



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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**25 YEARS OF
DEDICATED SERVICE
FOR THE WELFARE OF
PENSIONERS**

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Vol. 12, No. 1 CHANDIGARH: January – March, 2017 FOR FREE CIRCULATION TO MEMBERS RSCWS

REPORTS OF COMMITTEES STILL AWAITED EVEN AFTER 8 MONTHS

ALTERNATIVES PROPOSED BUT NO SETTLEMENT YET ON 7TH CPC OPTION 1, HIGHER MULTIPLE FACTOR FOR PENSION FIXATION & OTHER DEMANDS

CENTRAL GOVT. EMPLOYEES OBSERVE STRIKE ON MARCH 16

Even though there were several rounds of Meetings of the Committees formed by the Government in August 2016, on the various disputed recommendations of Seventh Pay Commission, but no settlement could be reached on any of the major issues involved. Consequently, Central Government employees observed a strike on 16th March 2017 due to non-acceptance of their genuine demands.

Main demands of the employees included higher Minimum wage and multiplication Factor for fixation of Pay & Pension after 7th CPC, No cut in Allowances especially in the rates of HRA, Withdrawal of NPS (New Pension Scheme) or 50% of Last Pay drawn as minimum pension to NPS subscribers irrespective of their total service for those recruited after 1-1-2004 and implementation of Option 1 for Fixation of Pension of Pre-2016 Pensioners as recommended by 7th CPC.

As per latest news there were signs of settlement on Minimum wages and Multiple Factor based thereon. However, fate of other demands was still uncertain upto the end of March 2017, even though, Official Side had assured the Staff Side of the JCM that some alternative solutions were being worked out by them regarding the Option 1 for Revision of Pension and some assured Pension under NPS.

4% of 7th CPC Basic Pay/Pension as DA/DR from Jan 2017

Central Government has sanctioned 2% DA and DR from January 1, 2017 for the employees and Pensioners respectively. DA will be 4% of the 7th CPC basic pay from Jan 2017 for Central Govt employees, including the additional 2% DA announced earlier by the Central Government from July, 2016.

RSCWS COMMEMORATES ITS SILVER JUBILEE- MEMENTOS PRESENTED TO ALL MEMBERS - PAGE-4

NEWS FLASH: SUPREME COURT REJECTS REVIEW PETITION BY UOI REG. RESTORATION OF BALANCE 2/3RD PENSION AFTER 15 YEARS OF RETIREMENT TO PSU ABSORBEES WHO HAD TAKEN 100% COMMUTATION OF PENSION

MEMBERS RSCWS - PLEASE ATTEND WITH YOUR SPOUSE & OTHER RAILWAY PENSIONERS

ANNUAL GENERAL BODY MEETING OF RSCWS & MEDICAL SEMINAR ON PREVENTIONS & TREATMENT OF GLAUCOMA & OTHER MAIN EYE PROBLEMS IN OLD AGE

**BY DR. (COL.) JAIVIR SINGH, CONSULTANT OPHTHALMOLOGIST, FORTIS HOSPITAL, MOHALI
FROM 3 PM (SHARP) TO 5-30 PM ON FRIDAY 21ST APRIL, 2017 (PLEASE REACH IN TIME)
AT GOVERNMENT MUSEUM AUDITORIUM, SECTOR 10, CHANDIGARH.**

AGENDA:

1. ADDRESS BY THE PRESIDENT RSCWS
2. REPORT BY SECRETARY GENERAL, REPORT OF ACCOUNTS,
3. HONORING OF MEMBERS WHO CROSSED 80 & 65 YEARS (IN 2016-17),
4. MEDICAL SEMINAR ON PREVENTION & TREATMENT OF GLAUCOMA & OTHER MAIN EYE PROBLEMS
5. DONATION TO NGOS FOR HELPING THE POOR & NEEDY,
6. ELECTIONS OF EXECUTIVE COMMITTEE RSCWS 2017-19
7. MEMBERSHIP DRIVE & APPEAL FOR DONATION TO SOCIAL WELFARE FUND,
8. VERIFICATION OF MEMBERSHIP LIST FOR INCLUSION IN THE NEW DIRECTORY OF RSCWS
9. ANY OTHER POINT WITH PERMISSION OF CHAIR.

**SILVER JUBILEE MEMENTOS OF RSCWS WILL BE GIVEN TO MEMBERS WHO COULD NOT COLLECT IT LAST TIME
PLEASE JOIN US FOR TEA AFTER THE MEETING.**

- President & Secretary General RSCWS



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REVISED RATES OF SUBSCRIPTION OF RELHS AS PER 7TH CPC PAY MATRIX FOR JOINING RELHS FOR THOSE RETIRING AFTER 23-2-2017

Copy of RAILWAY BOARD'S Letter No: 2017/III/28/1/RELHS Dated: 23.02.2017 TO ALL GMS

Sub: Subscription rates of RELHS.

Ref: Railway Board Letter No.97/H/28/1, dated 23.10.1997

1. Ministry of Health vide letter No.11011/11/2016-CGHS (P)/EHS, dated 9 January, 2017 has revised the rates of monthly contribution for availing the CGHS facility. The pensioners also have to make contribution to avail medical facility of CGHS. Pensioner have an option to get their CGHS pensioner card by either making CGHS contribution on an annual basis (twelve month) or by making contribution for ten years for getting a pensioner CGHS card with life time validity.

2. The similar scheme for retired railway employees is "Retired Employees Liberalized Health Scheme" (RELHS). The subscription rate of join RELHS were laid down, vide the letter under reference, to be equal to the last basic pay of the employees.

3. To bring the policies in sync with MoHFW, Ministry of Rly has decided that in partial modification to Board's letter dated 23.10.1997, the rate of contribution to join RELHS shall be last month's basic Pay drawn or the subscription rate indicated at different levels (as per 7th CPC) enumerated in the table below, whichever is lower.

S.No	Levels in the Pay Matrix as per 7th CPC	Subscription rate to join RELHS (inRs.)
1	Level: 1 to 5. [Grade Pay Rs.1800 to 2800]	30,000
2	Level: 6. [Grade Pay Rs.4200]	54,000
3	Level: 7 to 11. [Grade Pay Rs.4600 to 6600]	78,000
4	Level : 12 [Grade Pay Rs.7600] and above	1,20,000

4. The revised rate of subscription as above shall be applicable to those railway employees who shall be retiring and joining RELHS on or after the date of issue of this letter. Those who have already retired and are not member of RELHS shall be governed by the rules which were prevalent at the time of their retirement.

'CASHLESS TREATMENT SCHEME IN EMERGENCY' (CTSE) FOR RETIRED EMPLOYEES WITH ALL INDIA SMART CARD RESTRICTED TO 4 METRO CITIES ONLY

Ministry of Railways have launched a scheme known as 'CASHLESS TREATMENT SCHEME IN EMERGENCY' (CTSE) at Empanelled Private Hospitals for its retired employees and their dependents who are already members of RELHS. Initially, a pilot has been planned for the four metropolitan agglomeration viz., Delhi/NCR Urban Agglomerate, Mumbai U.A. Kolkata U.A. and Chennai U.A. RELHS Members whose medical card is registered with any of the railway health unit/hospital located in any of the above mentioned four metropolitan agglomerations can become member of this pilot scheme by completing the formalities. The CTSE card members will be eligible to take emergency medical treatment in any Railway empanelled hospitals located anywhere in the country. Extension of CTSE scheme to areas beyond these four agglomerations will be considered later as per results of this pilot scheme.

The CTSE is a Aadhaar Card based Scheme. The RELHS members, having Aadhaar Card, can opt to become member of CTSE scheme also and for this purpose certain membership fee is also to be paid. Those who desire to become member of CTSE, but are not RELHS member yet, have the option of becoming the member of RELHS as well as CTSE by paying membership fee now. The benefits under RELHS will continue to be available to RELHS members irrespective of whether someone opts to take membership of CTSE or not.

WHAT SHOULD A FAMILY MEMBER DO TO GET THE FAMILY PENSION?

Normally, family pension to spouse is sanctioned and authorized at the time pension is authorized in favour of retiring govt. servant and indicated in the pension payment order and is to be drawn after the death of the pensioner. However, in cases where Govt. servant expired while in service, the widow or widower has to apply in Form 14 (of CCS Pension Rules) to the Head of Office concerned 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 authorization of family pension.

For getting family pension, the deceased pensioner's family should apply in Form no.14 (Download Application Form – Form 14 from www.rscws.com) and submit along with a copy of the death certificate of the deceased Pensioner to:

- (I) Pension disbursing authority (PDA) Bank/PO if, the amount of family pension is indicated in the Pension Pay Order.
- (II) The Head of Office for sanction of family pension in all other cases.

If the pensioner has Joint Account with the spouse on either or survivor basis the spouse has to submit the death certificate of the pensioner along with simple application only to activate the family pension.

RSCWS COMMEMORATES ITS SILVER JUBILEE- MEMENTOS PRESENTED TO ALL MEMBERS



Sh. TS Chawla, one of the oldest Members of RSCWS, being honoured & presented the Silver Jubilee Memento of RSCWS



Sh. NP Mohan presenting cheque of Rs.10000 & Memento of RSCWS to Maj. Genl. (Retd.) M. S. Kandal for SAS Free Poly Clinic Trust



Dr. Sudesh Parbhakar, Director Neurology, Fortis Hospital Mohali, addressing the Medical Seminar by RSCWS

MINUTES OF GENERAL BODY MEETING OF RSCWS HELD ON 8TH DECEMBER, 2016

Shri N. P Mohan President RSCWS presided over the Meeting. 87 Members attended the Meeting at Govt. Museum.

1. Shri Harchandan Singh, SG RSCWS, welcomed the Members and guests to the Special General Body Meeting for celebrating the Silver Jubilee of RSCWS. He paid tributes to all those who had founded RSCWS in 1991 and had done a lot of good work for building the organisation and for the welfare of Pensioners but regrettably some of them were no more with us and had left for heavenly abodes.

2. **CULTURAL PROGRAMME:** Sh. TS Chawla presented a *Shabad*, Sh. BB Sharma narrated some anecdotes and Sh. HS Sachdeva narrated his Punjabi Poem highlighting achievements of RSCWS over the last 25 years.

ADDRESS BY PRESIDENT RSCWS: Shri N.P. MOHAN, President, welcomed the members on the occasion of the Silver Jubilee being celebrated by RSCWS and mentioned the following points.

- i) He suggested that it will be befitting to this occasion to honour the member amongst those present who had the longest association with the Society.
- ii) He complimented the members for their continued support and appealed to them to enroll for more members to join RSCWS to further strength the Society.
- iii) He mentioned that the ultimate revised pension after 7th CPC under option 1, which envisages parity of past pensioners with those retiring after 1-1-2016, is still under consideration of the Govt.
- iv) It is the interim pension with a MF of 2.57 which we are getting at present.
- v) The impact of alternate option suggested by the Committee examining the feasibility of option 1 was highlighted which was included in the October-December, 2016 issue of PRS with illustrative tables and also put on the web site of RSCWS.

3. **REPORT BY SECRETARY GENERAL:** Sh. Harchandan Singh explained the following points in his report:

- i) Achievements of RSCWS over the years for the welfare of the Pensioners.
- ii) Decision of the Govt. on Recommendations of 7th CPC and anomalies therein.
- iii) **Date of Submission of Life Certificate Extended upto 15.01.2017 (For 2016-17)**
- iv) Sanction of Grant in Aid of rs.75000 by Govt. and acceptance thereof by RSCWS.
- v) Empanelment of Fortis and MAX Hospitals by Northern Railway for 19 Specialties.
- vi) Position of NR Health Unit Chandigarh
- vii) Special Concessions to Members of RSCWS at Fortis Mohali for treatment of 19 specialties on CGHS rates besides other concessions for Tests on direct payment by patients with Membership Card of RSCWS.

VIII) ISSUES REPRESENTED BY RSCWS ON DECISION OF THE GOVT. ON 7TH CPC

- a) Memo Reg Revision of FMA to Committee of Secretaries on Allowances.
- b) Memo Reg Minimum Pay & Multiplication Factor to Committee of Secretaries
- c) Memo Reg. Feasibility of Option 1 for Parity based on Increments earned & Implications of Alternative proposed by Committee on Feasibility of Option 1.
- d) Memo against huge subscription to join Cashless Treatment System in Emergency
- e) Memo Reg DA - Carrying over of ignored fractions - to Committee of Secys
- f) Memo Reg Benefit of Upgraded Posts for revision of Pension of Pre-2006 Pensioner.
- g) Memo Reg Unequal Rise of Entry Pay by 7th CPC
- h) Memos & RTI to DRM Reg. Early issue of outstanding PPOs for 6th CPC and
- i) Memo to DRM & CMS Reg. Medical Problems & provision of full time Doctors in Health Unit Chandigarh

4. Balance Sheet of Accounts for the three Quarters of FY 2016-17 was presented and passed unanimously.

5. Payment of Income Tax of Rs.18160 for the FY 2015-16 / AY 2016-17 by RSCWS was passed subject to further advice from experts about the refund thereof, if admissible.

6. **AID TO NGOS:** Aid to following 2 NGOs was given from Social Welfare Fund @ Rs.10000 each:

i) SAS Free Poly Clinic Trust (Regd.) Village Perth Distt. Mohali, through its Chairman Maj.Genl. (Retd) MS Kandal. Trust provides Free Medical aid, consultation, Diagnostics and Medicines to poor villagers having no other access to medical aid in the area.

ii) Society for Disowned Panchkula through its General Secretary Shri Sanjay Kumar Sharma. The Society serves the poor & needy and to provide free treatment for disowned poor Patients and Animals.

7. a) Maj. Genl. (Retd) MS Kandal, Chairman, SAS Free Poly Clinic Trust Perth was honoured for his sincere & Dedicated Services to the Humanity and the Social Causes. Genl. Kandal highly appreciated the gesture.

(CONTINUED ON PAGE 5)

MINUTES OF GBM RSCWS (CONTINUED FROM PAGE 4)

- b) Chairman Society for Disowned Panchkula was honoured for the Dedicated Services by the Society for the treatment for disowned poor Patients and Animals
- c) President Chandigarh Senior Citizens Association was honoured on taking over as President CSCA and he was assured of full cooperation by RSCWS.
8. SG RSCWS appealed enrolling more Members for RSCWS, timely payment of Membership subscription & Donation to SWFof at least Rs.500 PA or Rs.5000 for Life time by all the Members for helping the poor and the needy.
9. Medical Seminar & inter action was held on Neurological problems in old age by *Dr. Sudesh Parbhakar MD / DM (Neurology) Director, Department of Neurology, Fortis Multispecialty Hospital, Mohali*
10. RSCWS Silver Jubilee Mementos were presented to all Members who attended the Meeting. (Memento to the left out Members who could not attend the Meeting, shall be presented in the next Meeting to be held on 21-4-2017)
11. Meeting dispersed after a Vote of thanks to the Chair Sand to all guests and participants, followed by lunch.

**RSCWS SUBMITS SOS APPEAL TO PRIME MINISTER & MOF
FOR JUSTICE TO 23 LAKH CENTRAL GOVERNMENT PENSIONERS**

Copy of Memorandum No. RSCWS/ HO / 7th CPC/2017-3 Dated 23- 1-2017

Reg: Implementation of Option I of Para 10.1.67 of 7th CPC Report for Parity of Pre & Post 7th CPC Pensioners

Reference: Para 11 of Resolution of GOI on 7th CPC Report on Pensionary Benefits of Pre-2016 Pensioners issued vide DOP&PW OMNo.38/37/2016-P&PW(A)dated 4-8-2016 Reg. Parity of Pension of Pre & Post 7th CPC.

We seek your benign intervention in a matter of extreme emergency – having serious implications on a large majority of Central Govt. Pensioners – especially the Pre-2006 Pensioners and more so the Pre-1996 Pensioners.

1. The Government had formed a Committee on Feasibility on Implementation of Option 1 recommended by the 7th Pay Commission for Revision of Pension of Pre-2016 Pensioners based on the number of Increments earned by the Pensioner in the scale from which the Pensioner retired.

2. Cabinet Secretary had informed the leaders of JCM / NJCA on 19-1-2017 that the issue of Pensioners had been referred to the Cabinet.

3. We very earnestly request that the following points may very kindly be considered favourably and sympathetically to avoid injustice & hardship to the old Pensioners:

i) A large majority of Pensioners – especially the Pre-2006 Pensioners and more so the Pre-1996 Pensioners – will suffer a huge loss of Pension if the Option 1 recommended by 7th CPC for revision of Pension is denied or diluted.

ii) It is very much feasible to implement Option 1 recommended by 7th CPC for revision of Pension of old Pension since according to the survey by the DOP&PW, Service Records of over 80% of old Pensioners are available.

iii) These 80% of the Pensioners, whose Records are available, should not be forced to suffer a loss of Pension just because of missing records of the rest 20%.

iv) Service Records of the rest can be built up as per prescribed rules and procedures based on the information available in the PPOs and other related Records of the Pensioners and asking the Pensioners concerned to submit the Records available with them – as was done after 5th & 6th CPC.

v) a) Committee on Feasibility of Option 1, had proposed another alternative for Notional Fixation of Pay of the Pensioners from Pay Commission to Pay Commission as for the serving employees and fixation of Revised Pension at 50% of the Notional Pay in 7th CPC Pay Matrix.

b) The above said alternative may be alright in some cases, especially where the Service Records are missing or cannot be rebuilt for any reason.

c) However, the myth created during the discussions in the Meetings of the Committee, that this alternative shall be beneficial to all, is wrong as majority of the Pensioners will suffer huge losses of Pension - *as would be apparent from the perusal of the Table attached as Annexure herewith, as an example, showing the Loss of Revised Pension due to 3rd option in place of Option 1, to 4th CPC Pensioners of SAG S 29 Scale.*

d) The alternative based on “Notional Fixation of Pay from CPC to CPC -----” (as proposed by the Committee and as mentioned above) may please be given as a 3rd Option in addition to Option 1 & 2 Recommended by the 7th CPC.

2. It is, therefore, requested that the Pension of Pre-2016 Pensioners be fixed at the highest of the following 3 Options (including the first two recommended by 7th CPC and 3rd proposed by the Committee:

i) Pension be fixed in the Pay Matrix recommended by the 7th Pay Commission, on the basis of the Pay Band and Grade Pay at which they retired, at the minimum of the corresponding level in the matrix. This amount shall be raised, to arrive at the notional pay of the retiree, by adding the number of increments he/she had earned in that level while in service, @ 3%. Fifty percent of the total amount so arrived at shall be the revised pension.

ii) Multiplying the pension with 2.57 (or the Factor finally agreed to by the Government).

iii) Notional Fixation of Pay of the Pensioners from Pay Commission to Pay Commission as for the serving employees and fixation of Revised Pension at 50% of the Notional Pay in 7th CPC Pay Matrix.

RAIL PENSIONERS ! BE ACTIVE MEMBERS OF RSCWS

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

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

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

DONATE LIBERALLY TO SOCIAL WELFARE FUND OF RSCWS TO HELP THE NEEDY, POOR & DESTITUTE

DONATIONS & SUBSCRIPTIONS MAY BE PAID TO TREASURER RSCWS OR SENT TO HIM BY AT-PAR CHEQUE OR DD

IN FAVOUR OF “RAILWAY SENIOR CITIZENS WELFARE SOCIETY” – AT HIS FOLLOWING ADDRESS:

SH. JASPAL SINGH, TREASURER, RSCWS, 1020/1, FF, SECTOR-45 B, CHANDIGARH-160047 (PH.09876092040)

- PRESIDENT & SECRETARY GENERAL, RSCWS

BENEFITS OF DEBIT CARD ACTIVATION - FAQ**1. QUESTION 1. Why it is important to have active debit cards?**

ANSWER: Debit Card makes your payments much more convenient and secure through an electronic payment facility directly from your bank account. Debit card can be used for purchases online or at shops by directly debiting your Bank account. Debit cards can also be used to withdraw cash from an ATM.

2. QUESTION 2: How is a customer benefited by debit cards?

ANSWER: Major benefits to customers are

It is more convenient to carry a small, plastic card instead of a bulky Cheque book or a large amount of cash.

Easy to obtain: Once you open an account most institutions will issue you a debit card upon request.

Convenience: Purchases can be made using a chip-enabled terminal or by swiping the card rather than filling out a paper cheque.

Safety: You don't have to carry cash or a Cheque book. Debit cards are protected by a four digit pin number that you set yourself. This pin is needed to make any purchase with your debit card.

Readily accepted: When out of town (or out of the country), debit cards are usually widely accepted (make sure to tell your financial institution you're leaving your city; to not have an interruption in service).

It's a Cash Card Too: Debit cards still have the ability to give you cash, you can take them to an ATM and use them there to withdraw the cash.

Insurance: National Payment Corporation of India has introduced Insurance cover in case of accidental death or permanent disablement of Rs 1 Lac for Non-Premium cards (RuPay Classic) and Rs 2 Lac for Premium cards (RuPay Platinum) to eligible RuPay card holders. The RuPay Insurance programme will continue for financial year 2016-17, i.e. from April 01, 2016 to March 31, 2017.

QUESTION 3: Can I use my debit card if I have not used it for long?

ANSWER: Yes. It may however require activation. Please check the forwarding letter that came with your debit card. Please check your Bank website.

QUESTION 4: How do I generate a PIN ?

ANSWER: Banks provide PIN by mail, which is either dispatched by bank to the cardholder address. Some banks also offer Green Pin facility online. Banks also facilitate change of PIN to suit your requirements.

QUESTION 5: What are the recent steps taken for promoting debit card payments?

ANSWER: Some of the recent initiatives towards popularizing Debit card usage are:

MDR (Merchant Discount Rate) which a merchant (Shopkeeper) pays the Bank for POS transaction are reduced to zero on debit cards till 31st, December 2016.

Excise duty payable on acquisition of POS machine which was earlier 16.5% has been waived till 31st March 2017.

QUESTION 6: What should you do if a shop asks you for an additional amount for use of debit card?

ANSWER:As per the norms prescribed by card networks, shops should not ask for any additional amount called surcharge or convenience fee. You can refuse to pay an additional amount for use of your card and register complaint to your bank on its website or otherwise.

QUESTION 7: Can one refuse to pay additional amount as banks have waived their charges on one of debit cards till 31st December 2016.

Answer: Although all banks have waived MDR up to Dec 31, 2016, customers are not required to pay additional amount even if demanded by the shopkeeper, as this is to be paid by the shopkeeper.

QUESTION 8: Why should Merchant encourage card use?

ANSWER: Merchant are benefitted to encourage debit card transaction as:

Cost of Digital transaction is lower than handling Cash. Deposition of cash in bank is not required as the amount will be automatically credited to account.

Credit History is created for the merchant which will help him in taking more support from banks and other financial initiatives of government time to time.

Manual reconciliation is not required at merchant side. He can always refer to his account.

Accepting payment cards can enable merchants to increase their revenues

Increased sales: Cards enable consumers to make quicker and easier payments.

Better customer service: Electronic payments offer customers more flexible payment options - faster checkout times for customers and a more efficient way of paying. Also, innovations such as Equated Monthly Instalment (EMI) payments, allow consumers the ability to purchase and take possession.



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A valid referral form is required to avail cashless facility except in emergency cases (subject to the approval by CMS, Ambala).
Special concession & CGHS rates for the members of RSCWS in non-referred cases.

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



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**COMPARATIVE INCOME TAX RATES & SLABS
FY 2016-17 (AY 2017-18) & FY 2017-18 (AY 2018-19)**

INDIVIDUALS BELOW 60 YRS

Income Tax Slab	Income Tax Rate FY 2016-17 (AY 2017-18)	Income Tax Rate FY 2017-18 (AY 2018-19)
Income up to Rs. 2,50,000	Nil	Nil
Income between Rs. 2,50,001 – Rs. 5,00,000	10% of Income exceeding Rs. 2,50,000	5% of Income exceeding Rs. 2,50,000
Income between Rs. 5,00,001 – Rs. 10,00,000	20% of Income exceeding Rs. 5,00,000	20% of Income exceeding Rs. 5,00,000
Income above Rs. 10,00,000	30% of Income exceeding Rs. 10,00,000	30% of Income exceeding Rs. 10,00,000

SENIOR CITIZENS (60-80 YRS)

Income Tax Slab	Income Tax Rate FY 2016-17 (AY 2017-18)	Income Tax Rate FY 2017-18 (AY 2018-19)
Income up to Rs. 3,00,000	Nil	Nil
Income between Rs. 3,00,001 – Rs. 5,00,000	10% of Income exceeding Rs. 3,00,000	5% of Income exceeding Rs. 3,00,000
Income between Rs. 5,00,001 – Rs. 10,00,000	20% of Income exceeding Rs. 5,00,000	20% of Income exceeding Rs. 5,00,000
Income above Rs. 10,00,000	30% of Income exceeding Rs. 10,00,000	30% of Income exceeding Rs. 10,00,000

SUPER SENIOR CITIZENS (ABOVE 80 YRS)

Income Tax Slab	Income Tax Rate FY 2016-17 (AY 2017-18)	Income Tax Rate FY 2017-18 (AY 2018-19)
Income up to Rs. 5,00,000	Nil	Nil
Income between Rs. 5,00,001 – Rs. 10,00,000	20% of Income exceeding Rs. 5,00,000	20% of Income exceeding Rs. 5,00,000
Income above Rs. 10,00,000	30% of Income exceeding Rs. 10,00,000	30% of Income exceeding Rs. 10,00,000

Surcharge: 10% of income tax, where total income is between Rs. 50 lakhs and Rs.1 crore.
15% of income tax, where total income exceeds Rs. 1 crore.
Cess: 3% on total of income tax + surcharge.

**INCLUSION OF INTEREST INCOME IN THE RETURN OF INCOME FILED BY PERSONS LIABLE TO PAY TAX -
INSTRUCTIONS OF IT DEPARTMENT**

Information regarding interest earned by individuals and business entities on term deposit is filed with the Income Tax Department by banks including co-operative banks and other financial institutions and State treasuries etc. Form 26AS reflects only those payments on which tax has been deducted and it can be viewed by the individual tax payer by logging in to www.incometaxindiafilling.gov.in. The information about interest payments without deduction of tax is also filed by the payer with the Department.

Central Board of Direct Taxes(CBDT) hereby informs the persons earning interest income that interest credited/received on deposits is taxable unless exempt under Section 10 of IT Act. Such interest income should be shown in the return of income even in cases where Form 15G/15H has been filed if the earning is not exempt under Section 10 of the IT Act and the total income of the person exceeds the maximum amount not chargeable to tax.

- Tax payers are advised to collect correct details of interest received or credited and file their return of income for assessment year 2014-15 (if not filed already) on or before 31.03.2016 in case their total income exceeds the maximum amount not chargeable to tax.

- Revise their return of income for assessment year 2014-15/2015-16 if the return already filed does not include taxable interest income.

- File return of income for assessment year 2015-16& 2016-17, if not filed so far by including taxable interest income if any, on or before 31.03.2016 and avoid penalty u/s 271F.

For more details, you may contact your Assessing Officer or Toll free number 1800-180-1961.

PRS: 1-3-2017

PRINTED MATTER

If undelivered, please return to:

RAILWAY SENIOR CITIZENS WELFARE SOCIETY

32, Phase 6, Mohali (Chandigarh) – 160055

(Ph: 0172-2228306, 09316131598, 09569631598)