacity. However the full benefit of post-retirement complimentary passes corresponding to the higher post as to their number and class may be given to those Railway employees-

a. {Who have been promoted to higher grade on regular basis and retires from the higher grade.}**

**substituted vide Board's letter No. E(W)95PS5-1/11 dated 31.5.1995 (RBE 51/1995)

b. Where the promotion in the higher grade is on ad-hoc basis after working for a minimum of 3 years in the higher grade; or

c. Where service after regular promotion falls short of 2 years but the total regular service added to adhoc service in the higher grade is 3 years or more the full benefit of post-retirement complimentary passes as to their number and class may be given. 0

iv.

a. Post Retirement Complimentary Passes shall not be issued to those Railway servants who are dismissed from service. E(W)2002PS-58/5dtd20.1.2005

b. Post Retirement Complimentary Passes shall also not be issued to those Railway servants who are removed from service on or after 26.10.2005.

c. Post Retirement Complimentary Pass shall not be issued to those retired railway servants on whom the penalty of cent percent cut in pension and gratuity has been imposed on or after 20.1.05.

d. Post Retirement Complimentary Passes shall be issued to those railway servants who are dismissed or removed from service on or after 26.10.2005 but are granted compassionate allowance in terms of Rule 65 of Railway Services (Pension) Rules, 1993. Post Retirement Complimentary Passes shall be issued to such dismissed/ removed railway servants from the date of grant of compassionate allowance. (Authority: Railway Board's letter No. E(W)2002PS5-8/5 dt 26.10.2005)

.Post retirement complimentary passes shall not be issued to those Railway Servants who are dismissed from service and to those retired railway servants whose Whole of gratuity and pension has been withheld permanently as a result of D&A proceedings.

(E(W)2002PS-58/5dtd20.1.2005)

- v. In the year in which the Railway servant retires from service he is entitled to that number of single journey Post-retirement complimentary passes which represents the difference between the number of privilege passes he is normally entitled to in a calendar year while in service and the number actually availed by him, provided the total number of Post-retirement complimentary passes applied for after the date of retirement does not exceed the number of post-retirement complimentary passes for which he is entitled in a calendar year.
- vi. In cases where both husband or wife are retired Railway servants, they may avail the complimentary passes on each other's account.
- vii. When a retired Railway servant himself or a member of his family eligible for inclusion in post-retirement complimentary pass is blind in both eyes, and travels alone, one attendant may be allowed to travel in the same class in which the blind person is travelling duly including the attendant in the complimentary pass, on production of a certificate from Medical Officer of the Railway concerned to the effect that the person concerned is blind in both the eyes.
- viii. A benefit of 5 years service on voluntary retirement is granted towards the qualifying service for the grant of post-retirement complimentary passes on the same conditions as are laid down in Board's letter No. E(P&A)I 77 RT-46 dt 9.11.77.
- ix. Members of the Railway Board including Chairman and Financial Commissioner can travel by Rajdhani Expresses on certain conditions as given in item (xxxii) of Schedule II for serving Board Members.
- x. In the case of Railway employees governed by the Pension Rules, the breaks in service which are condoned for the purpose of pension and death-cum-retirement gratuity may be condoned for the purpose of post-retirement complimentary passes and service preceding the break counted for the purpose of post-retirement complimentary passes. Likewise breaks in service which are condoned for Special contribution to PF for non-pensionable employees may be taken as condoned for post-retirement passes.
- xi. Periods of service rendered by employees in non-railway department or establishments prior to joining railway service will not count except where such non-railway service has been counted along with Rly. service for pensionary benefits. In respect of Railway servants whose past non Rly. service has been counted along with Rly. service for pensionary benefits, a weightage equivalent to half of such non Rly. Service will be taken into account for the purpose of making good the short fall in the minimum required 20 year of Rly service in order that they become eligible

for post retirement complimentary passes & in such cases the number of post retirement passes shall be as admissible with required 20 yrs of Rly. Service only.(ACR 56 Rly.Bd. No. E(W)2006PS%-1/28 dt.8.05.08)

xii. Passes to retired employees are not admissible over the Nilgiri Railway during the months of April, May and June.

xiii. Misuse of a post-retirement pass renders the retired Railway servant liable to be deprived of the privilege of getting such passes.

xiv. All First 'A'/First Class complimentary Pass Holders are entitled to take one attendant free with them in Second Class/Sleeper Class (clarified vide No. E(W)97PS5-1/4 dated 29.5.1997) subject to the conditions stipulated for privilege passes.

Senior Citizen I/ I 'A' pass holders can carry a companion in lieu of attendant subject to following conditions:

i. The facility of a Companion will be provided only on the post-retirement complimentary Ist and I 'A' Passes in which there is already a provision to carry an Attendant as per the Railway Servants (Pass) Rules, 1986.

ii. The facility of a Companion will be allowed only to retired railway servants who are above the age of 65 years.

iii. The facility of a Companion in lieu of attendant will be permitted only when the pass holder and/or eligible members of family above the age of 65 years will be travelling along with the Companion in Sleeper class / II class. The senior citizens are also allowed to take a companion along with them in higher class on payment of full difference of fare between sleeper class/ II class and the class in which the retired railway employee travels.} In case pass holder & other eligible family members in the pass are of 70 yrs & above companion in the same class is permitted on payment of 1/3rd difference of II/II sleeper class & the higher class in which the pass holder travels***** ACS No. 44& 66. In other words, if any other eligible members of the family below the age of 65 years is included in the pass, then the facility with a Companion will not be permitted.

(Authority: Board's letter No. E(W) 96PS5-8/2 dt. 17.2.2004 & even No.dt 09.09.2009)

Accordingly, senior citizen railway employees will have the option either to carry an "Attendant" in Sleeper class/ II Class while they themselves are travelling in 2AC/3AC or carry a "Companion" in Sleeper class/ II class in lieu of an Attendant if the pass holder themselves travel in Sleeper class/

II class. In case a Companion is provided, the pass issuing authorities shall take a specific request for the same and also mention the ages of the persons included in the pass, and the following endorsement shall be made on the pass:

{“Companion in lieu of Attendant is permitted only when the pass holder and/or other family member of more than 65 years of age is/are travelling in Sleeper Class/II Class or in higher class on payment of difference of fare between SL/II class and the class in which the retired railway employee travels}***Or In case pass holder & other eligible family members in the pass are of 70 yrs & above companion in the same class is permitted on payment of 1/3rd difference of II/II sleeper class & the higher class in which the pass holder travels*****

{The facility of companion in lieu of attendant may, however, be permitted when the pass holder and/or eligible members of family above the age of 65 years are travelling along with the mentally retarded and/or physically disabled son or daughter of the retired railway employee, who is eligible to be included in the Post Retirement Complimentary Pass as per rules.}

ACS No. 11 Provision for the companion inserted vide Board’s letter No. E(W)96 PS5-8/2 dated 5.1.1999 (RBE No. 3/1999)

ACS No. 30 Endorsement revised vide Railway Board’s Letter No. E(W)96PS5-8/2, dated 19.1.2001 (RBE 14/2001).

ACS No. 44 Modified vide Advance Correction Slip No. 44 issued under **Railway Board’s letter No. E(W)96PS5-8/2 dt 17.2.2004 (RBE 33/2004)**

ACS No 66 vide Bd. even No. dated 09.09.2009 RBE 164/2009

ACS No. 45 Added vide Railway Board’s letter No. E(W)96PS5-8/2 dated 12.7.2004 (RBE 148/2004). Companion may be of any age (Bd. even No. dt. 09.05.05)

i. A child adopted after retirement/ superannuation, as the case may be, may be included in the post-retirement complimentary passes provided there is a satisfactory proof of adoption irrespective of the fact whether adoption is permissible or not under the Personal Law governing retired railway servant. {Children born of void marriage are not eligible for railway passes RBE 39/2005 No. E(W) 95 PS 5-1/29}

ii. Post-retirement complimentary passes, when requested by the Retired railway employee to be sent by post, should be despatched by Registered Post at the Railway’s cost.

iii. Period of apprenticeship that does not count towards pension will not

be taken into consideration for the purpose of grant of post-retirement complimentary passes.

iv. Pass Issuing Authority shall satisfy himself about the identity of the retired Railway employee before issuing the Post retirement complimentary pass.

v. Railway administration shall issue an identity card bearing the photographs of superannuated/ retired railway employee and the family members eligible for inclusion in the post retirement passes. Such retired railway employees travelling on post retirement complimentary passes will have to carry the identity card to enable railway staff on duty to verify the identity of all those travelling on such passes. {this I. Card will be valid for seven years-RBE No 116/2006 Bd. No.E(W)2003 PS %-8/1 dt.24.8.06& will be renewable by the pass issuing authority}

vi. {One set of post-retirement complimentary pass shall be disallowed for every month of unauthorised retention of railway quarters by the retired officers/staff. For this purpose, a part of month exceeding 10 days in any calendar month shall be taken as full month. A show cause notice to this effect may be issued to the concerned retired employee before disallowing the complimentary passes. The concerned retired employee shall be allowed the Post-retirement Complimentary passes after the period during which forfeited passes could have been admissible is over.** ACS. No. 18.

** Inserted vide Railway Board's letter No. E(W)99 PS5-1/41 dated 3.11.1999

vii. Companion in Post retirement paass where permitted are allowed to travel with pass holder by all trains including Rajdhani/Shatabdi trains subject to existing restriction of total number of seats allowed {ACS66 E(W)96PS 5-8/2 dt09.09.09&RBE 140/2010 Bd. No E(W)/2009/PS-8/1}

Inclusion of escort in the post-retirement Complimentary Passes issued to physically handicapped Retired Railway employees (Railway Board's Letter No. E(W)93PS5-1/10 dated 16.12.1993 (RBE 182/1993);

i. In the case of those Retired Railway employees, who are eligible for three sets of First A post-retirement Complimentary Passes, may be allowed an option either to avail of the passes as per their entitlement or avail two sets alongwith an escort in the same class, in each of the two sets of the passes by surrendering the remaining one set;

ii. In the case of those Retired Railway employees, who are eligible for 2 sets of First A post-retirement Complimentary Passes, an option may be given either to avail of the passes as per their entitlement or avail one set alongwith an escort in the same class by surrendering the remaining one set;

- iii. In respect of those Retired Railway employees, who are eligible for 2 sets of First Class post-retirement Complimentary Passes, an option may be given either to avail of the passes as per their entitlement or avail one set alongwith an escort in the same class by surrendering the remaining one set;
- iv. In respect of those Retired Railway employees, who are eligible for one set of First Class post-retirement Complimentary Pass, the facility of an escort in the same class may be allowed on the single set of pass;
- v. In respect of those Retired Railway employees, who are eligible for Second Class / Sleeper Class (clarified vide No. E(W)97PS5-1/4 dated 29.5.1997) post-retirement Complimentary Passes, one set of higher class of pass but not higher than 1st Class, with an escort in the same class, may be allowed in lieu of the total entitlement of post-retirement Complimentary Passes.

Provided further that the facility of an escort would be allowed only on the recommendation of a Senior D.M.O. and where the employee has no family member. The facility of an attendant which is allowed on First Class Pass will, however, not be allowed. The other conditions stipulated in Railway Board's letters No. E(W) 82PS5-1 dated 5.9.83 applicable to serving physically handicapped employees will equally apply in the case of Retired physically handicapped Railway employees as well.]

Entitlement to travel on Rajdhani/ Shatabdi Express trains vide Railway Board's letter No. E(W)2000 PS5-1/17 dated 7.9.2000 (RBE 158/2000) and further clarified vide letter No. E(W)2000 PS5-1/17 dated 13.10.2000 (RBE 179/2000)

Other Facilities

- i. A retired Railway servant may be issued, on his/her request, one set of complimentary pass 100 days in advance of the current calendar year from the date of issue, for journeys commencing in the next year duly debiting such issue of complimentary pass in the next year's account. **The validity of the Pass will be for 5 months, as the case may be, from the date of issue. [substituted vide ACS 58 & 68 validity of 120 days is now extended to 150 days]**
- ii. A retired Railway servant, if he so, desires, can obtain his post-retirement complimentary passes from an office of his choice authorised to issue such passes irrespective of the Railway or office from where he had retired. The Railway thus opted by the retired railway servant will be recorded in his service records and that railway will be supplied with all the essential details including specimen signature of the retired railway

servant, date of birth of his children and permanent residential address. The railway thus opted will prepare and maintain pass index cards of the retired-railway servant.

iii. the retired railway servant can change the option and elect another railway, should it be necessary for him to do so on account of his having changed the place of residence.

iv. The Gazetted officers who are holding independent charge may be authorised to issue post retirement complimentary passes to retired railway employee permissible under the normal rules on receipt of requests after verifying their entitlement from the Office from which they had retired. It is not necessary that such transfer of pass account should be routed through the General Managers/Divisional Railway Managers.

v. Sr. Subordinates in Grade Rs. 5000-8000 and above and who are in direct independent charge of the establishment may issue/sign post retirement complimentary passes to retired employees { Railway Board's letter No. E(W)95PS5-1/17 dated 30.01.2002 (RBE 12/2002). & E(W)95PS5-1/17 dated 07/06/2005}

ENTITLEMENT OF TRAVEL BY JANSHATABDI :

(i) 1st class/ 1st A :

- (a) For Chair Car same as in Shatabdi Trains
- (b) An eligible attendant shall be allowed in IInd class
- (c) No of seats available in IInd class shall be the same as available in other mail/Express trains
- (d) Widows/Sr Citizens who are 65yrs & above shall be allowed companion / attendant subject to prescribed conditions

Entitlement for Garib Rath trains : All passes valid for travel in 1st A/Ac-2/AC-3/Chair complementary post retirement passes are valid for travel in Garib Rath Trains However Facility of attendant is not allowed in these trains.{E(W)92PS5-3/1 dated 14.2.2007}. 2nd sleeper pass holders can also travel by these trains on payment of difference of fare between the class of actual travel of Garib Rath Exp. train & sleeper class of exp.train for the distance travelled.(E(W)92PS 5-3/1 28.09.2011)

Note : Very soon passes will be permitted in Duronto express also

(e) Break Journey:-Any number on demand by way of stn. code endorsement in pass at the time of issue.S.S/T.Cs can endorse on pass, in case unscheduled break journey is desired due to any unforeseen circumstances(E(W)98PS5-1/72(Pt)dtd.20/01/2K

New Entitlement after 6th CPC

While the existing pre 1.1.2006 retirees will continue to avail passes as per their existing entitlement, following new rules will apply to post 1.1.2006 retirees w.e.f from date of publication:-

Rly Bd No. E (W)2008/PS 5-1/38 RBE No 03/2011 dt. 06.01.2011

Revised Pay limits for entitlement of Passes / PTOs on the basis of pay drawn in the Railway Services (Revised Pay) Rules,2008

Consequent upon revision of Pay scales on the basis of decision of the Government on the recommendations of the 6th CPC, the question of revision of existing entitlements to Passes/PTOs under the Railway Servants (Pass) Rules, 1986 (Second edition, 1993) has been under consideration of this Ministry.

2. The matter has been examined and the President is pleased to decide That the entitlements of Passes in respect of Railway servants drawing pay in the Railway Services (Revised pay) Rules,2008 shall be as under shall be as under

SNo	Category	Type of Privilege Pass	Type of Duty Pass
1	Group A & B Gazetted	Ist Class 'A' Pass	Ist Class 'A' Pass
2.	Non Gazetted Employees		
	i) In G.P. ₹ 4200/- & above	Ist class Pass	Ist class Pass
	ii) In G.P. ₹ 2800/-	IIInd 'A' Pass	IIInd 'A' Pass*
	iii) In G.P. ₹ 1900/- & above but below ₹ 2800/-	one IIInd 'A' Pass* in a year, remaining passes/PTO of IIInd/IIInd sleeper Class	IIInd 'A' Pass
	iv) In G.P. ₹ 1800/-	one IIInd 'A' Pass* in a year, remaining passes/PTO of IIInd/IIInd sleeper Class	IIInd/IIInd Sleeper Pass

Note : In terms of the extant instructions, the holder of IIInd Class 'A' Pass shall be entitled to travel by AC-3 tier class in trains other than Rajdhani/ Shatabdi/Duranto express trains. IIInd Class 'A' Pass is of Yellow colour.

3. In all other respects, the provisions of the Railway Servant (Pass) Rules, 1986 (Second Edition 1993) will apply.

4. The Railway employees who are already entitled to 1st class passes, shall continue to draw 1st Class Passes, irrespective of their eligibility in terms of these orders.

5. Necessary amendment to the Railway Servant (Pass) Rules, 1986 (Second edition, 1993) shall follow.

6. This issues with the concurrence of the Finance Directorate of the Ministry of Railways.

Entitlements on Privilege/Post Retirement Complimentary Pass in the case of Gazetted officers E(W)/2008/PS-5-1/38 dated 03.02.2011

While the entitlement for gazetted officers is revised as per the table on page 39-40. The entitlement for other 1st class Pass holders remain the same i.e.

In Rajdhani : one berth in 2 AC or 2 berths in 3AC

In Shatabdi : 2 seats in C.C.

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REVISED ENTITLEMENTS

Status	Pay Scale/ Grade Pay	Mail/Express Trains	Rajdhani Express Trains	Shatabdi Ex- press Trains
CRB and Board Members	80,000	2 berths in 1 st AC Class and extra berths in 1 st AC Class for travel of eligible family members on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class.	2 berths in 1 st AC Class or 2 berths in 2-AC Class or 4 berths in 3-AC Class	2 Seats in Executive Class or Chair Car
MS and equivalent officers	75,500-80,000	One berth in First AC Class for self. For travel of spouse, one extra berth on payment of 1/3 rd of difference of fare between 1 st AC Class and AC Sleeper Class or In any class other than First AC Class or In 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class.	One berth in 1 st AC Class for self. For travel of spouse, one extra berth on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class of Rajdhani Express Train or 2 berths in First AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class of Rajdhani Express Train or 2 berths in 2-AC Class or 4 berths in 3-AC Class	2 Seats in Executive Class or Chair Car
Officers in HAG	67,000-79,000	In any class other than First AC Class or In 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and AC Sleeper Class	One berth in 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class of Rajdhani Express Train or 2 berths in 2-AC Class or 4 berths in 3-AC Class.	1 Seat in Executive Class or 2 Seats in Chair Car
SAG Officers drawing pay of 51,850/- and above in the Pay Band (excluding Grade Pay)	67,000-79,000	In any class other than First AC Class or In 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and AC Sleeper Class	One berth in 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class of Rajdhani Express Train or 2 berths in 2-AC Class or 4 berths in 3-AC Class.	1 Seat in Executive Class or 2 Seats in Chair Car

Status	Pay Scale/ Grade Pay	Mail/Express Trains	Rajdhani Express Trains	Shatabdi Ex- press Trains
Officers in SAG with more than 5 years service in the grade	10,000	In any class other than 1 st AC Class or In 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and AC Sleeper Class	One berth in 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class of Rajdhani Express Train or 2 berths in 2-AC Class or 4 berths in 3-AC Class.	2 Seats in Chair Car
Officers in SAG with more than 3 years service but less than 5 years in the grade	10,000	In any class other than 1 st AC Class or In 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class.	ON ONE PASS: One berth in 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class of Rajdhani Express Train or 2 berths in 2-AC Class or 4 berths in 3-AC Class.	2 Seats in Chair Car
			ON REMAINING PASSES 2 berths in 2-AC Class or 4 berths in 3-AC Class.	2 Seats in Chair Car
All other SAG, Selection Grade Officers, JAG Officers with more than 3 years service in the grade, and Officers in the grade Pay of ₹ 6600/- and above and drawing pay of ₹ 26,600/- and above (excluding Grade Pay)	6600 to 10000	In any class other than 1 st AC Class or In 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class.	2 berths in 2-AC Class or 4 berths in 3-AC Class	2 Seats in Chair Car
All other Group- A & B Gazetted officers	4800 to 7600	In any class other than 1 st AC Class or In 1 st AC Class on payment of 1/3 rd of difference of fare between 1 st AC Class and 2-AC Class.	One berth in 2-AC Class or 2 berths in 3-AC Class	2 Seats in Chair Car

WIDOW PASS

I. CATEGORY

1. Widows of those Railway servants who were in service on 12.3.87 and opted for the scheme of Widow Pass or widows of those Railway servants who joined service on or after 12.3.87 and are compulsorily governed under the scheme of Widow Pass are eligible for Widow Passes.
2. Widows of Railway Servants who were in service prior to 12.3.1987 will be eligible to be admitted to the scheme of 'Widow Pass' scheme on a one-time payment of ₹ 250. {Inserted vide ACS No. 7} (Pl.see Note on Page 44)
3. Widows of Railway Servants who got permanently absorbed in public sector undertakings / autonomous bodies prior to 12.3.1987 and were in receipt of post-retirement complimentary passes, will also be admitted to the scheme of 'Widow Pass' on a one-time payment of ₹ 250. {Inserted vide ACS No. 16}
4. Widows of Railway servants who had opted out of the scheme of Widow Pass will also be eligible to be admitted to the scheme of Widow Pass on a one-time payment of ₹ 250. {Inserted vide ACS No. 33}

II. NO. OF PASSES ADMISSIBLE IN A YEAR Half the number of Post retirement Complimentary Passes that the Railway servant was either receiving at the time of his demise after retirement or in case of death in service would be notionally eligible to receive by reckoning the date of death as the date of retirement provided that:

- a. The widow(s) of a Group 'D' Railway employee entitled (or notionally entitled), to one set of Post-retirement Complimentary pass every alternate year, shall be entitled to one set of Complimentary Pass every alternate year.
- b. The widow(s) of any Railway employee, who dies while in service, shall be entitled to a minimum of one set of Pass every alternate year. Thus, she will be eligible to one set of Pass in two years, even if the service of the employee before death falls short of the requisite service prescribed for entitlement for Post-retirement Complimentary Passes

NOTE:

1. *Widows/their dependents who are eligible for such Passes should be issued Family Identity Card by the Railway Administration and the same should be carried by them during their journey.*
2. *In case there is more than one widow, the passes for widows shall be given by rotation in a specified year.*

III. OTHER FACILITIES

1. The class of Pass would be same as is admissible to the Railway employees on retirement or what would be admissible notionally if the date of death is reckoned as the date of retirement.

2. Other terms and conditions would be the same as are applicable to Privilege/post retirement Passes except that:

(a) Dependent relatives are not entitled to be included in such Passes. However, dependant widow mother of the deceased Railway employee may be included in the Widow Pass as family member of the widow. vide Board's Letter No. E(W)96 PS5-8/2 dated 24/7/2000 (RBE 142/2000) {ACS No. 26};

(b) Widow will not be entitled to this facility if she becomes otherwise entitled to the Pass facility due to her son's employment in Railways or on her own employment on the Railways or on her re-marriage **{However the widow may exercise an option either to avail of pass facility as a dependant widow mother by getting her name included in the privilege pass drawn by her son/daughter or she may draw pass(es) as per her entitlement under the 'widow pass' scheme. Option once exercised shall be final and irreversible.}

Inserted vide Railway Board's letter No. E(W)95 PS5-1/29 dated 21/12/1999 (RBE 312/1999) {ACS No. 20}.

(c) Widows who are appointed on compassionate grounds may be given an option to be exercised at the time of appointment whether they would like to avail of the pass facilities as a Railway servant or would like to continue the entitlement under the Widow Pass scheme. Option once exercised shall be final.

(d) Widows of Rly employees who are appointed as apprentice on compensante ground in Artisan category may be allowed to avail pass under the widow pass scheme till such time they are given regular appointment on completion of training; thereafter, they will be required to give their option as brought out in para (c) above. (ACS 52 Rly. Bd No.E(W)95PS5-1/29 dt.8.01.07)

At the time of retirement / quitting Railway service, a similar option may be given to such Widows either to be governed by the Widow Pass Scheme or to be governed by the Post-retirement Complimentary Pass Scheme in her capacity as a retired Railway servant and in accordance with her status. Such option once exercised shall be final.

Inserted vide Advance Correction Slip No. 40 issued under Railway Board's letter No. E(W)95PS5-1/29 dated 13.06.2003 (RBE 98/2003).

3. Senior Citizen 1st/1st 'A' Widow Pass holders can carry a Companion in lieu of an Attendant subject to the following conditions -

- i. The facility of a Companion will be provided only on the 1st Class/ 1st 'A' Widow Passes in which there is already a provision to carry an Attendant as per the Railway Servants (Pass) Rules, 1986.
- ii. The facility of a Companion will be allowed only to Widow Pass holders who are above the age of 65 years & are entitled to 1st A/First class pass.
- iii. The facility of a Companion in lieu of attendant will be permitted only when the pass holder and / or eligible members of family above the age of 65 years will be travelling along with the Companion in Sleeper / 2nd Class. In other words, if any other eligible members of the family below the age of 65 years is included in the pass, then the facility of travel with a Companion will not be permitted.

(Railway Board's letter No. E(W)96PS5-8/2, dated 19.1.2001 (RBE No. 14/2001) ACS No. 30] (Endorsement replaced vide Railway Board's letter No. E(W)96PS5-8/2, dated 19.1.2001 (RBE No. 14/2001) ACS No. 30])

Accordingly, Senior Citizen 1st Class/ 1st Class 'A' Widow Pass holders will have the option either to carry an "Attendant" in Sleeper / 2nd Class while they themselves are travelling in 1st Class / AC 2-tier or carry a "Companion" in Sleeper / 2nd Class in lieu of an "Attendant" if the pass holder themselves travel in Sleeper / 2nd Class. Such a Widow pass holder of 65 yrs of age may take Companion in the same class on payment of full difference between 1st sleeper & the higher class. In case such a widow pass holder is 70 yrs or above, she is permitted to take Companion in the same class on payment of 1/3rd the difference of 1st/2nd sleeper & the higher class in all trains including Rajdhani & Shatabdi Trains subject to existing restriction to over all number of seats in these trains. {ACS Nos 55 & 66 - Bd No.E(W) 96PS 5-8/2 dt.15.06.2007 & dt.09.09.2009}. Companion may be of any age. (Rly. Bd. No E(W)96PS5-8/2 dt.09.05.05)

In case a Companion is preferred to an attendant, the pass issuing authorities shall obtain a specific request for the same from the Widow Pass holder and mention the ages of the persons not less than 65 years to be included in the pass and the following endorsement shall be made on the pass included in the pass and the following endorsement shall be made on the pass:

When Companion in the same class is desired in the widow pass following endorsement should be made:

Companion in the same class as that of pass holder is permitted on

payment of full difference of IInd / IInd sleeper & the Higher class.

In case of a widow pass holder of 70 yrs of age & above; following endorsement be made on the pass :

A Companion is permitted in the same class on payment of 1/3rd difference of IInd / IInd sleeper & the higher class.

IV. Condition for issue of Widow Passes

This scheme was not to be applicable to Railway servants who had retired or expired before 12.3.1987. However, the Cut off date was removed vide Railway Board's letter No. E(W)95PS 5-1/29 dated 24/4/1998 (RBE 83/1998) ACS No. 7.

i. The facility of passes to available to the widow of a male Railway employee shall be available to the widower of a female railway employee. {Inserted vide ACS 6.}

Entitlement to travel in Rajdhani/Shatabdi on widow pass as for other complimentary post retirement passes. vide Railway Board's letter No. E(W)95 PS5-1/33 dated 6.1.2000 (RBE 4/2000).

Children born on void marriage are not eligible in the widow pass E(W)99PS5-1/29 dated 13.9.2002 (RBE 162/2002)

[Authority Railway Board's letter No. E(W)97PS 5-8/3 dated 31.3.1998]

Note :-

The payment may be accepted in cash by the Divisional Cashier or by way of a Demand Draft in favour of the F.A.&C.A.O. of the Railway from where the widow wishes to draw the pass."

[Authority Railway Board's letter No. E(W)95PS 5-1/29 dated 24/4/1998 (RBE 83/1998)]

FOR KIND ATTENTION !

Dear Esteemed Member,

As in the past, we have decided to supply a copy of this very useful Special Supplement, free of cost, to each Member in accordance with the Rules & Regulations of BHARAT PENSIONERS SAMAJ. As you are fully aware, everyone is doubtlessly keen to support our beloved BHARAT PENSIONERS SAMAJ **financially**; hence to begin with, each one of us, I am sure, would demonstrate it too, with a token Special Donation of ₹ 50 only forthwith, by Money Order. An MO form accordingly has been printed and pasted in the Hand Book itself. What you have to do it to simply fill it up with your (Sender's) name & postal address and hand it over at a Post Office Counter with the requisite amount. Please don't forget to add your ID No/ Mailing No in the Money Order so as to enable us to enter in your account without any hiccups.

Shyam Sunder
Secretary General
BHARAT PENSIONERS SAMAJ

SETTLEMENT PASSES

Entitlement of KIT pass on transfer/ retirement on implementation of 6th CPC

In suppression of Instructions contained in Board's letter No. E(W) 96PS5-9/1 dt 20.06.2000 Entitlement in the revised Scales of pay under RS (RP) rule 2008 shall be as follows:

S.No	Grade pay	By Train
a)	Railway Servants drawing Grade Pay(GP) of ₹ 7600 & above & Those in pay Scale HAG + & Above	6000 Kgs by goods train plus reimbursement of transport of motor car By Road OR One container (40 Feet E.U or Two containers (20 Feet) or Two containers (20 Feet) (Including cost of door to door movement of container) plus reimbursement of transport of Motor car by Road or one VPU by passenger carrying trains subject to cut of 20% in admissible amount of composite transfer grant if a car is carried in the VPU & 25% if car is not carried
b)	Railway Servants drawing grade pay of ₹ 4200, 4600, 4800, 5400 & ₹ 6600	6000 Kgs by Goods train plus reimbursement of transport of Motor car by Road or one container
c)	Railway Servants drawing Grade pay of ₹ 2800	1 TEU (including cost of door to door movement of container plus reimbursement of transport of Motor car by road. Or One VP/VPU by passenger carrying Trains subject to cut of 20% in the admissible amount of composite transfer grant if car is carried in the VPU & 25% if car is not carried 3000 KGS of luggage by Goods train plus one Motor Cycle/ Scooter by Goods train or by parcel Van /Brake Van attached to a passenger carrying train
d)	Railway Servant drawing G.P. less than 2800	1500 Kgs of luggage by Goods train plus one Motor Cycle/Scooter/Mopd/ Bicycle in Goods train or by parcel Van / Brake Van attached to a passenger carrying train

Notes:

- A. A pass for carrying a Dog may also be issued in all cases from (a) to (D)
- B. The rates for transportation of Motor car by Road will be at rates laid down vide Board letter No. F (E) 1/2008/AL-28/15 dt 01.12.08
- C. In all other cases, Railway Servants (Pass) Rules, 1986 (second edition 1993) will apply.
- D. These orders shall take effect from 1st September, 2008. However, if the Kit pass entitlement in terms of revision now prescribed result in lowering of the existing entitlement in case of any individual, the existing entitlement shall not be lowered. They shall continue to be governed by the earlier orders on the subject till such time they become eligible, in the normal course, for higher entitlements.

RBE No. 111/2009 E (W) 2004 PS 5-9/1 dated 17.06.2009 ACR 64

Cheque Pass on Retirement

<u>Category</u>	<u>Kind of Passes</u>
Group 'A' and 'B'	Cheque Pass for self, family and dependent relatives for the class of his/her entitlement on privilege account to the settlement station. For this purpose, father of the Railway servant if residing with and wholly dependent upon the Railway servant may also be included. Break of journey is also permissible provided a suitable endorsement on the pass is made;
Group 'C'	Cheque Pass for self, family and dependents as for Group 'A' and Group 'B' above, for the class of his entitlement on privilege account to the settlement station.
Group 'D'	Cheque pass for self, family and dependents as defined for Group 'C' employees for the class of his entitlement on privilege account to the settlement station.

Travelling allowance Rules - Journey on Retirement

In terms of Board's letter No.E(W)2004 PS 5-9/1 dt 01.08.2011, personal effects up to the specified weight limits and / or conveyance up to the prescribed scale / rates as prescribed under Board's letter No.E(W)2004 PS 5-9/1 dated 17.06.2009 may be permitted to be transported by road on reimbursement basis in lieu of Kit Pass to the place of posting on transfer / place of settlement after retirement. Reimbursement on account of transportation of personal effects/conveyance would be regulated as under :-

1. Transport of Conveyance on settlement after retirement :

WHEN CONVEYANCE IS SENT UNDER ITS OWN PROPULSION

Between places connected by rail

Actual expenses limited to prescribed rates or expenditure on transportation, by passenger train on rail, whichever is less

*Prescribed rates means, the rates notified by the concerned Directorate of Transport, for taxi and autorickshaw, at the starting point, subject to a maximum of ₹ 20/- for taxi and ₹10/- for autorickshaw as prescribed / revised vide Board's letter of even number dt 1.12.2008 and No.F(E)/2011/AL-28/18 dt 13.06.2011.

Between places not connected by rail

Actual expenses limited to prescribed rates.*

Transportation of Personal effects on Transfer/settlement after retirement

- (i) **Between places connected by rail**

WHEN CONVEYANCE IS SENT LOADED ON A TRUCK

Between places connected by rail

Actual expenses limited to prescribed rates or expenditure on transport, by passenger train on rail, whichever is less

*Prescribed rates means, the rates notified by the concerned Directorate of Transport, for taxi and autorickshaw, at the starting point, subject to a maximum of ₹ 20/- for taxi and ₹10/- for autorickshaw as prescribed / revised vide Board's letter of even number dt 1.12.2008 and No.F(E)/2011/AL-28/18 dt 13.06.2011.

Between places not connected by rail

Actual expenses limited to prescribed rates.*

Transportation of Personal effects on Transfer /settlement after retirement

(i) **Between places connected by rail**

- | | |
|---|---|
| (1) If the transportation of personal effects is made by rail | Rates prescribed in terms of Board's letter number 2008/AL28/15 dt 29.12.2011 would be applicable for transportation of personal effects by Road from the place of residence to the Railway Station to the place of residence at the new headquarters rates |
| (2) If the transportation of personal effects is made by road | Reimbursement of actual expenditure by road limited to *presumptive railway freight |

2. **Between places not connected by rail** - *The rates of transportation of personal effects by road between places not connected by rail would be the rates per KM as prescribed in terms of Board's letter number F(E)/2008/AL28/15 dt 29.12.2010 and revised vide Board's letter F(E)/2011/AL-28/18 dt 13.06.2011. (Authority F(E)/2011/AL-28/26 dtd.14.2.2012.

Reservation on Railway Passes

Indian Railways Commercial Manual Vol.1 Paras 638,639 & 640 Reservation/Cancellation of accommodation on Railway passes

The following procedure should be adopted for providing reservations/cancellations on the Railway passes;-

- (i) Pass holders or their representatives should present their passes along with the requisitions duly filled in to the Reservation Clerk who will issue ticket and make endorsement on the face of the pass indicating the train number, date of journey, status of tickets, etc,
- (ii) Holders of Privilege, Duty, Post Retirement, Complimentary, Metal and other passes may be allowed to seek fresh reservation only if the earlier reservation is cancelled,
- (iii) In case of confirmed reservation on Privilege, Post retirement, Complimentary and other passes, the pass holder can make maximum three time reservations provided the earlier one has been cancelled before chart preparation. If the confirmed reservation is not cancelled before preparation of charts, the pass will be treated as used. In exceptional cases, discretionary powers for allowing reservation on such passes only once

can be delegated to a JA Grade level officer. At Divisional level, where any JA grade level Commercial officer is not available, the next senior most Commercial Officer may be delegated these powers,

(iv) There will be no restriction in number of cancellations in case of Duty Pass, Metal Pass and in case of tickets having a status of fully/partially Waiting List (at the time of cancellation) against Privilege, Post Retirement and Complimentary passes. However, fresh reservation . will be given only after the earlier one has been cancelled within the normal prescribed time limits.

(v) Telephonic requests for reservation and cancellation will not be entertained.

(vi) The portion of break journey will be treated as separate journey i.e. instructions contained at para (iii) and (iv) will be applicable for each leg of journey separately,

(vii) It will be the responsibility of officer / staff making reservation on Metal/ Duty Passes to ensure that between the same stations and on the same date, reservation should not be made in two separate trains. Authority Railway Bord No. 94/TG-I/20/P/14 dated : 28-8-2009

Concession Codes for Reservation on passes

1.COMRAJ	: Retired Rly. Employees pass in Rajdhani
2.COMSHT	: Retired Rly. Employees pass in Shatabdi
3.NRERAJ	: Non Rly. Employees pass in Rajdhani
4.NRESHT	: Non Rly. Employees pass in Shatabdi
5. RTDFA1	: Retired Rly Board Members
6.RTDFAM	: Family members of Retired Board Members
7.RTDPFA	: Retired Rly Officer holding First "A" Pass
8.SDPRRO	: Retired Rly Officer on Special Duty
9.COMP65	= Concession for companion in post retirement pass of pensioners aged 65yrs but below 70 yrs.
10.RRECOM	= Concession for companion in Post retirement pass of Rly pensioners aged 70 yrs of age
11.PRVFA	= 1st A pass
12.PRVRAJ	= 1st A Pass Holders in Rajdhani Shatabdi Trains
13. PRVPFA	= 1st A Pass Holders in Trains other than Rajdhani /Shatabdi

Note: While preparing Ticket for cocession S No 10. Name of pass holder & code 'RTDPFA' is to be entered in concession column first, then name of the companion with code 'RRECOM' in concession col. Companion should be younger in age than the Pass holder.

Retired Employees Liberalized Health Scheme

Salient Features

RELHS - 1997 in brief

(1) Retired Railway employees covered under RELHS-97 are provided with full medical facilities as admissible to serving employees in respect of medical treatment, investigations, diet, and reimbursement of claims for treatment in Govt or recognized non railway hospitals. They will also be eligible, inter-alia, for a) Ambulance services b) Medical passes c) Home visits d) Medical attendance for first two pregnancies of married daughters at concessional rates and e) Treatment of private servants as applicable to serving railway employees.

NOTE:

- (i) Those who join the RELHS-97 shall hold identity cards with photographs of all the beneficiaries.
- (ii) For the purpose of d) of sub Para (1) above special identification cards will be issued duly affixing photographs of married daughters with clear instructions on the card which shall read "ONLY FOR CONFINEMENT AND TREATMENT DURING ANTE-NATAL AND POST-NATAL PERIODS FOR THE FIRST TWO PREGNANCIES AT CONCESSIONAL RATES" (IRMM 2000 Sub-Section (11) Retired Employees 612A)
- (iii) **RELHS Medical I. Card**, Though valid through, out Indian Railways is required to be registered in a Railway hospital / dispensary nearer to the place of residence of the beneficiary, who should normally avail medical treatment from his own Railway Hospital / dispensary unless he is referred to an other Railway Hospital for specific reasons.
- (iv) Beneficiary carrying a **RELHS Medical I. card** can obtain medical treatment from any Railway hospital / dispensary all over Indian Railways in case of medical emergency situation.
- (v) During temporary stay at some other place, beneficiary should carry his/her Medical I. Card with him/her and report in writing to the nearest Railway Hospital / dispensary intimating the concerned Medical officer regarding the planned duration of his stay, so that proceedings can be done, after that he can avail medical treatment for that duration in the place of his temporary stay. (Rly. Bd. No 2006/H.I./13/RTI dt 29.12.2006)
- (vi) **When one of the family members moves out of station carrying RELHS Medical I. card with him/her:-**

(a) **Short duration:** - Attested Photocopy of RELHS Medical I. card will be considered a valid document for availing outdoor medical facilities at a Railway hospital / health unit. However, in case of a medical emergency, indoor treatment will be allowed on the basis of attested photo copy of I. card in railway & private recognized hospital but the original Medical I. Card will have to be produced within 15 days.

(b) **Long duration:** The original card may be deposited with the issuing authority who may issue split Medical I. cards to the beneficiaries as requested by them. (Rly Bd No 2004/H/28/1 RELHS/Card dt 22.03.05)

(2) Eligibility : Minimum 20 years of qualifying service in the Railways will be necessary for joining the Scheme and the following categories of persons will be eligible to join the same:

(i) All serving Railway employees desirous of joining the scheme will be eligible to join it in accordance with the procedure laid down herein under "Mode of Joining"

(ii) All retired Railway employees who were members of the old RELHS will automatically be included in the RELHS '97

(iii) Spouse of the Railway employee who dies in harness

(iv) Family pensioners whose spouse had the requisite 20 years of qualifying service

(v) SRPF optees & their widows

(vi) PSUs absorbees who resigned from Railways on their being permanently absorbed in PSUs can join RELHS subject to fulfilment of conditions prescribed in this regard.

These orders are not applicable to those Railway servants who quit service by resignation on any other account.

(vii) Legally divorced dependent daughter (RB No 2008/H-I/215 dtd. 10.12.2010

(viii) Ex-Minister for Rlys, ex-MOSR & Dy. Minister for Railways

{Rly Bd No 2003/H/28/1 RELHS dt 16.03.2009, 2007/H/28./1/RELHS/Misc dt 30.11.09 & No. 2009/H/23/2 dt 11.12.2009}

NOTE:

With effect from 16.03.09, RELHS has been made mandatory for all retiring Rly employees. In case the retiring officer/staff is unwilling to join the Scheme he/she should clearly submit his/her unwillingness in writing in the Declaration Proforma along with reasons thereof. This shall be treated as final and no further chance will be given to join the Scheme thereafter.

{Rly Bd No 2003/H/28/1 RELHS dt 16.03.2009 & 8.04.09}

(3) Family/Dependents : Definition of 'family' for the purpose of this Scheme will be the same as in respect of the serving Railway employees. The definition of "dependant" will be the same as in the Pass Rules.

However, unmarried sons over 21 years of age without an upper age limit, even if not a student or invalid, provided they are wholly dependent on & reside with Railway Employee/Pensioner, will be covered in the definition of Family. (Rly Bd No. 2008/H-1/2/15 dated 16.02.09) Also the widowed daughters, irrespective of their age, provided they are wholly dependent on Railway employee/pensioner and legally divorced sister, if father is not alive will be covered in the definition of family /dependents. (Rly Board No.2008/H-1/2/15 dated 16.02.2009 & even No dt 26.10.2009)

(4) Rate of contribution :

(a) For joining RELHS '97, one-time contribution equal to the last month's basic pay will have to be made at the time of retirement by those who join the scheme. The persons who are already members of the existing RELHS are not required to make any fresh payment. However, those who joined the existing RELHS after 1.1.96 had to pay the difference of one-time contribution on account of introduction of fifth pay commission's revised pay scales w.e.f. 1.1.96. Similarly those who have joined the existing RELHS-97 after 1.1.06 have to pay the difference of one-time contribution on account of introduction of sixth pay commission's recommendations. It will be the responsibility of the Railway Administration to realize the amount due from the concerned RELHS members

(b) In respect of employees who have already retired on the date of reopening of RELHS and who had not joined RELHS earlier, one time contribution will be Twice the revised basic pension.

(ii) For family pensioners: A sum equivalent to double the amount of their revised normal family pension as on the date of joining

(iii) For SRPF Optees : For those SRPF Optees or their widows for whom ex-gratia payment has been approved on the basis of the recommendations of the V CPC, a one-time contribution at twice the ex-gratia monthly payment may be deposited.

(vi) For Ministers: An amount equivalent to one Month's basic Salary drawn, on the date of enrolment, by an in-position Minister of equal status.

[Rly Bd's Letter No 2000/H/28/1 (RELHS) dt 23-06-2000), Rly Bd No 2003/H/28/1/RELHS dated 16.3.09 & No. 2009/H/23/2 dt 11.12.2009]

(5) Mode of Joining : Joining RELHS-97 has been made mandatory w.e.f 16.03.09. In case retiring officer/staff is unwilling to join the scheme, he/she should clearly submit his/ her unwillingness giving reasons thereof. No further chance will be given to them thereafter.

(b) Such of the post 16-03-09 retirees who had not joined the scheme were given last & final chance to join by 31-03- 2010. The medical I. card were issued by the Personnel Department of the concerned Railway on realization of contribution due. (Rly. BD No 2003/H/28/1/RELHS

dated 16.3.09) or the Personnel Department of the Division from which the retiree was drawing post-retirement passes.

(Rly Board No 2005/H/28/1/RELHS dated 31.08.09.)

For Ministers:-

The CPO of the Zonal Railway from where they wish to avail of Railway Medical facilities, may be contacted. It will be the responsibility of the concerned Zonal Railway to issue Medical Card on realization of contribution due from the ex-Ministers/dependants for joining the scheme.

Providing Medical Treatment of Rly Beneficiaries:

The Railway beneficiaries should be insisted upon to report to their respective Authorized Medical Attendant only. The Railway Doctor to whom they have reported, should take all the steps to attend to his/her medical problems. The only exception is during emergency like Road Accident, Heart Attack, etc., where the situation is such that the loss of time to report to Railway Doctor can cause serious deterioration to the patient's condition. Under such circumstances, the railway beneficiary should himself/herself get admitted to nearest suitable Hospital and submit reimbursement claim. Within 180 days, he/she should also inform his/her Authorized Medical Officer at the earliest. i.e. within 24 hrs.

The Railway Doctor to whom the Railway beneficiary has reported for his/her medical problem will decide the line of action plan. The action plan could be:-

(A) It may be possible to provide the medical treatment within the facilities as available within the Health Unit/Railway Hospital set up at a distance which can be travelled by the patient conveniently.

(B) For those cases which cannot be managed as per (a) above, following alternative methods can be adopted:-

(B.1) To avail services from Government Hospital,

(B.2) To avail services from Recognized Private Hospital for particular Disease/Diseases,

(B.3) In exceptional cases, it may be essential to avail services from Unrecognized Private Hospital.

NOTE:

RELHS is likely to be reopened very shortly.

1. Adequate number of proper quality Private Hospital should be recognized to facilitate Railway Doctors to provide proper treatment to Railway patients if in-house facilities are not adequate.

2. Pathological & Radiological and other types of Diagnostic Investigations for Rly beneficiaries:

To improve the standard of Health Care delivery. Railway Health Units,

located more than 25 Kms away from concerned Rly hospital, may be provided diagnostic facility through private recognized diagnostic Centres { Rly Bd Nos 2005/H/21/FHU dated 16.1.2006, 2005/H/6-4/Policy-II dt 16.04.2007, & 2007/11/21/FH dt 04.02.08}

System to be followed to get Medical treatment done from Unrecognized Private Hospital.

(A) For those cases where there is **no emergency**: - Proper proposal with estimate recommended by Standing Medical Board of the Railway Hospital, recommended by MD/CMS/MS in charge of the Hospital, CMD of Zonal Railway and duly concurred by FA&CAO should be sent to Railway Board to obtain prior approval of Railway Board.

(B) For those cases where there is **an emergency**:-

(B.1) A proposal from CMD with some rough estimate to be sent to DG/RHS by Fax for administrative approval of DG/RHS. Approval will be sent by fax within hours.

(B.2) After office hours and on holidays, administrative approval from DG/RHS to be obtained over telephone. In case DG/RHS is not available, information can be left with EDH/EDH (P). Administrative approval by Fax to be obtained as per Para (B.1) on next working day. (Rly Board No. No. 2005/ H/6-4/Policy-II dated 16.04.2007)

Treatment in an emergency: 1) Where, in an emergency, a Railway employee or his dependant has to go for treatment (including confinement) to a Government hospital or a recognized hospital or a dispensary run by a philanthropic organization, without prior consultation with the Authorized Medical Officer, reimbursement of the expenses incurred, to the extent otherwise admissible, will be permitted.

(Para 648 IRMM 2000 Vol. I)

“Emergency” shall mean any condition or symptom resulting from any cause, arising suddenly and if not treated at the early convenience, be detrimental to the health of the patient or will jeopardize the life of the patient. Some examples are:- Road accidents, other types of accidents, heart attack, Stroke etc. Under such conditions, when the Railway beneficiary feels that there is no scope of reporting to his/her authorized Railway Medical Officer and avails treatment in the nearest and suitable private Hospital, in which case Authorized medical officer should be informed at the earliest (not later than 24 hrs.), the reimbursement claims are to be processed for sanction. Genuineness of emergencies is to be established at the earliest by any means of communication and not later than 24 hours of the patient being admitted in the Private Recognized Hospital.

In case the genuineness of emergency is not established, then the

reimbursement to the patient for the amount he paid to the private hospital will be limited to the CGHS rates only for the bill raised till decision is taken on emergency by Railway doctor.

(Rly Bd No 2007/H/ 28/I /RELHS/Smart card dated 24.07.08)

For establishing emergency condition post -facto, Authorized Railway Medical officer shall examine the following parameters, on record:-

(a) Admission details: (i) Date and time of admission (ii) Admitted through OPD service/ emergency service. (iii) Admitted to an ICU bed or general bed or cabin bed. (b) *Clinical findings at the time of admission.* Following findings should be made available and critically evaluated:-

(i) Pulse rate (ii) B.P. (iii) Level of consciousness (iv) Any convulsive feature (v) Urine output (vi) Any other feature of shock. (vii) Body temperature (viii) Extant of external wound (ix) Extant of active bleeding (x) Extant of Chest pain or pain in other parts of the body. c) *Types of medical treatment given immediately after admission.* (i) List of Emergency medicines used immediately after admission. (ii) Type of surgical procedure done immediately after admission.

(Rly Bd No. 2005/H/6-4/Policy-II dated: 31.01.2007)

However, For the knowledge and benefit of beneficiaries, the following opinion of the Directorate of Health of the Rly Board, may also be noted:

(1) Any heart attack mild, major or acute if not treated well in time will cause some permanent damage to heart muscles.

(2) In case of following symptoms, the patient should report to nearest competent doctor for consultation & further advice : (i) In case of pain anywhere in chest, (ii) In case of pain in abdominal region, (iii) In case of sudden weakness in one or both upper or lower limb or sudden weakness in one or both upper or lower limb accompanied with loss of grip or giddiness (iv) In case of pain in Shoulder extending towards Elbow with or without pain in Chest (v) In case of perspiration with breathing problem (Rly Board No. N0.2006/H-1/13/RTI dated 05-6.07)

Reimbursement:

The beneficiary has to submit his /her claim on the prescribed Forms within 180 days. Once the emergency is established beyond doubt, and then the case will be further processed as follows:

1. Procedure : The procedure to be followed for consideration and rejection of the reimbursement claim, if the treatment is taken by railway employee in a non-recognized private hospital without referral by authorized Medical Officer shall be as under:-

A. At the Division/ Zonal Hospital / Production Unit Level:

(i) AMO will scrutinize the claim first and will forward it to CMS of the concerned Division/ Production Unit or MD of the Zonal Hospital.

(ii) CMS/MD will scrutinize the claim and if emergency is established will recommend the amount to be reimbursed and will send it for financial concurrence of the Associated Finance.

(iii) The proposal will be sent to CMD of the concerned Zone.

B. At the Zonal Headquarters:

(i) The CMD of the concerned zone scrutinizes the reimbursement claim and will send the same for FA & CAO's concurrence.

(ii) If the reimbursement amount is within the powers delegated to General Manager, the claim will be sent for his approval otherwise the proposal will be sent to Board for consideration.

2. The competent authority to reject the claim shall be the authority which scrutinizes the claim in cases where emergency is not established.

A. The competent authority to reject the claim in case where emergency is not established as per guidelines laid down in Board's letter No.2005/H/6-4/Policy-II dt 31.1.07 shall be CMS of the Division/Production Unit or Medical Director of the Zonal Hospital, as the case may be.

B. In case, the proposal has been duly forwarded to the concerned CMD and after scrutiny, he comes to the conclusion that emergency is not established; the competent authority to reject the claim shall be CMD concerned,

C. In case, the rejection is on any ground other than emergency not being established, the competent authority to reject the claim shall be DRM at the Divisional level and General Manager at the Zonal level/ Production Unit level.

D. The reasons for not recommending the proposal for sanction of competent authority need to be intimated to the employee at the scrutiny level itself.

NOTE:

For calculating the amount/money to be sanctioned, the following guidelines need to be followed:-

a) Treatment taken in Govt Hospital - Full admissible amount should be recommended for sanction.

b) Treatment taken in Recognized Private Hospital for an ailment for which it is recognized - Rate as approved by Railway should be processed for sanction.

c) Treatment taken in a Recognized Private Hospital but for an ailment for which it is not recognized or treatment taken in a non-recognized Private Hospital:- Reimbursement should be made at the CGHS rates of that city or nearest city. CGHS (Central Govt Health Scheme) approved rates are

to be recommended/processed as an upper limit for sanction.

NOTE:

1. In civil appeal no 560 of 2004 decided on 6.8.2004, Suman Rekheja Vs State of Haryana. (2004)13 SSC 562 the Supreme Court held that 100 percent medical expenses at AIIMS rates and 75% of expenditure in excess thereto is to be reimbursed in case of treatment taken in an emergency in a non-recognized Private Hospital.

2. Railway hospitals are covered by Consumer Protection Act 1986 and RELHS beneficiaries are Consumers as per the definition of the said Act [Laxman Thamapa Kotgiri Vs GM, Central Railways & others civil appeal No 171 of 2004 {2005 (1) SCALE page 600} In Medical Science, no list can be fully exhaustive. Hence, it is likely that there will be few occasions when a claim has been submitted which is not appearing exactly in the CGHS rate list. On these cases, the MD/ CMS/MS in charge of Divisions will apply their mind and will come to a logical conclusion. Then, they will pass a speaking order to certify the rate/s being recommended, in consultation with Associated Finance. (Rly Board No. 2005/H/6-4/Policy-II dated: 31.01.2007)

As per the time schedule laid down, normally a reimbursement case should be finalized within 60 days.

{N. Rly HQ office P.S. No 11768/99 dt 31.03.1999}

Fixed Medical Allowance (FMA):

Fixed Medical Allowance of ₹ 100/- per month raised to Rs 300/permonth wef 01.09.2008 & is granted to the Railway Pensioners/Family Pensioners who are residing beyond 2.5 Kms from Railway Hospital/Health Unit/Dispensary. This fixed medical allowance is given to meet the day-to-day OPD expenses. (RB No.PCV/2010/Med dated 29.06.2010)

Recipients of FMA are not entitled to receive outdoor treatment from Health Unit/Railway Hospital etc, except in cases of Chronic Diseases.

The following will be treated as chronic diseases:

(a). Any disease which persists for a period of approximately three months or more is defined as a chronic disease. Some of the common illnesses which are treated as chronic diseases are:- 1. Arthritis and related conditions. 2. Cardiovascular disease. 3. Cancer of any part of body. 4. Diabetes mellitus 5. Epilepsy disorders 6. Obesity/chronic weight loss. 7. Tuberculosis. 8. AIDS 9. Oral Health Problem 10. Chronic skin disorders.

(Rly. Bd No2006/H/DC/JCM dated 12.10.2006)

NOTE:

Lockup Dispensaries are not considered as Health Units.

MEDICAL REIMBURSEMENT CLAIM PROFOMA

1. Name of the employee/ex employee
2. Whether in service or retired
3. Designation
4. Office / Unit of posting
5. Pay & Scale of Pay of the Employee last pay drawn in case of retired employee
6. Name of the patient
7. Permanent address of the employee/Pensioner
8. Temporary address of the employee/Pensioner
9. Relationship with Railway Employee for whom reimbursement is claimed
10. Age of Patient
11. Medical RELHS card No.
12. Whether referred or none. Referred
13. If referred, by whom
14. Name of the institution where treatment is taken
15. Date of admission
16. Date of discharge
17. Date of submission of claim
18. Reasons for delayed submission of claim if delayed for more than 6 months
19. Total period of Stay as indoor patient
20. Reasons for long Stay (if Stayed for more than 48 hrs)
21. Type of medical emergency
22. Was there no Railway/ Govt. Facility available to deal it
23. Distance, of the nearest Govt hospital & whether facilities available there
24. Distance of the nearest Rly hospital and whether facilities available there. If not, how far is the railway hospital with the facilities?
25. Distance of the private hospital from residence/place of illness, where facilities availed.

26. When the railway medical Officer was informed about such admission
27. Did the patient take any? Treatment before or after the present sickness (If this existed before) and if yes, when
28. Total amount claimed with break up of charges (detailed instructions at (f) of foot note below)
29. Total No. of enclosures

Counter sign of Controlling
officer/Unit in-charge

Signature of employee/pensioner
(in case of serving employees)

Declaration to be signed by the person claiming medical Reimbursement

I hereby declare that the statements in this application are true to the best of my knowledge and belief and

(i) That the person for whom the medical expenses are incurred, is wholly dependent upon me.

(ii) That the medical expenses were incurred for self.

Strike out whichever is not applicable from (i) & (ii)

Date

Signature of claimant

Place

Designation & office to which attached

Foot note: 1. item Nos 18, 19, 20, 21, 22, 23, 24 and 25 are applicable only to non-referred cases.

2. Following documents should be attached with this Performa

(a) *retired employee's application giving giving the circumstances under which he/she took the treatment.*

(b) Photocopy of Medical/RELHSI Card duly attested by a Gazetted officer

(c) Essentiality certificate issued by the treating doctor, duly countersigned by the hospital superintendent of the treating doctor

(d) Discharge certificate in original

(e) Bills/Vouchers (in original) duly countersigned by the treating doctor along with prescription slip in original

(f) Detailed item-wise breakup of all the bills (this means all the bills/ vouchers submitted as per (e) above may be reproduced in legible manner, for example :

Bill No	Name of the Chemist	Dated	Description of item	Qty.	Price
i)					
ii)					
ii)					
Total					

(h) In case of referred cases, attach original referral slip

CERTIFICATES

(To be completed in the case of patients who are admitted to hospital for treatment)

PART - A

I, Dr.....hereby certify;

(a) That the patient was admitted to hospital on my advice/on the advice of..... (name of Medical Officer)

(b) that the patient has been under treatment at and that the under-mentioned medicines were prescribed by me. In this connection these were essential for the recovery/prevention of serious deterioration in the condition of the patient. The medicines are not stocked in the (name of the hospital)..... for supply to private patients and do not include proprietary preparations for which cheaper substances of equal therapeutic value neither are available nor preparations which are primarily foods, toilets or disinfectants.

Name of medicines	Price
1	
2	
3	

(c) That the injections administered were not for immunizing or prophylactic purposes.

(d) That the patient was suffering from and was under my treatment from to

(e) That the X-ray, laboratory tests, etc. for which an expenditure of Rs was incurred were necessary and were undertaken on my advice at (name of hospital or laboratory).

(f) That I called in Dr for specialist consultation and that the necessary approval of the _____ (name of the Principal Medical Officer), as required under the rules was obtained.

Date.....

Signature and designation of the

Place.....

Medical Officer in charge of the case at the hospital

PART - B

I certify that the patient has been under treatment at the hospital and that the services of the special nurses, for which an expenditure of Rs. was incurred vide bills and Receipts attached, were essential for the recovery/prevention of serious deterioration in the condition of the patient.

Date..... Signature and designation of the
Place..... Medical Officer in charge of the hospital
Counter signed Principal Medical Officer

PART - C

I certify that Shri/ Shrimati / Kumari..... wife / son/daughter ofemployed in thehas been under treatment for.....disease from..... to..... at the hospital and that the facilities provided were the minimum which were essential for the patient's treatment.

Date
Place Medical Officer Department
..... Hospital

NOTE :

Certificates not applicable should be struck off. The (Essentiality Certificate as given in Part A (b) above is compulsory and **must** be filled in by the Medical Officer in all cases.)

Instruction for submission: In both referred & non-referred cases retiree's application should be submitted to the concerned M.D Zonal Rly. Central Hospital/ CMS i.e. under whose jurisdiction applicant's RELHS I. Card is registered.

For official use only

- (i) In all cases being sent to Board
 - (ii) In cases of GM/AGM sanction for un-referred / non-Govt, unrecognized cases
1. Verbatim of CMD
 2. Verbatim of FA & CAO

Master Circular 63 - Pension adalat
Reiterated vide Rly Bd No E(W)2011/PA-1/4 dt 20-12-2011

The intention of conducting Pension Adalat is to examine the grievances of pensioners so as to redress the same by taking on-the-spot decisions and to obviate the delays, if any, in the settlement of their dues. Such a step would go a long way in instilling a sense of being cared for and attended to in the minds of pensioners and thus dispel their feeling of neglect and isolation.

2. Detailed guidelines have been circulated to the Railways for holding the Pension Adalats on the lines of similar guidelines formulated by the Department of Pension and Pensioners' Welfare (DOP&PW) who are, the nodal Department for looking after the welfare of Central Government Pensioners. The guidelines are given below :

2.1. The Pension Adalats should be held on Railways/Production Units on 15th December, each year or the first working day after that date in case 15th is a holiday.

2.2. Wide and adequate publicity through print and visual media and other means like post-ers at prominent places should, be given in advance to enable the pensioners to send their cases in time for consideration in such Adalats. This is necessary as reference to various records is very often essential before a grievance can be re-dressed. For this purpose, the following time-frame should be adopted:

(a) Issue of notice by Railway by first through print and visual media and other means about holding of Pension Adalats indicating date, venue, time of Adalat and the name of Officer to whom the grievances have to be submitted. Last date for submission of grievances by Pensioners, every year which should be indicated in the Notification mentioned above. i.e, by 1st week of August every year

(b) Last date for submission of grievance by Pensioners, which should be indicated in the notification mentioned above i.e. 31st of October every year

2.3. The representation acknowledged indicating the Pension Adalat of Pensioners may be date, venue and time

2.4. The Pension Adalats should be conducted at the level of very senior Officers i.e. General Manager/Addl.General Managers, Chief Personnel Officers, FA&CAOs and DRMs/ADRM's besides other Officers of Personnel, Accounts and other Departments concerned. The representatives of Bank/other Pension Disbursing Authorities should also be co-opted in the Pension Adalats. That the grievance of pensioners/family pensioners are settled expeditiously without giving any room for complaint whatsoever

2.5 All Officers dealing with pension viz. Senior Officers of Personnel and Accounts Department and Managers of the pension-disbursing Banks of Zonal or Divisional Headquarters should be present with all the relevant records so that decisions are not postponed for the sake of referring to the records.

2.6. The Officers present in the Pension Adalats should be able to take

decisions on the spot to redress the grievances. In this connection it is pertinent to note that such meetings are not to take up policy matters but they should deal with specific grievances of the individual pensioner, when represented by him personally or by a family member of the Pensioner.

2.7. Cases involving purely legal points e.g. succession etc. cannot be taken up in the Adalat.

2.8. The authorised representatives of the Standing Committee of Voluntary Agencies (SCOVA) and the recognized Trade Unions may also be invited to attend the Pension Adalats. But, they should not be permitted to present the grievances of the Pensioners.

2.9. However, in the case of illiterate Pensioners, widows, minors etc. it may not be possible for them to effectively prepare and present cases before the Adalat. In such cases, if the pensioner is not able to present his/her case and he/she seeks the assistance of the representatives of the SCOVA attending the Adalat, the SCOVA representatives may be permitted to present the grievances of such pensioners.

2.10. There are only 2 members in the SCOVA representing the Railways. It may happen that the Railway nominees on the SCOVA may not be available when Pension Adalats are held on different dates, at different places on the zonal Railways, In such cases, representatives of SCOVA, as authorised by the Members of the SCOVA and whose credentials are sent in advance to the Railway Administrations should be allowed to attend the Pension Adalats and to present the cases, if necessary.

2.11. It should be ensured that all the cases which are tenable are settled at the time of Pension Adalat itself, but in cases where it is not possible to settle the same on the spot, it should be settled and finalised within a period of three months from the date of holding the Pension Adalat.

2.12. In those cases of grievances, which are not tenable, the Pensioners may be suitably advised in writing.

2.13. While DRMs may be instructed to hold Pension Adalats once in 3 months or so, the working of this grievance machinery should be monitored at Head quarters level.

2.14. After holding the Pension Adalats, the requisite details in the prescribed proforma as laid down in Board's letter No.E(W)92PA1-1/1 dated 17.11.1993 should be furnished to the Railway Board by 31st January every year.

3. It must be mentioned that efforts should always be made to make payment of settlement dues immediately on retirement as per normal practice. No case should be held up for decision in Pension Adalats unless the delay is absolutely inescapable

4. As the Conduct of Pension adalat is being monitored at the level of the Board & DOP & PW the guidelines should be followed scrupulously to ensure That the grievance of pensioners/family pensioners are settled expeditiously without giving any room for complaint whatsoever

(Authority No E(W)95/PA-1/1 dated 12.10.1995) & Rly Bd No E(W)2011/PA-1/4 Dtd. 20-12-2011

FAQ-C.G. Pensioners

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*Compendium of frequently asked questions
Extracts of Pass and RELHS Rules for Rly. Pensioners*



22.07.1942 - 01.08.2011

**DEDICATED TO THE MEMORY OF
LATE SMT. DAYA MAHESHWARI
AND TO OTHER UNSUNG PERSONALITIES OF HER LIKE,
WHO SILENTLY WORKED FOR SOCIAL CHANGE**

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