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SINCE 1991

# PENSIONERS' RAIL SAMPARK

## QUARTERLY BULLETIN OF

### RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

Estd. 1991, Regd. No. 1881 – Under Registration of Societies Act)

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Website: www.rscws.com Quarterly Journal: "Pensioners' Rail Sampark"

AFFILIATED TO BHARAT PENSIONERS' SAMAJ (BPS)

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

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E-Edition: e-ed-prs-1/2020

JANUARY-MARCH, 2020 (E-EDITION)

FOR FREE CIRCULATION TO  
MEMBERS RSCWS & INTERNET

PRS Vol. 15, No. 1 (E)

(HARD COPY WILL BE PUBLISHED ON NORMALISATION OF CONDITIONS)

## INDIA JOINS GLOBAL WAR AGAINST CORONA

PM ANNOUNCES COUNTRYWIDE SHUT DOWN FOR 21 DAYS; TELLS EVERYONE TO  
"STAY AT HOME FOR YOUR SAFETY, THAT OF FAMILY, FRIENDS & THE COUNTRY"

## RSCWS CONTRIBUTES RS. ONE LAKH TO PM CARES FUND TO HELP COVID-19 VICTIMS

RSCWS has contributed Rs. One Lakh to PM Cares Fund to help COVID 19 victims. This was in response to an appeal by the Prime Minister to help the Government to fight against Corona Virus.

RSCWS also appeals to its Members & other Pensioners as well the citizens of India to make liberal contributions to PM Cares Fund by visiting the website [www.pmindia.gov.in](http://www.pmindia.gov.in)

### INVESTMENTS FOR TAX SAVING FOR FY 2019-20 ALLOWED TILL JUNE 30, 2020

The government on March 24, 2020 announced that taxpayers have time until June 30, 2020 to complete their tax-saving exercise for FY 2019-20. The earlier deadline was March 31, 2020.

The Finance Minister, Nirmala Sitharaman, at a press briefing said that investment in saving instruments or investments for roll over benefit of capital gains under Income Tax Act, Wealth Tax Act, *Vivad Se Vishwas* law shall be extended to 30th June 2020.

### NO EXTENSION OF THE FINANCIAL YEAR

There is a fake news circulating in some sections of media that the Financial Year has been extended. A notification issued by the Government of India on 30th March 2020 with respect to some other amendments done in the Indian Stamp Act is being misquoted. There is no extension of the Financial Year.

(SEE COMPARATIVE TABLES OF EXISTING & NEW INCOME TAX RULES ON PAGE 3, 4 & 5)

**NEXT MEETING OF GENERAL BODY & MEDICAL SEMINAR OF RSCWS SHALL BE HELD IN MAY 2020  
(SUBJECT TO ERADICATION OF CORONA / COVID19 IN THE COUNTRY)  
EXACT DATE WILL BE ANNOUNCED LATER ON, IN DUE COURSE OF TIME**

PRESIDENT & SECRETARY GENERAL, RSCWS

**RAIL PENSIONERS! STAY IN TOUCH WITH LATEST DEVELOPMENTS ON PENSIONERS ISSUES  
BE ACTIVE MEMBERS OF RSCWS**

ANNUAL SUBSCRIPTION OF RSCWS - RS.300/- PA / (ONE TIME) LIFE MEMBERSHIP RS.2500

(INCLUDING THAT FOR "PENSIONERS RAIL SAMPARK" – QUARTERLY JOURNAL OF RSCWS)

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SUBSCRIPTION MAY BE PAID TO TREASURER RSCWS BY CHEQUE OR DD

IN FAVOUR OF "**RAILWAY SENIOR CITIZENS WELFARE SOCIETY**"

SH. JASPAL SINGH, TREASURER, RSCWS, FLAT NO. 1020/1, FF, SECTOR 45-B, CHANDIGARH-160047  
(PH.98760-92040)

- PRESIDENT & SECRETARY GENERAL, RSCWS

## **PM CALLS FOR LIBERAL CONTRIBUTION TO PM CARES FUND TO HELP GOVT. FIGHT AGAINST COVID 19**

Prime Minister Narendra Modi on Saturday announced the creation of an assistance and emergency situation relief fund where people can contribute and help in the government's fight against Covid. The Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund will go a long way in creating a healthier India, he said on Twitter.

"People from all walks of life expressed their desire to donate to India's war against Covid-19," he said, adding that the fund had been constituted respecting that spirit. "It is my appeal to my fellow Indians, kindly contribute to the PM-CARES Fund. This fund will also cater to similar distressing situations, if they occur in the times ahead," he said.

A statement posted on his official website said while the PM is the chairman of the new public charitable trust, its members include the Defence Minister (Rajnath Singh), Home Minister (Amit Shah) and the Finance Minister (Nirmala Sitharaman).

In India, like the rest of the world, the spread of Covid-19 has been alarming and is posing severe health and economic ramifications for our country, it said. The Prime Minister's Office has been receiving spontaneous and innumerable requests for donations to support the government in the wake of this emergency. "Distress situations, whether natural or otherwise, demand expeditious and collective action for alleviating the suffering of those affected, mitigation/control of damage to infrastructure and capacities, etc.," the statement read, adding, "PM Narendra Modi has always believed and shown in actions that public participation is the most effective way to mitigate any issue and this is yet another example. This fund will enable micro-donations as a result of which a large number of people will be able to contribute with smallest of denominations," the statement said.

People can visit <https://pmindia.gov.in> to make contributions using credit and debit cards, UPI, net banking and RTGS or NEFT, it said. — PTI

### **INDIAN RAILWAYS CANCEL ALL PASSENGER TRAIN SERVICES TILL 14TH APRIL FREIGHT TRAINS TO CONTINUE TO ENSURE SUPPLY OF ESSENTIAL COMMODITIES**

In continuation of the measures taken in the wake of COVID-19, Ministry of Railways has decided to extend the cancellation of passenger train services on Indian Railways, i.e. all Mail/Express trains (including premium trains), passenger trains, suburban trains and trains of Metro Railway, Kolkata shall be extended till 2400 hrs of 14<sup>th</sup> April, 2020. However, freight train operations are being continued to ensure the supply of essential commodities.

### **INDIAN RAILWAYS HAS OPENED BOARD CONTROL CELL TO ENSURE SEAMLESS FLOW OF INFORMATION AND SUGGESTIONS BETWEEN RAILWAY ADMINISTRATION AND GENERAL PUBLIC**

As part of its efforts to contain the impact of Covid-19 infection, Indian Railways has made functional two 24-hr Helplines – 138 & 139 - to answer inquiries, provide assistance & to disseminate relevant information to railway customers and others during the 21-day all-India lockdown. Suggestions would also be accepted.

The idea of using the number 138 is to use, in addition to the call-centre based agent & IVRS services provided through 139, the wide reach of Indian Railways to serve the large number of its patrons across the country. It is also clear that a large number of non-Railway related queries, especially pertaining to Covid-19, might come from persons well-versed only in the local language. The information sought would also be local and regional.

Indian Railways has opened a Railway Board Control Cell to ensure seamless flow of information and suggestions between Railway Administration and general public. This Control Office would work round the clock and shall be manned by a Director level officer. It would monitor calls received on the centralized Railway Helpline 139 and the decentralized Railway Helpline 138, in addition to monitoring trends on social media, especially Twitter, to communicate and alleviate difficulties faced by Railway customers and others by taking timely action. Further complaints, suggestions or queries can also be mailed to [railmadad@rb.railnet.gov.in](mailto:railmadad@rb.railnet.gov.in).

While 139 will continue to work centrally as presently, 138 is a Helpline which will take the caller directly to the local Railway Division so as to provide him the updated local and regional information. Both 138 & 139 as well as Social Media cell would be manned round-the-clock to answer inquiries, provide assistance (wherever possible) & to disseminate relevant information to Railway customers and others. Suggestions would also be accepted. Helpline personnel would have updated information, *inter alia*, on issues like refund, State/District/Railway medical facilities, and updated Local/Regional/National Helpline Numbers for Covid-19 detection and aid.

### **RAILWAYS IS CONVERTING TRAIN COACHES INTO ISOLATION WARDS**

Indian Railways is converting train coaches into isolation wards to prepare for a fight against coronavirus to meet the increasing demand for beds. Five zonal railways have already prepared the prototypes of such coaches

## Income Tax Rates: For AY 2021-22 (New) & A.Y. 2020-21 (Old)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Plus: -**

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

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

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

**Note: - A resident individual is entitled for rebate under section 87A if his total income does not exceed Rs. 5,00,000.**

**The amount of rebate shall be 100% of income-tax or Rs. 1**

## COMPARISON OF INCOME TAX UNDER EXISTING SLABS OF FY 2019-2020 & NEW SLABS OF FY 2020-21 FOR SR. CITIZENS BETWEEN 60 & 80 YRS

Gross income	(A) Tax as per Existing Method with dedn. of 250000 ie. STD:50000, 80TTB:50000, 80C: 150000									(B) Tax With NO DEDUCTIONS/EXEMPTIONS for FY 2020-21								Diff. (B)-(A)		
	Dedns	Taxable income	0 to 3 lakh Nil	3 to 5 lakh 5%	5 to 10 lakh @20%	>10 lakh @30%	Total	Cess at 4%	Total tax	0- 2.5 lakhs Nil	2.5 to 5 lks @ 5%	5.0 to 7.5 lks @ 10%	7.5 to 10 lakh @15%	10 to 12.5 lakh @ 20%	12.5 to 15.0 lakh @25%	Above 15 lakh @ 30%	Total		Cess @ 4%	Total Tax
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
600000	250000	350000	0	0	0	0	0	0	0	0	12500	10000	0	0	0	0	22500	900	23400	23400
700000	250000	450000	0	0	0	0	0	0	0	0	12500	20000	0	0	0	0	32500	1300	33800	33800
800000	250000	550000	0	10000	10000	0	20000	800	20800	0	12500	25000	7500	0	0	0	45000	1800	46800	26000
900000	250000	650000	0	10000	30000	0	40000	1600	41600	0	12500	25000	22500	0	0	0	60000	2400	62400	20800
1000000	250000	750000	0	10000	50000	0	60000	2400	62400	0	12500	25000	37500	0	0	0	75000	3000	78000	15600
1100000	250000	850000	0	10000	70000	0	80000	3200	83200	0	12500	25000	37500	20000	0	0	95000	3800	98800	15600
1200000	250000	950000	0	10000	90000	0	100000	4000	104000	0	12500	25000	37500	40000	0	0	115000	4600	119600	15600
1300000	250000	1050000	0	10000	100000	15000	125000	5000	130000	0	12500	25000	37500	50000	12500	0	137500	5500	143000	13000
1400000	250000	1150000	0	10000	100000	45000	155000	6200	161200	0	12500	25000	37500	50000	37500	0	162500	6500	169000	7800
1500000	250000	1250000	0	10000	100000	75000	185000	7400	192400	0	12500	25000	37500	50000	62500	0	187500	7500	195000	2600
1600000	250000	1350000	0	10000	100000	105000	215000	8600	223600	0	12500	25000	37500	50000	62500	30000	217500	8700	226200	2600
1700000	250000	1450000	0	10000	100000	135000	245000	9800	254800	0	12500	25000	37500	50000	62500	60000	247500	9900	257400	2600
1800000	250000	1550000	0	10000	100000	165000	275000	11000	286000	0	12500	25000	37500	50000	62500	90000	277500	11100	288600	2600
1900000	250000	1650000	0	10000	100000	195000	305000	12200	317200	0	12500	25000	37500	50000	62500	120000	307500	12300	319800	2600
2000000	250000	1750000	0	10000	100000	225000	335000	13400	348400	0	12500	25000	37500	50000	62500	150000	337500	13500	351000	2600

[\(Click here to access Larger-size Table\)](#)

(SEE TABLE OF COMPARISON FOR SUPER SENIOR CITIZENS 80 YRS & ABOVE ON NEXT PAGE)

**COMPARISON OF INCOME TAX UNDER EXISTING SLABS OF FY 2019-20 & NEW SLABS OF FY 2020-21  
FOR SUPER SENIOR CITIZENS 80 YRS & ABOVE**

Gross income	(A) Tax as per Existing Method with Dedn. of 250000 <i>ie. STD:50000, 80TTB:50000, 80C: 150000</i>								(B) Tax as per New Slabs of FY 2020-21 With NO DEDUCTIONS									Diff. (B)-(A)	
	Dedns	Taxable income	0 to 5 lakh Nil	5 to 10 lakh @20%	>10 lakh @30%	Total	Cess at 4%	Total tax	0-2.5 lakh s Nil	2.5 to 5 lks @5%	5.0 to 7.5 lks @ 10%	7.5 to 10 lakh @15%	10 to 12.5 lakh @ 20%	12.5 to 15.0 lakh @25%	Above 15 lakh @ 30%	Total	Cess @ 4%		Total Tax
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
600000	250000	350000	0	0	0	0	0	0	0	12500	10000	0	0	0	0	22500	900	23400	23400
700000	250000	450000	0	0	0	0	0	0	0	12500	20000	0	0	0	0	32500	1300	33800	33800
800000	250000	550000	0	10000	0	10000	400	10400	0	12500	25000	7500	0	0	0	45000	1800	46800	36400
900000	250000	650000	0	30000	0	30000	1200	31200	0	12500	25000	22500	0	0	0	60000	2400	62400	31200
1000000	250000	750000	0	50000	0	50000	2000	52000	0	12500	25000	37500	0	0	0	75000	3000	78000	26000
1100000	250000	850000	0	70000	0	70000	2800	72800	0	12500	25000	37500	20000	0	0	95000	3800	98800	26000
1200000	250000	950000	0	90000	0	90000	3600	93600	0	12500	25000	37500	40000	0	0	115000	4600	119600	26000
1300000	250000	1050000	0	100000	15000	115000	4600	119600	0	12500	25000	37500	50000	12500	0	137500	5500	143000	23400
1400000	250000	1150000	0	100000	45000	145000	5800	150800	0	12500	25000	37500	50000	37500	0	162500	6500	169000	18200
1500000	250000	1250000	0	100000	75000	175000	7000	182000	0	12500	25000	37500	50000	62500	0	187500	7500	195000	13000
1600000	250000	1350000	0	100000	105000	205000	8200	213200	0	12500	25000	37500	50000	62500	30000	217500	8700	226200	13000
1700000	250000	1450000	0	100000	135000	235000	9400	244400	0	12500	25000	37500	50000	62500	60000	247500	9900	257400	13000
1800000	250000	1550000	0	100000	165000	265000	10600	275600	0	12500	25000	37500	50000	62500	90000	277500	11100	288600	13000
1900000	250000	1650000	0	100000	195000	295000	11800	306800	0	12500	25000	37500	50000	62500	120000	307500	12300	319800	13000
2000000	250000	1750000	0	100000	225000	325000	13000	338000	0	12500	25000	37500	50000	62500	150000	337500	13500	351000	13000

*(Click here to access Larger-size Table)*

NOTE: 1. Income tax rates have been revised downwards for FY 2020-21, disallowing a number of deductions/exemptions which were being availed at present. However, taxpayers have been given a choice to retain the existing tax slabs with deductions, if beneficial.  
2. The above table gives a comparison of income tax under two regimes to facilitate an individual for exercising his choice.  
3. Based on the amount of permissible deductions under the existing system in col.2, the last col. gives the difference between the new tax slabs and the existing system.

- NP MOHAN

## REIMBURSEMENT OF OPD MEDICINES: SPECIAL SANCTION IN VIEW OF COVID-19

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

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

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

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

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

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

2. Guidelines for maintaining social distancing between individuals have already been issued by the Government. In the Spirit of above guidelines the undersigned is directed to state that CGHS beneficiaries getting medicines for chronic diseases may purchase medicines based on the prescription held (prescribed by CGHS Medical Officers / CGHS Specialists / other Govt. Specialists / Specialist of empanelled hospitals) till 30th April 2020 irrespective of Non-Availability certificate from CGHS or otherwise. The idea behind the measures is that CGHS beneficiaries need not visit CGHS Wellness Centres to collect medicines till 30th April 2020.

2. The medical claim shall be submitted to CGHS by pensioners, ex-MPs etc. through CGHS Wellness Centre, where the card is registered, to concerned Ministry / Department in case of serving employees, to the Rajya Sabha Secretariat / Lok Sabha Secretariat, as the case may be in respect of Hon'ble Members of Parliament and to the concerned Autonomous Body in the case of beneficiaries of Autonomous Bodies.

3. These orders shall come into force with immediate effect.

**RSCWS RAISES RELATED ISSUES THROUGH RTI WITH MOH&FP TO ALLOW REIMBURSEMENT FOR OPD MEDICINES FOR OTHER THAN CHRONIC DISEASES ALSO DUE TO COUNTRYWIDE LOCKDOWN & CURFEWS DUE TO COVID-19**

**COPY OF LETTER DATED 28-3-2020 FROM RSCWS TO DRM UMB & PCMD NR**

**Sub: Medical facilities for Chandigarh Tricity based retired RELHS beneficiaries, during the current Covid-19 crisis period**

- (i) Reimbursement of OPD medicines and
- (ii) Treatment at empanelled hospitals

Ref: (a) Railway Board letter No.2020/H-1/7/2/B dated 28.3.2020

(b) Ministry of Health & Family Welfare's OM No. Z15025/12/2020/DIR/CGHS dated 27.3.2020

1.1 The instructions contained in DG/CGHS letter of 27<sup>th</sup> March, vide reference (b) above, are now also applicable to Railway beneficiaries, vide reference (a) above.

1.2 The idea behind the measures, as contained in DG/CGHS letter, is that social distancing be maintained, and the concerned beneficiaries need not be required to visit Health/Welfare Centres to collect medicines.

2.1 In the Tricity of Chandigarh, Mohali & Panchkula where a sizeable number of railway retirees are settled, there is curfew going on because of which people cannot move out at all. Even otherwise senior citizens are advised not to venture out of their homes, being vulnerable to virus infection.

2.2 Under such circumstances, there is no question of going to the Chandigarh Health Unit situated 15 to 20 Km away across the CDG station yard, not to speak of travelling to Ambala Divisional Hospital, for any medical attention – normal OPD or chronic or for referrals to empanelled hospitals.

3. Keeping the above in view, it is requested that RELHS opted retirees and their dependents be:

- (i) allowed to purchase prescribed medicines – general OPD plus chronic cases, from their local area chemist shops, on reimbursement basis;
- (ii) In urgent and emergency cases it should be permitted to avail cashless treatment from the empanelled hospitals directly, without any formal referrals from Railways. The empanelled hospital authorities be advised in this respect and they may be told to forward electronically to CMS office Ambala, the serious/emergency nature of the patient's health condition.

4. In addition some doctor/s at Ambala, along with some medical supervisory staff, be nominated as nodal officer/s, staff with whom retirees from Chandigarh Tricity may interact on phone or through e-mail, for their medical matters. These nodal nominations should be on a continuous basis, even after the current crisis situation.

5. Suitable local orders may kindly be issued for Sr Nos.3 & 4 above for the information and necessary action of all concerned.

6. Presently the Chandigarh Health Unit is without any doctor who, in addition to taking care of local medical matters, could also act as an intermediary between the local railway beneficiaries and the Ambala Divisional hospital. Early action may please be taken to implement the posting orders of the ADMO for Chandigarh Health Unit.

It is understood that the Chandigarh UT admin and the state governments have also announced a slew of relaxation and assistance measures for medical attention of their employees (both working & retired) in this hour of crisis and we expect and do hope that our railway admin will also show the required liberal & helpful attitude.

(T. S. Kalra), CEE (Retd),  
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Copy to CMS, Ambala for follow up action please.

**DOP&PW SANCTIONS RS. 4240 TO RSCWS VOLUNTEERS AS HONORARIUM FOR OUT OF POCKET EXPENCES FOR RECORDING 106 DLCS**

DOP&PW sanctions Rs. 4240 to RSWs Volunteers as Honorarium for out of pocket expenses for recording 106 DLCs (Digital Life Certificates) of its Members & other Pensioners. Volunteers of RSCWS had visited them to record their DLCs in October & November 2019. Some of them were sick and confined to bed or Wheelchairs and thanked the volunteers of RSCWS for the gesture to visit their homes for recording their DLCs and thus saving them from going to the PDA Banks.

**COPY OF LETTER DATED 3-3-2020 FROM RSCWS TO PCMD NR****SUB: REFERRAL OF CHANDIGARH TRICITY BASED RAILWAY RETIREE TO EMPANELLED HOSPITALS**

1. A number of RELHS opted railway retirees are based in the Tricity of Chandigarh, Mohali and Panchkula and adjoining areas of Kharar, Kurali, Zirakpur etc. For their medical treatment, they are registered with the Health Unit at Chandigarh railway station.

2. With advancing age, people need specialized consultation and treatment, even super specialized attention in advanced cases of ailments. Chandigarh has got the best of medical facilities in the private as well as public sector hospitals and diagnostic centres. Railway's Chandigarh Health Unit is assigned an ADMO and a few skeleton staff for routine treatments. It doesn't have any facilities except stocking some daily use medicines.

3.1 The retirees and their dependents - mostly spouses, usually visit private or government hospitals of their own and then approach the railway's Health Unit for furtherance of their treatment.

But here comes in the big hassle for obtaining referrals to private empanelled hospitals, if so required. For all cases, even the emergency ones, patients are required to visit divisional hospital at Ambala to get the necessary referrals.

3.2 This becomes a very arduous situation. In most cases the retired couples are staying alone; their children are posted outside Chandigarh, may be at far away outstations, even abroad. To a 70+ sick retired employee or his spouse, needing specialized medical attention, a compulsory visit to 50 Km away Ambala divisional hospital and running around over there for the day, can be very taxing, mentally tortuous and involving wastage of precious time, before the specialized medical treatment is imparted to the patient. In the absence of any attendant at home, the spouse is at a loss to take care of his/her sick partner and simultaneously make a referral visit to Ambala hospital.

3.3 It has also been observed that in majority of cases, some clarifications are sought by the Ambala CMS's office from the empanelled hospital; thus necessitating a re-round visit to Ambala. It would be very unfair, rather punishing to force the old wife or husband to shuttle between Ambala and Chandigarh to get the referral procedure completed?

3.4 With a railway doctor being available at Chandigarh, he/she can examine all the papers, consult on phone a senior nominated doctor at Ambala and with his consent, recommend to CMS for granting approval for treatment of the patient at an empanelled private hospital.

3.5 Even otherwise in this electronic age of digitalization, all required papers can be exchanged electronically and any clarifications, if needed, gone through. There should absolutely be no compulsion to visit Ambala divisional hospital for obtaining referral papers.

4. What to talk of going to Ambala, at our age, even visiting the Chandigarh Health Unit is a tedious task. It is located at a far-off forlorn place across the Chandigarh yard which area is not covered by any public transport. One has to take a taxi and the round trip from city centre costs about Rs 500/- plus waiting charges.

5. Other central govt retirees covered under CGHS scheme and defence personnel covered under ECHS scheme, are much better off. They have dispensaries/health units of their own, located at conveniently accessible locations in the city wherein their OPD treatment as well as need-based referrals to empanelled hospitals, are well taken care of by the local doctors.

6. For any types of pathological tests and other advanced diagnostics, like CT Scan, MRI, TMT, Echo tests etc., the railway doctor at Chandigarh should be delegated full powers to refer RELHS patients to empanelled diagnostic centres in Chandigarh Tricity.

7.1 For treatment of railway retirees to a govt. hospital, no referral should be needed at all. Neither that is done for state or other central govt employees. If so required, a simple record may be kept at the local railway health unit, that for such & such ailment, so & so is allowed or directed to take treatment from the said government hospital, so that there is no difficulty in getting reimbursement later on.

7.2 Even if referral to a govt hospital, no body looks at the referral papers at any of the govt hospitals; they attend to the railway patient in their normal way, like to any other patient.

*Kindly have the above brought out points viewed sympathetically and favourably so as to give some relief to the aged retirees in the fag end of their lives.*

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Copy to DRM and CMS, Ambala for follow up action please.

# Ivy Hospital, Mohali

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



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

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