



PENSIONERS' RAIL SAMPARK

QUARTERLY BULLETIN OF THE

RAILWAY SENIOR CITIZENS WELFARE SOCIETY (RSCWS)

(Estd. 1991, Regd. No.1881 - under Societies Registration Act) Website for Pensioners: <http://rscws.com>

Identified by Government of India under Pensioners' Portal

Affiliated to: Bharat Pensioners Samaj (BPS)

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**KEEP SMILING &
RELAXED TO SPREAD
HAPPINESS ALL AROUND**

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FOR FREE CIRCULATION TO MEMBERS RSCWS

GOVT FORMS EMPOWERED COMMITTEE OF SECRETARIES TO CONSIDER 7TH CPC REPORT

RSCWS SUBMITS MEMORANDUM TO EMPOWERED COMMITTEE OF SECRETARIES ON 7TH CPC ON MAJOR ISSUES OF PENSIONERS

Government of India set up on 27th January, an Empowered Committee of Secretaries, headed by the Cabinet Secretary GOI, to consider the recommendations of the Seventh Pay Commission as well as the views and representations of the stake holders including various Ministries and Departments, the JCM (Staff Side) and other Associations of the employees. The Implementation Cell (headed by Joint Secretary Revenue Expenditure MOF) which was formed in November, 2015, has been directed to act as the Secretariat of the Empowered Committee and is coordinating with all concerned.

National Joint Action Committee (NJCA) has since had meetings with the Implementation Cell and the Empowered Committee – who have agreed to consider their demands and further react to the same.

RSCWS has submitted a detailed Memorandum to the Empowered Committee on 7th CPC on major issues of pensioners with copies to Cabinet Secretary, Secretary ARP&Pension & Secretaries MOF & MOD.

(See copies of Memorandums submitted by RSCWS on various issues on Page 3,4 & 5)

7TH CPC NOTIFICATION AFTER ASSEMBLY POLLS; LIKELY IN JUNE

Notification on the implementation of the Report of Seventh Pay Commission, is likely to be issued in the last week of May or in June, 2016, after the elections to the five State Assemblies. Meanwhile, the Empowered Committee headed by the Cabinet Secretary, will complete its deliberations with the JCM Staff Side and with the various Ministries and Departments. Its recommendations – with such improvements or changes as the Committee may proposed in the Report of the 7th CPC, will be considered by a Group of Ministers and then put up to Union Cabinet for approval after the results of the Assembly elections. Only after that the Notification will be issued thereon.

NOMINATION OF NEW TREASURER OF RSCWS

President RSCWS has nominated Shri Jaspal Singh Saggu (R/o 1020/1, First Floor, Sector-45 B, CHANDIGARH) - (MOB: 09876092040), as the new Treasurer of RSCWS from 1st April, 2016, in place of Shri C. P. Singh, who had resigned due to his health problem. The president had requested Shri CP Singh to continue on the post till the end of the financial year- 31st March, 2016, to maintain continuity and to help in preparing the Statement of Account for the FY to which he had agreed. Executive Committee RSCWS has since approved the nomination of Shri Jaspal Singh Saggu, and has further nominated Shri C. P. Singh as Assistant Secretary General.

**MEMBERS RSCWS - PLEASE ATTEND WITH YOUR SPOUSE & OTHER RAILWAY PENSIONERS
ANNUAL GENERAL BODY MEETING OF RSCWS &**

**MEDICAL SEMINAR ON "TREATMENT OF PROBLEMS OF LIVER IN OLD AGE &
AWARENESS ABOUT ORGAN DONATION"**

By Dr Ashish Singhal, Liver Transplant Surgeon, Fortis Hospital Mohali

**MEDICAL CAMP: FREE CONSULTATION BY GENERAL PHYSICIAN & ORTHOPAEDICIAN &
FREE CHECK UP OF BP, RANDOM BLOOD SUGAR, ECG & OTHER VITALS**

ON 19TH APRIL, 2016 FROM 10 AM (SHARP) TO 1-30 PM. (PLEASE REACH IN TIME)

AT FORTIS MULTISPECIALTY HOSPITAL, AUDITORIUM, 3RD FLOOR (OPD SIDE) PHASE 8, MOHALI

**AGENDA: ADDRESS BY PRESIDENT, REPORT BY SG, REPORT OF ACCOUNTS, HONORING OF MEMBERS
WHO CROSSED 80 & 65 YEARS (IN 2015-16), DONATION TO NGOS FOR HELPING THE POOR & NEEDY,
APPEAL FOR MEMBERSHIP SUBSCRIPTION & DONATION TO SOCIAL WELFARE FUND**

PLEASE JOIN US FOR LUNCH AFTER THE SEMINAR

– President & Secretary General RSCWS

PRO-RATA ISSUE RESOLVED - GOVERNMENT COMMITS TO COMPLY WITH CAT JUDGMENT FOR REVISION OF PENSION OF PRE-2006 PENSIONERS WITH LESS THAN 33 YEARS SERVICE

Orders are likely to be issued early for full Pension to the Pre-2006 Pensioners who retired after 10 years of service on superannuation or 20 years of service on Voluntary retirement or on absorption in PSUs. Their Pension shall be revised as per judgment of CAT New Delhi instead of Pro-Rata Pension.

Govt. advocate, while replying to the Contempt Petition filed by CGSAG (S-29) Pensioners Association-vs-UOI, had agreed in CAT New Delhi on 16-2-16, to implement within 4 weeks the CAT judgements (*dated 21-4-2015 in OA 1165/2011 & Dated 22-1-2016 in OA 2165/2011, RA 165/2015 & 175/2015*).

In the hearing of the Contempt Petition in the CAT on 31-3-2016, the Govt. Advocate sought more time to submit compliance orders on the judgment. The next date for hearing was fixed on 4th May, 2016.

Earlier, the Department of Expenditure, wanted to restrict the said benefit to the Petitioners, but finally agreed in a Meeting with Staff Side JCM on 10-3-2016, to reconsider the matter in view of the opinion of Deptt. of Legal Affairs for implementation of the CAT orders.

MODIFIED PARITY TO THOSE WHO RETIRED PRIOR TO 1.1.2006 FROM UPGRADED POST

Secretary Pension had agreed in a Meeting with the JCM Staff Side, on 10-3-2016, to reconsider the case for grant of modified parity to those who retired prior to 1.1.2006 with reference to upgraded post

Seeding of Aadhaar No. in Pensioners Bank Accounts

RSCWS WRITES TO CMDS OF 29 BANKS TO SEEK SEEDING OF AADHAAR NO. IN PENSIONERS BANK ACCOUNTS AS PROPOSED IN MEETING WITH SECY PENSION

RSCWS has requested CMDs of all major 29 Banks in India to advise all their Branches to help in seeding of Aadhaar No. in Pensioners' Bank Accounts as per discussion in meeting with Secretary Pension.

Shri KNS Virk and Shri Bipin Bihari Joint Secretaries of RSCWS attended two of the series of meetings on the subject, called by the Secretary ARP & Pension held at Delhi over the last two months.

Secretary General RSCWS Er. Harchandan Singh, sent hundreds of SMSs to the Members of RSCWS and other Pensioners/ Family Pensioners to get their Aadhaar Nos. seeded in their Pension Accounts by contacting their Banks. A large number of Pensioners responded immediately with necessary action while others were again reminded to expeditiously contact the Banks for the purpose, in their own interest

He had also advised all Pensioners to send the requisite information to the Sr. FAO Pension O/o FA&CAO Head Quarter Office of the Zonal Railway & PU, to link their AADHAAR & PAN Card Nos. with their Official Pension Accounts (*as per details given in the copy of the orders of N. Railway placed on Page 6*).

SPECIAL GENERAL BODY MEETING OF RSCWS HELD TO BRIEF MEMBERS ABOUT SEVENTH PAY COMMISSION REPORT

A special quarterly General Body Meeting of RSCWS was held in the Auditorium of Government Museum, Chandigarh, on 15th December, 2015, where in the members were apprised by the President RSCWS Shri N. P. Mohan and Secretary General RSCWS Shri Harchandan Singh, in detail, about the various recommendations of the Seventh Pay Commission especially for the Pensioners.

Recommendations of the Seventh Pay Commission for the Pensioners were also widely circulated through a Special issue of the quarterly journal "*Pensioners Rail Sampark*" and website www.rscws.com.

Shortcomings and unjust recommendations in the Report of the 7th CPC were also discussed in the Meeting and it was decided to represent against the same to the government.

Cultural programme was also held followed by a Medical Seminar on the subject of "Skin Problems" by Dr. Jatin Sharma, Dermatologist, Fortis Med Center, Sector 11, Chandigarh.

Donation of Rs.10000 (*Rupees Ten Thousand*) each, was given to 2 NGOs - SAS Free Poly Clinic Trust Village Perth, Distt. Mohali (which provides Free Medical aid, consultation, Diagnostics and Medicines to poor villagers) and Prabh Asra Ashram, Village Padiala, Kurali, Distt Ajit Nagar (which provides shelter, boarding, lodging, bringing-up and education to the poor, destitute, disabled and needy children).

PMO ACKNOWLEDGES CONTRIBUTION BY RSCWS TO PM NATIONAL RELIEF FUND

PMO has appreciated & acknowledged the contribution of Rs.10000 by RSCWS to Prime Minister's National Relief Fund (sent for flood victims of Tamil Nadu from RSCWS Social Welfare Fund (SWF)).

SIX PERCENT ADDITIONAL DA SANCTIONED FROM JANUARY, 2016

The Union Cabinet, sanctioned an additional installment of 6% Dearness Allowance for the Central Government employees and Pensioners w.e.f. January 1, 2016, raising it from 119% to 125%.

TENDERS UNDER CONSIDERATION FOR EMPANELMENT OF HOSPITALS IN TRICITY

Tenders of various Hospitals in the Tricity of Chandigarh, were under consideration for empanelment by the Railways and are likely to be finalised early, providing cashless treatment to Railway Beneficiaries.

MEMORANDUM BY RSCWS TO CABINET SECRETARY & CHAIRMAN, EMPOWERED COMMITTEE OF SECRETARIES GOI ON 7TH CPC - WITH COPIES TO ALL MEMBERS OF EMPOWERED COMMITTEE
No. RSCWS/CHD/Memo 7th CPC Emp Com/2016-3 Dated: 6-2-2016

Subject: Recommendations of the 7th Pay Commission relating to Pension & Retirement Benefits

We draw your kind attention to the following major points & serious inadequacies & consequential injustice to the Pensioners. We earnestly request you for consideration of the following issues:

1. MULTIPLE FACTOR (REF: PARA 10.1.67):

I) The 7th Pay Commission has very unjustly & arbitrarily recommended the multiple factor of 2.57 for fixation of Pay & Pension. It is tantamount to less than 14.3% rise of emoluments as on 1-1-2016 (with expected DA of 125%) as against over 21% rise proposed by 6th CPC. This is especially very much unjustified in view of much high price rise in the last 10 years.

II) Long pending demand may please be accepted for merger of DA for fixing the Revised Pay & Pension;

III) It is, therefore, requested that the multiple factor should, therefore, be raised to 3.15 times of Sixth CPC Basic Pay & Pension if the merger of DA is agreed to or at least to 2.65 if merger of DA is not agreed to.

IV) The Minimum wage of Rs.18000 proposed by 7th Pay Commission is based on Dr Aykroyed formula for Minimum Need Based Wage. This has already been overruled by the Supreme Court as it does not reflect the present day needs for Housing, Social obligations and Children Education etc. The Apex Court had already modified the said formula by adding appropriate weightage for these Factors - which may please be considered for fixing the Minimum Pay and the Pay at higher Levels as well as the Pension as based thereon.

2. PARITY OF PENSION (PARA (10.1.53 & 10.1.67):

a) We welcome the recommendation of 7th CPC for accepting the long pending demand of Parity between pre and post 7th CPC Retirees. However the method suggested by the Pay Commission for the above purpose, needs to be revised & simplified in view of the following reasons:

i) It may not be possible to implement this Option in many cases for fixing Revised Pension of Pre-2016 Pensioners in the absence of Service Records of the old Pensioners to check the number of increments earned in the Grade from which the Pensioner retired in cases where the Service Records of the old Pensioners are not available thus depriving them of the benefit of the same permanently or for many years till their records are rebuilt – which will be like groping in the dark;

ii) Basing of Pay Matrix & Pension on disproportionate Rise of Pay & Pension - given after 6th CPC - will be unjustified - as the rise given after 6th CPC was 3 times or more in PB 4 as against 2.26 times in PB 2 & PB 3;

iii) Using lower Index of only 2.57 at lower levels and 2.62 at Middle Levels as compared to 2.67, 2.72 and 2.81 at higher Levels of Posts will further accentuate the discrimination caused by the 6th CPC. The Index of 2.81 should be uniformly applied at all Levels.

iv) In the past, while fixing the salary of serving personnel in the revised scale under the 4th CPC recommendations, point to point fixation based on the number of increments already earned was not undertaken and one increment was allowed for every 3 (three) increments earned in the pre-revised scale thereby suppressing the number of increments earned in relation to the number of years actually spent in the grade.

The same principle of allowing one increment for every 3 earned in the 4th CPC scale was also followed while fixing salary of serving employees in 5th CPC scales. This has resulted in artificially suppressing the time spent in a particular level.

v) Senior Pre-2006 Pensioners will get lesser higher pension than even Pre-2006 junior Pensioners who retired later from same Post with slightly longer years of service in that Grade;

vi) Senior Pre-2016 Pensioners who retired in higher Level of Posts will get lesser pension than the juniors who retired from one or even more Levels below just because (of following reasons)

a) Either the uniors could not get promoted to higher grade but had earned more increments in the lower Grade than the seniors who retired from a higher grade. OR

b) The two Pay Scale got merged after the retirement of the senior and thus the junior will get the benefit of all increments earned in either of the two scales while the senior will get the benefit of the increments earned only in the higher grade. All this would be greatly unjustified.

(Continued on Page 4)

MEMORANDUM BY RSCWS TO EMPOWERED COMMITTEE ON 7TH CPC (Continued from Page 3)

It is, therefore, requested to please

a) Simplify the method for the purpose and the same should be based only on the information available in the PPO.

b) It is requested that - in order to remove the above infirmities - the Pension of Pre-2016 Civilian Pensioners be fixed at the higher of the following two formulations:

i) a) Pension of Pre 2016 Pensioners be fixed at par with Average of the Pension of Post-2016 Pensioners based on the 50% of the Average Pay in the Pay Matrix or such other formula as may be universally implementable as per readily available records of all concerned / based on the information available in the PPO;

b) Till such time the above said dispensation is implemented, minimum Pension of Pre-2016 Pensioners should not be less than 50% of the minimum of Pay in the Pay Matrix of 7th CPC for the Pay Level corresponding to the Pay Scale or the Grade Pay from which the Pensioner had retired;

ii) Pension fixed after Sixth CPC be multiplied by Multiple Factor of 3.15 if the merger of DA is agreed to or at least to 2.65 if merger of DA is not agreed to (*as proposed in Para 3 above*)

iii) Increments earned or the number of years spent in either of the merged scales should be taken into consideration for fixing the Revised Pension.

Pensioners may please be fixed at the higher of the above - without getting any option from the Pensioner as it is an obvious matter that all will opt for the higher Pension.

3. ADDITIONAL PENSION (Para 10.1.28) : 7th CPC has totally ignored the reasons of extra expenses on medical care & treatment in old age for the demand for reducing the age for grant of Additional Pension of 5% from 65 years of age, 10% from 70 years and 15% from 75 years. It has also ignored even the recommendations of DOP&PW for starting it at the age of 75 years. This has greatly hurt the Pensioners.

It is, therefore, requested that the Additional Pension may please be granted @ 5% from 65 years of age, 10% from 70 years and 15% from 75 years of age, besides continuing with Additional Pension of 20% from 80 years, 30% from 85 years, 40% from 90 years, 50% from 95 years and 100 % from 100 years of age as granted after 6th CPC.

4. FIXED MEDICAL ALLOWANCE (Ref: Para 8.17.52): It is regretted that the 7th CPC has recommended no enhancement of Fixed Medical Allowance (FMA) for Pensioners for day-to-day medical treatment not requiring hospitalization, merely on the ground that "*this Allowance was last enhanced from Rs.300 to Rs.500 pm from 19/11/2014*" - even without going into the merits of the following valid reasons advanced for the revision thereof:

i) FMA should have been revised from 1-9-2008 – like all other Allowances after the 6th CPC. The belated revision done in 2014 was itself delayed by 6 years;

ii) The cost had exorbitantly increased for the Medicines, Consultation Fee and cost of Pathological Tests required for day-to-day medical treatment since 1999 (when the FMA was initially granted) and this had risen at a much steeper rate than the Price Index.

iii) Average expenditure per pensioner/per Patient on OPD in CGHS Hospitals has increased manifold and is at present over Rs.2500 per patient. This reflects the exorbitant increase in the cost of Medicines, Consultation Fee and cost of Pathological Tests etc. required for day-to-day medical treatment. The FMA of Rs.500 per month is thus a pittance of the actual expenditure on day-to-day Medical Treatment by the Pensioners who are residing in non-CGHS /RELHS areas and have thus opted out of the same.

iv) A large proportion of Pensioners were residing in remote areas or villages having no excess to CGHS Dispensaries & Railway Hospitals and as such, are wholly dependent on the paltry amount of FMA for day-to-day treatment of self & spouse.

v) It is, therefore, requested that the FMA may please be revised to at least Rs.2000 p.m. or at par with the average expenditure on OPD Treatment per month per Pensioner / Patient.

PENSIONERS & SENIOR CITIZENS !
VISIT OUR FREE & INFORMATIVE WEBSITE [HTTP://WWW.RSCWS.COM](http://WWW.RSCWS.COM) REGULARLY
FOR ADMINISTRATIVE ORDERS, INFORMATION OF ACTIVITIES OF RSCWS,
COPIES OF "PENSIONERS RAIL SAMPARK" & OTHER MULTIFARIOUS FEATURES OF INTEREST

MEMO BY RSCWS TO PM GOI & MINISTER OF PERSONNEL, PG & PENSIONS REG REVISION OF PENSION OF PRE 2006 PENSIONERS AS PER MERGED / UPGRADED PAY SCALES OF POSTS

No. RSCWS/ CHD/Memo/2016-2 Dated: 24-2-2016

- Ref:- i) Resolution of GOI No. 38/37/08-P&PW (A) dated 29-8-08 & OM Dated 1-9-08,
 ii) DOP&PW O.M. F.No. 38/37/08-P&PW (A) dated 3-10-08, 14-10-08 & 11-2-09
 iii) DOP&PW O.M. F.No. 38/37/08-P&PW (A) dated 30-7-2015

We seek your benign intervention in the following matter of injustice with Pre-2006 Pensioners:

1. Sixth Pay Commission recommended for "Modified Parity" between Pre-2006 & post-2006 Pensioners. Its Recommendations were accepted by the Cabinet vide Resolution dated 29-8-08 cited above, which inter-alia provided that *"The fixation (of Pension) will be subject to the provision that the revised pension, in no case, shall be lower than 50% of the sum of the minimum of the pay in the pay band and the grade pay thereon corresponding to the pre-revised pay scale from which the pensioner had retired."* DOP&PW issued the orders thereon vide OM dated 1-9-08.

2. Later on, DOP&PW made changes in the above said orders (vide Para 5 of OM dated 11-2-09 cited above) & inter-alia laid down the condition that *"benefit of up-gradation of posts subsequent to their retirement would not be admissible to the pre-2006 pensioners in this regard."*

3. The above said condition changed the very nature and content of the decision of the Cabinet notified vide Gazette Notification dated 29-8-2008 as the said Resolution did not provide for it.

4. DOP&PW's OM dated 11-2-09 has since been quashed by the CAT New Delhi vide OA 655/2010 directed for fixation of Pension as per Resolution dated 29-8-2008.

4. All SLPs of the Government in this regard, against the judgements of the CAT and High Courts, had been conclusively been rejected by the Apex Court vide its judgement dated 17-3-15.

5. a) DOP&PW vide OM dated 28-1-2013 ordered for Revision of Pension of Pre-2006 Pensioners to 50% of minimum of the Pay in the Pay Band plus Grade Pay of the Corresponding to Pre-revised scale w.e.f. 24-9-2012 whereas the decision of the Cabinet on 24-9-2012.

b) This order was modified and implemented w.e.f. 1-1-2006 vide DOP&PW OM dated 30-7-15 - as per Orders of the Supreme Court on 17-3-2015.

6. The order dated 30-7-15 only partially implemented the orders of the Courts and the orders are yet to be issued in respect of revision of Pension as per pay scales of merged/upgraded posts.

7. DOP&PW OM No. 38/77-A/09- P&PW(A) Pt. of 5.3.2015 (para 2) says *"Hon' CAT/PB in orders dt. 1.11.2011 directed that the past pensioners may be granted w.e.f. 1.1.2006 C to revise pension of pre 2006 Pensioners with ref. to Fitment Table for the Post, as adopted for pay fixation of serving employees as on 1.1.2006."*

8. Delhi High Court in W.P.(C) 8012/2013 had held that *"policy decision of the Government in the OM dated September 01, 2008 to fix pension for all category of pensioners did not classify post of pre January 01, 2006 retirees and all were entitled to pension as per a common formula"*

9. All the above said judgements have been conclusively upheld by the Supreme Court.

10. It is, therefore, requested that Pre-2006 Pensioners be given the benefit of upgraded Pay Band and Grade Pay of the post from which they retired so that, minimum pension be not lower than 50% of the pay in the revised pay band plus grade pay corresponding to the of the post from which the pensioner retired.

PMO ACKNOWLEDGES THE MEMOS & ASKS SECRETARY PENSION FOR NECESSARY ACTION

PMO has since acknowledged the receipt of the above cited Memorandum vide its RPMO Registration No. PMOPG/D/2016/0057937 Dated 07/03/2016 and directed the Secretary Pension to for appropriate action.

MEMO BY RSCWS TO MS & FC RAILWAY BOARD REG: EARLY PAYMENT OF ARREARS OF MODIFIED PARITY TO AFFECTED PRE-2006 PENSIONERS W.E.F. 1.1.2006 TO 23-9-2012

We are thankful to the Railway Board for the advice given to all FA&CAOs & CPOs "to expedite the revision of pension in accordance with the instructions contained in the letter No.F(E)III/2008/PN1/12 dated 31.7.2015" and to "fix a target date for completion of revision of PPOs."

However, our submission is that such of the Pre 2006 Pensioners in whose cases Revised PPOs had already been issued as per Railway Board's orders Dated 11-2-2013 cited above for payment of arrears from 24-9-2012, and who have already been paid the arrears from 24-9-2012 by the PDA Banks, they can be paid the arrears from 1-1-2006 to 23-9-2012 by the Banks themselves without waiting for Re-Revised PPOs. All that is required in this regard is an authorization to PDA Banks by the Railway Board to pay the arrears from 1-1-2006 to 23-9-2012 to such of the Pensioners whose Revised PPOs had been received by them as per Board's orders dated 11-2-2013.

In this regard kind attention is once again invited towards MOD PCDA (Pension) Para 7 of Circular No. 548 Dated 11-9-2015 (Copy attached) providing that: *"7. Pension Disbursing Authorities are hereby authorized to step up the pension/family pension of the affected Pre-2006 pensioners with effect from 01.01.2006 instead of 24.09.2012, and arrear of pension/ family pension shall be paid, if any."*

It is therefore, requested that the RBI & all Pension Disbursing Authorities (PDA) – Banks – be asked by the Railway Board to pay at the earliest - the Arrears of Revised Pension/ Family Pension from 1-1-2006 to 23-9-2015 and thereafter, where ever due in terms of Railway Board's OM dated 31-7-2015 & 11-2-2013 (read with DOP&PW OM dated 28-1-2013, 30-7-2015).

RAILWAYS TO LINK PENSIONERS RECORDS WITH PAN & AADHAR NUMBERS

All the Pensioners/Family Pensioners of Railways have been asked furnish the following information for updating the pensioner's data base being maintained by Pension Section at Zonal Head Quarters:-

a) Name as in Pension Payment Order:	f) Mobile Number:
b) Pension Payment Order Number:	g) Email id:
c) Current Address for communication:	h) Aadhar Number:
d) Name of the pension Drawing Bank:	i) Income Tax Permanent Account Number:
e) Saving Bank Account Number:	

The above information, in case of Northern Railway Pensioners, is to be sent in Ref to: No. 505/2016 by post or email to Sr. AFA (Pension), Office of FA&CAO, Northern Railway, Baroda House, New Delhi-110 001. Email id: pensionaadhar@railways.gov.in. All the pensioners/family pensioners have also been requested to update the information mentioned at (c), (f), (h) and (i) with their pension drawing bank branches.

Railways want a physical check of 2.8 lakh of its pensioners above 80 years

The Welfare inspectors of all Railways have been asked to visit the houses of all pensioners above 80 years of age, obtain their signatures and, if possible, that of their neighbors as witnesses to certify that the beneficiary is alive.

Facing a cash squeeze and a bulging pension bill, Railways have launched a first-of-its-kind exercise to physically verify whether all its retired employees, aged between 80 and 100 years, are still alive.

Starting this month, hundreds of "Welfare Inspectors" have been fanning out to track down each of the 2.86 lakh former employees in this age group, who form 20 per cent of the Railways' total pensioner population of 13,75,483 and draw a combined pension of at least Rs 8,000 crore.

The inspectors have been asked to visit the houses of all pensioners in this age bracket, obtain their signatures and, if possible, that of their neighbours as witnesses to certify that the beneficiary is alive. "Legally, every pensioner is supposed to provide physical proof of life to banks every year to continue drawing pension. The system works fine. But looking at the huge numbers and considering the age group in question, we just want to rule out the possibility of any irregularity there," a senior Railway Board official told The Indian Express.

Official sources said the "pension reconciliation" exercise was initiated recently by Railway Board Financial Commissioner Sanjoy Mookerjee after an internal assessment found that the number of pensioners between 80-100 years of age was much higher than that of any other government establishment, including defence. The Rail Budget, incidentally, will be unveiled this weekend.

According to government figures, the next in line in this pension segment is the defence ministry, which is far behind with 42,000 pensioners. The Railways, however, is the largest government employer with over 13.35 lakh employees.

Official sources said some of the reasons that prompted the verification drive were: * There are 2,30,409 pensioners in the Railways between 80-90 years old. And, pensioners who reach 80 years of age are entitled to an increase of 20 per cent in the form of old-age benefits and Dearness Allowance-linked pay — this amounts to Rs 2,000 crore currently. * The number of Railway pensioners in 80-90 bracket constitute 50 per cent of the government's entire pension liability towards this age group. * The number of Railway employees drawing pension between 90-100 years is 55,684, which is 47 per cent of the Government's pension bill in this age bracket.

RSCWS will represent against the proposal to send Railway (Welfare) Inspectors to Pensioners residence to verify whether the pensioners are alive. it is a wasteful expenditure - unjustly doubting integrity of the Pensioners as well as of the PDA Banks who take "Life Certificate" from Pensioners every year in November. Besides the Pension accounts are also now being seeded with Aadhar numbers – thus enabling the Banks & PSA to verify the same biometrically.

RAIL PENSIONERS ! BE ACTIVE MEMBERS OF RSCWS

FOR YOUR WELFARE & TO STAY IN TOUCH WITH LATEST DEVELOPMENTS ON PENSIONERS ISSUES

PLEASE PAY YOUR SUBSCRIPTION FOR RSCWS EARLY FOR 2016 & FOR 2015, IF NOT DONE ALREADY

ANNUAL SUBSCRIPTION OF RSCWS - RS.300/- PA / LIFE MEMBERSHIP RS.2500

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

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DONATIONS & SUBSCRIPTIONS MAY BE PAID TO TREASURER RSCWS OR SENT TO HIM BY AT-PAR CHEQUE OR DEMAND DRAFT IN FAVOUR OF "RAILWAY SENIOR CITIZENS WELFARE SOCIETY" – AT HIS FOLLOWING ADDRESS:

**SH. JASPAL SINGH, TREASURER, RSCWS, FLAT NO. 1020/1, FIRST FLOOR, SECTOR-45 B, CHANDIGARH -
(PH.09876092040)**

OR through the Members of the Executive Committee RSCWS residing in the area

- PRESIDENT & SECRETARY GENERAL, RSCWS

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No change in existing income tax slabs for FY 2016-17

No change has been made in income tax slabs. These will be as under for the FY 2016-17 (AY 2017-18).

Income Tax Slabs for Individual Residents (with marginal adjustment)

Taxable Income up to Rs.2,50,000 - Nil Tax, Taxable Income from 2,50,000 to 5 Lakhs - 10%, Taxable Income from 5 Lakhs to 10 Lakhs - 20%, Taxable Income above 10 Lakhs - 30%,

People with income less than Rs 5 lakh to get deduction of Rs 5,000 from the Tax, up from Rs 2,000 last year. HRA deduction raised from Rs. 24,000 to Rs. 60,000 p.a. Additional exemption of Rs. 50,000 for housing loans up to Rs. 35 lakh, provided cost of house is not above Rs. 50 lakh.

Senior Citizen (Individual resident who is of the age of 60 years or more but below the age of 80 years at any time during the previous year i.e. born on or after 1st April 1937 but before 1st April 1957)

Income Tax on Senior Citizens : AY 2017-18 (FY 2016-17)

INCOME SLABS		TAX RATES
i.	Where the taxable income does not exceed Rs. 3,00,000/- Less : Tax Credit u/s 87A - 10% of taxable income upto a maximum of Rs. 5000/-	NIL
ii.	Where the taxable income exceeds Rs. 3,00,000/- but does not exceed Rs. 5,00,000/-	10% of the amount by which the taxable income exceeds Rs. 3,00,000/-. Less : Tax Credit u/s 87A - 10% of taxable income up to a maximum of Rs. 2000/-.
iii.	Where the taxable income exceeds Rs. 5,00,000/- but does not exceed Rs. 10,00,000/-	Rs. 20,000/- + 20% of the amount by which the taxable income exceeds Rs. 5,00,000/-.
iv.	Where the taxable income exceeds Rs. 10,00,000/-	Rs. 120,000/- + 30% of the amount by which the taxable income exceeds Rs. 10,00,000/-.

Surcharge : 15% of the Income Tax, where taxable income is more than Rs. 1 crore.
(Marginal Relief in Surcharge, if applicable)

Education Cess : 3% of the total of Income Tax and Surcharge.

Super Senior Citizen (Individual resident who is of the age of 80 years or more at any time during the previous year i.e. born before 1st April 1937)

Income Tax on Super Senior Citizens : AY 2017-18 (FY 2016-17)

INCOME SLABS		TAX RATES
i.	Where the taxable income does not exceed Rs. 5,00,000/-.	NIL
ii.	Where the taxable income exceeds Rs. 5,00,000/- but does not exceed Rs. 10,00,000/-	20% of the amount by which the taxable income exceeds Rs. 5,00,000/-.
iii.	Where the taxable income exceeds Rs. 10,00,000/-	Rs. 100,000/- + 30% of the amount by which the taxable income exceeds Rs. 10,00,000/-.

Surcharge : 15% of the Income Tax, where taxable income is more than Rs. 1 crore.
(Marginal Relief in Surcharge, if applicable)

Education Cess : 3% of the total of Income Tax and Surcharge.